

# **Educational policy, policy appropriation and Grameen Bank higher education financial aid policy process**

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## **Abstract**

*The paper talks about higher educational policies and their process of policy appropriations, policy as practices, policy as symbolic, policy as rituals, policy as myths, policy backward-mapping and policy-forward mapping, multi-stage policy implementation process, street-bureaucrats planners, and policy reform process. It critically looks at pros-and-cons of different educational policy theories and their applications in education, and the higher education student financial aid different policies, strategies and products and their impact on the college students. The paper also narrates the higher educational policies and methods of need-based, merit-based, means-test-based grants allocation and loan disbursement and their impact on student academic achievements. Moreover, it discusses the policy process model that has both agendas and multiple streams that consider looking at policy designing problems, solutions of the problems and their usefulness to SES students. Additionally, the paper narrates the Grameen Bank higher education student loan policy making process, although there is no higher education student financial aid services are not exist in Bangladesh. Literature reviews, conversations with higher education students, contextual analysis, and the author personal working experience incorporate here. The study finds for policy improvement, policy analysis is vital because policy analysis can explores usefulness of the policy for public wellbeing and for effectiveness of the policy appropriation.*

**Key words:** Educational policy, Grameen Bank higher education student loan policy process, higher education student financial aid program, need-based, merit-based, means-test-based grants, policy appropriation, policy as practice, policy as rituals, policy as myths, policy as symbolic, SES, street-bureaucrats planners, stage model, backward planning, forward planning

## **Introduction**

The paper contributes to the research literature in understanding how higher education students financial aid policy (approach) and policy appropriation, and how student loans borrowing are useful to the higher education students while they are in school. Financial aid and career advising practitioners could learn from these findings to inform their work with students. The financial literacy on student loan could provide opportunities to fill-in the gaps in students' understandings and promote responsible financing strategies to support student success. It uses concepts from experiential learning to glean from students' processes of making meaning of their own experiences. This paper adds to the research literature and adds further context to those findings. It narrates the higher education student loan policy-making process of Grameen Bank as a case study.

The process of policy formation has the relationship between the information generated by research and changes in policy and policy implementation. However, the question is, how does technical knowledge inform the policy process? Does policy simple transfer or better technical

information lead to better policies"? Changes in policy and policy implementation rarely result from a linear process of generating research, laying out policy options, choosing between alternatives, and evaluating the application of the selected option. Instead, changes come about through a process of iterative interactions among three "streams" of activity: defining the problem, suggesting solutions, and obtaining political consensus in the policy formulation process (multi-stage stakeholders' involvement, forward-mapping and backward-mapping). Policy changes occur when these streams converge; presenting a "window of opportunity" that can be grasped by the vigilant proponent of reform. The paper first narrates educational policy and policy appropriation process, their different thoughts. Secondly, it discusses the higher education student financial aid different policies, strategies and products and their impact on the college students. And lastly, narrates the higher education student loan policy-making process of Grameen Bank as a case study.

Bradley A. U. Levinson, Margaret Sutton, Teresa Winsted (2009) think policy is normative discourse that is officially authorized and it is backed by enforcement mechanisms of government or corporate charter. Policy is the cultural-textual expression of a political practice; it makes governing statements about what can and should be done. So, policy process is not just what some have identified as the definition of a problem, but also the political volition of the players involved. Legislators, administrators, policy makers, and political actors are broadly responsible with making policy. In order for policy to be formulated, there must be a will to make policy (Levinson, Sutton & Winsted, 2009). However, policy will is not free from authoritarian control, or democratic responsiveness, or technical problem solving, or compensatory legitimating, etc. (Weiler, 1983). So, policy formation is best conceived as a practice of wielding power. However, state-public policy manages is complicated to obfuscate its reality as a highly political form.

Levinson, Sutton & Winsted (2009) find policy changes occur within a web of interacting forces. Often, data is not enough, change requires advocacy. However, they assert that several activities will be required in the different streams before significant changes are produced in policy. Policy-relevant research seldom has an immediate or direct impact on government decisions; more typically its influence is indirect and incremental. New technical knowledge tends to "creep" into policy making, gradually altering the background assumptions and concepts that frame policy discourse. Because these kinds of cognitive and linguistic shifts are fairly subtle and diffuse, and often are only observable over a span of years, the impact of (social) scientific research and analysis on policy making is often underestimated. However, if researchers and analysts really want to have a direct impact on policy—they need to embrace the more actively committed role in their advocacy.

According to Edmund T. Hamann and Brett Lane (2004) policies adapt in ways that better correspond with local problem diagnoses, understandings, and habits of action. Local negotiation and reframing of policy can be a source of improvement or added value. Such improvement is more likely explicitly accounted for if the improvement reflects local mores. According to

Edward Elmore (1979) asserts there is three models of policy making.

1. Stage model,
2. Backward- planning and

### 3. Forward- planning.

The stage model is the textbook version of the policy, but provokes for adaptive and useful policy formulation. It has hierarchical levels in formulating the policy because here multiple layers of stakeholders are involved in the policy-making process. Agenda setting, decision making, and implementation (and evaluation) are used as distinct phases. However, it can be misleading because the process is not actually linear, more complex than it is. But it has conceptual strengths. Edward Elmore thinks that it transcends the boundaries of specific institutions and points to the ways in which individuals and groups interact across them. The stage model examines the real-world consequences of specific policy decisions. However, the basic criticism of the stages framework is that too often it is represented as a model of actual decision processes. In the real world, events seldom unfold in this neat, ordered fashion, and policy decision making only rarely follows this pattern. Moreover, often policy maker focuses on policy analysis and neglects implementation and consequently support is lacking. Therefore, policy may be implemented poorly or not at all. Therefore, the stages model, then, is most useful as a heuristic for identifying times and places in the policy process where different tactics for shaping policy come into play. Problems with the stage model are misunderstanding and/or disagreement down the line, and in fact it doesn't actually work as per way formulation.

The stage model has multiple streams of problems, solutions, and politics. The multiple streams stage model moves independently through the policy system; however, it depends a lot on timing. Here policy making is treated as an interactive process involving multiple players making choices under conditions of considerable uncertainty and ambiguity. Participation of policy actors have more space to discuss other than ruling elites—individuals and groups who are not in government, but who nevertheless occupy important positions in civil society and have a considerable stake in policy outcomes. The author support this model because the multi-stage policy learning is best characterized as an ongoing, incremental process of policy improvements. The author involves in drafting the Grameen Bank higher education student loan policy and he finds multi-stage level stakeholders of GB involvement provides many ideas from different perspectives that assist the author streamline the student loan policy of GB although it is time consuming. Big policy decisions mean it is the combination of the technical expertise plus the play of power (or politics). Therefore, policy solution is to change the way to make the policy more relevant and usable to use.

The policy makers are also political actors and that politics itself is a creative, valuable, and necessary feature of policy making. Policy scholars like government agencies, interest groups, and activists are not the only producers of knowledge. Rather, Bradley Levison and Margaret Sutton (2002) think policy making is a highly coherent and rational process. They also assert "policy without programs" results failure to implement or enforce an authoritative government decision. The role of policy research has significant contributions to policy reform by altering the terms of policy discussions. The technical analysis of policy generally serves more as an enlightenment than an instrumental or engineering function" of the policy (Sutton, 2001). Moreover, Levinson and Sutton (2002) believe "policy research and analysis of the policy process inform to policy users through groups or actors who stand outside of the formal, government apparatus of policy formation. Even Grindle and Thomas's also concern of "the preoccupation of international donors with policy analysis comes at the expense of their support for policy implementation." The policy process model has both agendas and multiple streams

that consider looking at policy designing problems, solutions of the problems. However, it is not free of politics. "Agenda" - the list of subjects or problems to which government officials, and people outside of government closely associated with those officials, are paying serious attention at some given time. However, here is the question why do some issues or problems become prominent in the policy agenda while others do not? Policy prominent depends on priority of the stakeholder's attention- problem recognition, proposal formulation, and politics.

Recognize problem and define problem are the foundation of policy formulation process. Because without viewing problem of social condition people, policy is never becomes an issue. A problem must be viewed as amenable to solution. Therefore, policy actors attempt to manipulate problems/issues to suit people's interests. Here no single actor is in a position to determine which policy image or understanding will come to dominate; rather, dominating definitions and understandings are determined through a process of dialogue and debate carried out within and across policy coalitions and networks (Stone, 1989).

Policy problem framing is about shaping public discourse, and power. Sometimes a powerful symbol or an influential person brings attention to problem that need to be solved. Usually, state policy decisions take place within the government, not so much influence by researchers, NGOs, and private sector interest groups. They (other than government people) have limited in their ability to engage. Therefore, their policy decisions are less democratic. However, reformers must focus attention on policy debates for useful policy implementation within government politics. Because politics are political shifts and events, swing in national mood. Therefore, the problem stream encompasses the ways in which social conditions come to be defined as problems and are brought to the attention of people in and around government. Hence, the complete joining of all three streams makes it much more likely that an item becomes fixed on a government's decision agenda, and increases the odds that an authoritative choice will be made and implemented (Stone, 1989). They become coupled when a policy window opens. However, policy "entrepreneurs" are brokers or middlemen, who play a key role in connecting the three streams (local problem diagnoses, understandings, and habits of action) of policy.

For advocacy of the useful policy implication, the right person at the right time and right place has the privilege or resources to penetrate the public discourse and have influence to useful policy appropriations, but it does require persistence (Kingdon, 2007). This multiple stream model "the policy process is fluid, even messy, but still largely understandable" (Lavinson & Sutton, 2002). These multiple streams model is good because policy making everywhere entails collective decisions under conditions of ambiguity and uncertainty.

McDonnell and Elmore (1991) provide a conceptual framework on the mechanisms of policy implementation. They find the first-generation of policy implementation research focuses primarily on whether results are consistent with intentions. The second- generation of policy makers focuses on variations in the response of individuals and institutions, and on the conditions of successful implementation. The next generation should build on the lessons of the first two by focusing on the instruments common to different policies and on the conditions under which these instruments are most likely to produce their intended effects. McDonnell and Elmore support a new direction in policy implementation research that has two instruments- mandates and inducements although they also mention four generic classes of policy instruments in their paper.

- Policy mandates include orders, rules governing the action of individuals and agencies, and are intended to produce compliance. Here there is no negotiation rather people need to follow. Mandates change behavior and norms of people. Without cost the implementing body can change people's norms. Issue of unfunded mandates, like mandating testing in school without providing money for computers and other necessary resources.
- Inducements of policy mean transfer money to individuals or agencies in return for certain actions. Inducements have greater latitude in decision making more negotiation. Inducement encourages change in behavior, but it is not mandated, it is more voluntary. Grants and other benefits are attached to inducement policy. Conditional compensation, incentive and reward system are attached to inducements. This inducement policy intends to increase production. Like well performing schools (on tests) getting more money, meritorious students get more grants at their college study. The Elementary and Secondary Ed Act who follow can get huge influx of money from states and districts to follow civil rights laws to get federal money.
- Capacity-building is the transfer of money for the purpose of investment in material, intellectual, or human resources or human skills development. Like the federal government's investment is in science and mathematics curriculum development. Capacity-building transfer money intends to increase capacity for professional development, and teacher training. The capacity building policy honors the agency of street-level bureaucrats, and has long-term objectives. However, it has highly unpredictable in outcome.
- System-changing policy means transfers official authority among individuals and agencies from public to private. It is about alter the system by which public goods and services are delivered. It is altering institutional structures. It is allowing private schools to receive public aid. The aim of altering policy from public to private is to increase efficiency, alter the distribution of political power. In summary, policymakers can set rules where they can conditionally transfer money, they can invest in future capacity, and they can grant or withdraw authority to individuals and agencies.

MacDonnell and Elmore (1991) think capacity-building has distant and ambiguous effects of mandates and inducements, which have proximate and tangible effects. However, society is willingness to invest in intangible and immeasurable yields. However, distant benefits of policy may affect its future ability to respond to mandates and inducements. However, policy particularly state educational economic policy is bounded by the politician perspective. They think two approaches are linked here. The politician does consider what kinds of assumptions or conditions are necessary for different policies to operate effectively, and the analyst typically incorporates some elements of institutional context into his models.

According to MacDonnell and Elmore (1991) capacity-building assumes (a) that, in the absence of immediate investment, future material, intellectual, or human benefits will not be realized by society; and (b) that these longer- term benefits are either worth having in their own right, or are instrumental to other purposes that policymakers regard as important. They policymakers hold values about the preferred state of the social system and which mechanisms should be used to achieve that condition. This more normative dimension generates two types of policymaker judgments. The first are casual statements about assumed relationships among key components

of the policy system (Ibid, 1991). Policy makers judgment depends heavily also on policymakers' values and biases. Even their ideology and political philosophy of policymakers are biased. For example, some policies makers believe in a strong governmental role are likely to look to mandates. However, street-level policy makers believe in the institutional context, norms, structures, government capacity, and resources available for the policy.

Brower et al. (2017) study an educational bill that fundamentally reformed developmental education in the Florida College System. The study includes administrators, academic advisors, support staff, and students. They find public service workers have interacted directly with citizens in the course of their jobs. The street-level bureaucrats follow to implement policy within their discretion over their jobs. The opposition or support of the policies among public employees can significantly influence the success or failure of legislation (Anderson, 2006).

Developmental courses are common in community colleges in Florida even in North America. However, policymakers and academic researchers have expressed concern about the low success rates of the large numbers of students enrolled in these courses which have the high cost (Brower et al., 2017). For example, in Florida, 70% of students entering community college enrolled in diploma courses in 2009, but their success cost-benefit analysis is not satisfactory (Brower et al., 2017). However, the mandate of Developmental education reform has significant effects on institutions and affect the work of street-level bureaucrats in areas such as administrative structures, planning functions, staffing and budgeting, curricula design, information technology, admissions processes, financial aid, new student orientation, academic advising, and data reporting (Hu et al., 2015). These changes increased the workload for administrators, faculty, advisors, and support staff. The result is substantially fewer students enrolled in diploma classes. Anyway, Brower and his colleagues don't believe in one policy implementation theory rather accepting diversity of theories. On the other hand, Lipsky's (1980) who believe the theory of street-level bureaucracy public service workers influence policy outcomes because their discretion over decisions and routines directly impacts the public experiences to educational policy on the front lines of implementation. However, bureaucrats have resistance to the discretion of policy outcomes even the street-level bureaucrats' active resistance to implementing policy

According to Lipsky's (1980) Policy implementers' behaviors grouped into 4 groups as per their modes of implementation.

- (1) Oppositional - low compliance and high effort
- (2) Circumventing - ignoring it, low compliance and low effort
- (3) Satisfying - doing what's necessary but not engaging/connecting with the purpose, high compliance and low effort. It is seen a lot, probably common, and
- (4) Facilitative - all in, high compliance, high effort. Responses are not necessarily about individual opinion of the policy, but more about the institutional attitude.

Followings are reasons teachers comply to the existing policy prescription.

1. They think policy approach is for execution, there's nothing they can do about it.
2. Many teachers do not have critical thinking and many of them are not interested in policy analysis. However, there are many teachers who oppose existing debatable policy. The reasons are lack of discretion.
3. Many teachers think they are not consulted; some assume they don't like being told what to do. The policy is in ideological/ethical conflict.

4. Many of them think the policy has technical flaws to implement, but provide opinions that are ineffective.
5. A few teachers think they lack skills, and they have less energy and power, but they need much effort to counter the policy appropriation.

Therefore, appropriating a policy has positive or negative side. The oppositional group of the policy appropriation believes policy legislation has been imposed on them by non-educators. They are appealing to take it to union to advocate for students. Some appealed to legislators. The oppositional group is arguing with policymakers and saying that it is purely a political decision. For example, many American thinks “No child left behind” is a political decision; however, in practice, all children of the American especially SES students are still left behind and suffering from higher education state educational all facilities. However, many people think such thinking has no basis in fact, in practice. For example, in Florida data, it shows the ED reform policy has disproportionately impact on students of color (Brower et al. 2017). However, policy makers need to listen to street-level bureaucrats, and include them in the policy implementation process.

Edward Elmore (1979) thinks to improve the educational policy or change educational policy, policy makers should have the *backward mapping policy* to see what is the result of the policy; is the policy has positive results or the policy has not useful to serve the purpose of the policy that has designed. Therefore, backward mapping is one of the necessary steps for reviewing, developing useful improving policy. So the backward mapping is vital in the implementation research and policy decisions.

Policymakers need to advice for how to improve the policy for maximum use of the resources. On the other hand, scholars are cautious in making generalizations or prescriptions for action for policy appropriation. Therefore, Edward Elmore (1979) provides his essential argument in his article "Backward mapping: Implementation research and policy decisions" is that there are at least two clearly distinguishable approaches need to implementation of policy analysis:

1. Forward mapping - "begins at the top of the process, with a clear statement of the policy maker's intent, and proceeds through a sequence of increasingly more specific steps to define what is expected of implementers" (Elmore 1979). In this policy steps, policy makers start with an objective of a program, elaborates specific set of steps for achieving that objective, and an outcome against which success or failure can be measured. The standard framework of policy making is --> Regulation of the state bureaucracy --> the state policy command pass to upper level admins --> then to grass-root implementers for compliance of the policy objective.
1. Backward mapping- Elmore's second notion of policy making is backward mapping. His backward policy formulation begins with the administrative actions intersect private choices. Here the policy statement with the specific behavior of policy stakeholders at the lowest level that generates the need for a policy. According to Elmore "Having established a relatively precise target at the lowest level of the system, the analysis backs up through the structure of implementing agencies by asking at each level two questions: What is the ability of this unit to affect the behavior that is the target of the policy? And what resources does this unit require in order to have that effect?" However, defining the problem still takes place beforehand, without involving people on the ground.

Backwards mapping explicitly questions the assumption that policymakers ought to, or do, exercise the determinant influence over what happens in the implementation process. It also questions the assumption that explicit policy directives, clear statements of administrative responsibilities, and well-defined outcomes will necessarily increase the likelihood that policies will be successfully implemented (Elmore, 1979). Elmore argues that the more hierarchical levels are the more complex implementation actually is. In this process there is a lower likelihood that intent will be achieved.

In backwards mapping, power disperses and distributes to each stakeholder involved in the policy reformation. Elmore finds there is a problem with forward mapping policy process. Here policymakers control the organizational, political, and technological processes that affect implementation of the policy. Therefore, neither administrators nor policy analysts are very comfortable with the possibility of the exact usefulness of the policy that happens in the implementation process. The unexpected outcomes cannot be explained by the intentions and directions of policymakers. Elmore thinks direct top-down control is a myth, which could have possible explanations for implementation failures.

Backwards mapping "does not assume that policy is the only-or even the major-influence on the behavior of people engaged in the process. It does not rely on compliance as standard of success/failure. A democratic approach can disseminate the hierarchy and encourage cooperation and relationship instead of authoritarianism (formal devices of command and control that centralize authority) policy appropriation. The backward mapping enhances dispersal of control to the related stakeholders. This backward mapping is useful because it is context-specific policy tailored for the community.

Edward Elmore uses the term "delegated discretion" means the formal authority of policy statements, which is heavily dependent upon specialized problem-solving capabilities further down the chain of authority. Elmore thinks principle of reciprocity can necessitate the "street-level bureaucrats" to understand the policy, agree with it, and want to implement it. The principle of reciprocity "focuses on the process by which organized problem solving occurs. The policy output results from the policy reform problem solving process. However, one of the great ironies to implementation are the harder people try by using conventional tools of hierarchical control, the less likely they can achieve the highest benefits from the policy.

Although backwards mapping proposes is an alternative to hierarchical control, issues of power imbalances remain. Still it is the policymakers who frame the problems in behavior or efficiency and set the agenda. Another problem with backwards mapping is people at the bottom may lack the motivation to bring up, and address to engage with problems. Elmore believes the top-down policy can guarantee a certain level of rigor that individuals would otherwise try to evade. However, top-down educational policy and policy appropriation processes are imposing executives' ideas down the road teachers and administrators that are not appropriate to the grass-root local context. Therefore, Elmore thinks the street-level bureaucrats exercise more discretion than those higher up (think police officer, health inspector), they have great influence on a small number of people, yet they have much less power in large-scale decision making.

It is essential to think about "how to develop a device for improving the reliability and effectiveness of policies at the street level. Because the policy of standardized solutions



developed at great distance are notoriously unreliable (Heller, 2013). However, Elmore observes policies that fix street-level behavior of uniformity and consistency is difficult to adapt to situations that policymakers failed to anticipate.

Elmore urges for the local bargaining and coalition building that are essential because the measure of success includes all participants of the policy stakeholders where they maintenance the bargaining arena. However, the social policy success is relative because it is not the policy or the policymaker that solves the problem, but there are other immediate proximities behind them. Therefore, policy ownership, empowerment, local control, professionalism, genuine interest and commitment to policy are the factors needs to be consider for the sustainability of the policy appropriation.

Stakeholders of the Government Educational Policy Makers are the politicians- chief state school officers, ministers, legislative bodies, etc. Therefore, the stage model has multiple people are involve in policy making process. The policy implementing agents are superintendent, local/district authorities, school boards, and teachers, etc.

Edward Elmore suggests the "Equalization formulas" - for school funding. This equalizing formula is necessary for being based on property taxes causes' inequality. Moreover, he proposes data mining- politicians can commission research projects to justify their agendas. It is very problematic because the data mining is obstacles for objective policy appropriation. Because they know what study outcomes they want ahead of time, strategic. Hence for policy improvement, policy analysis is vital because policy analysis can explores usefulness of the policy for public well being and for effectiveness of the policy appropriation. In backwards mapping, the community is able to determine how specific regulations should be.

In 1980's many countries decentralized education decisions and they became localized. Like budget authority, hiring teachers. For example, the Federal higher education student financial aid policy of the Department of Education USA has been decentralized to states and institutions. For instance, the Indiana 21<sup>st</sup> Century Scholarship program is also decentralized to colleges. The higher education colleges of the America allocate student grants and loans as per students SES status and merits. The American student grants and loan programs all are computerized. The financial aid offices are looking at the students' educational performances and incomes of their parents, and then determine the amount of grants and loans to be allocated to the college students. However, there requires a great deal of capacity building of the financial aid offices so that the financial aid officers can understand the processes they engage in allocating resources to their respective college students.

The North American educational policies go by legislation, which then become educational Acts. The higher educational policy implementation has done according to the educational judicial policies. The Federal and the State educational budget allocation distribute to institutions. Institutions use the budgetary resources that have allocated. Therefore, educational policy, educational budget allocation and budget distribution, and use of the budget all need to follow the state educational policy mandate.

Higher education policies deal with educational desegregation policies because Canada and America is facing racial segregation and gender discrimination and class differentiation issues.

Many policies developed by the Federal Department of Education legislated by the Congress and passed the Acts. Even Supreme Court gives decisions on some policy appropriation if there is a question of injustice or confusion of any policy appropriation in implementing the educational policies. The higher education policies are running under the Federal Act IV, although The Department of Education has its own educational budgetary policy.

The American and Canadian educational policies are decentralized to the states-center-local partnerships policy. However, still some issues arise on various subject matters like race, ethnicity, gender, and regional educational politics. Therefore, educational policies particularly the higher education policies are so complex that it is difficult to fashion a clear policy prescription. The 'common core', 'achievement gaps', 'no child left behind', 'SES students equal lifting opportunity', meritocracy, need-based grants and loan allocations, etc. are policies that are policy appropriate for social justice. These educational social justice topics have top debates in the America and Canada where they are link with the educational policy announcement and the educational policy Acts. Those debates are redeeming social value that have become commonplace in obscenity opinions, but these terms leave a good deal of room for subjective interpretation.

Higher educational policy announcements almost always require interpretation by someone other than the policy maker. This is certainly true in the case of judicial educational policies. This is certainly true in the case of judicial policies. Some people may disagree over the proper interpretation. Even judicial policies sometimes interpreted differently by different judges in the courts. Therefore, Edward Elmore mentions that interpretation by Lower Courts of one study noted that "important policy announcements almost always require interpretation by someone other than the policy maker."

Policy formulation, policy appropriation, and policy debates even go by the judicial policy decisions because policy has personal policy preferences that have an effect upon the interpretation the individual makes. Even judicial educational Judges come to the courts with their own unique background. For instance, some are with Republican ideology, others have Democrat thought. Therefore, policy interpretations are varying individual to individual, state to state, and institution to institution.

Legislation has judicial influences on the policy implementation process. For example, once a federal judicial decision is made, Congress can offer a variety of responses. The responses may aid or hinder the implementation of a policy decision. In addition, it can alter a court's interpretation of the law. Moreover, Congress can mount a hit on an individual judge. Even they interpret federal statutes differently although the federal courts interpret policy per the Constitution. However, a constitutional decision can be overturned directly by an amendment to the US. Congress, who played a key role in implementing the Supreme Court's decision. For example, the school desegregation policy by enacting the Civil Rights Act of 1964 is empowered the Justice decisions. So, the Justice Department of America and Canada can initiate suits against school districts that failed to comply with the Brown.

In North America, each country has a Board of Education at Federal, provincial (State) and municipal level that deals with educational policies, policy implementation and policy reformation.

1. Board of Education decisions are pass through the following steps:
  - Legislators and executives of the Department of Education are also frequently drawn into the implementation process in implementing racial and gender equality, and criminal due process, etc.
  - Equality: Many points to the Supreme Court's decision in *Brown v. Board of Education* as the impetus for the drive for racial equality in the United States. Vague policy leading to evasion of the new policy.
  - Judiciary plays a greater role in developing the nation's policies. A policy of equality needs for all segments of society; however, the policy making and policy appropriation processes are so broad and controversy laden that they must move beyond the judiciary. Therefore, it is necessary to review the policy case by case if there raise questions.

Bradley A. U. Levinson, Margaret Sutton, and Teresa Winsted (2009) talk about key to the exposition of the concept of appropriation as a form of creative interpretive practice necessarily engaged in by different people involved in the policy process. Therefore, the policy makers and policy researchers make distinction between authorized policy and unauthorized or informal policy. They argue that when non-authorized policy actors' appropriate policy they are in effect often making new policy in situated locales and communities of practice. The policy is typically characterized as a set of laws or normative guidelines or put in a manual. Policy often has the status of a governing text, and this text is variably successful in binding people to its mandates when actually circulated through a social field. So it is the sense of so-called policy implementation studies.

According to Bradley Levinson, Margaret Sutton, and Teresa Winsted (2009) the unpack policy that they see it as a kind of social practice, specifically, a practice of power. They ask questions how can we put action back into the text and conceptualize the entire policy process as a complex set of interdependent socio-cultural practices. How can the practice in policy, and how can harness that vision to modify the technocratic landscape of most education policy initiatives, which hinder the promise of fuller democratic participation? These questions are vital matters—not only for scholarly interpretation but for the democratization of policy processes. Because the concept of appropriation is a form of creative interpretive practice that necessarily engaged in by different people involved in the policy process (Levinson, Sutton & Winsted, 2009).

Levinson, Sutton, and Winsted (2009) make a crucial distinction between authorized policy and unauthorized policy, or informal policy. They argue that when non-authorized policy actors—typically teachers and students who are in effect making new policy in situated locales and communities of practice (COP). The traditional approach of policy studies attempted to answer the primary question: Has the policy been effectively implemented? Does it work or not work for the targeted people? Secondly, traditional policy research attempted to understand how and why a given policy worked or failed to work as it is intended, with an eye toward policy reformulation and/or the reform of local structures for policy implementation (Levinson, Sutton & Winsted (2009). Moreover, they ask questions: What is policy? What does policy do? What is policy?" They think that policy is a democratic polity or institution, codifies and extends the interests of those who disproportionately exercise power. However, what policy does. Many scholars think it concentrate on the effects of power, which is the modalities of domination (Ibid, 2009).

The goal of policy should be democratic praxis. The democratic policy praxis inspires democratic dialogue, and to foster and empower participatory agency in the democratic production of policy. However, it is crucial to understand policy as a practice of power because policy text is beyond to the practice that produces, embeds, extends, contextualizes, and in some cases transforms the text (Levinson, Sutton, and Winsted, 2009). Here policy text has a set of statements about how things should or must be done, with corresponding inducements or punishments. According to Levinson, Sutton, and Winsted (2009) policy is thus (a) defines reality, (b) orders behavior, and (sometimes) (c) allocates resources accordingly.

Gramscian and Foucaultian perspectives see policy as a practice of power—it produces and reproduces inequality, hegemony, and subordinated political subjects. Therefore, this critical policy approach has tended to emphasize the production of education policy as a contested political process in which dominant groups position themselves best to order an education system in its own vision and interests. However, the capitalist state policy serves an important arena of such hegemonic policy formation. Moreover, on the other hand, the post-structuralist or Foucaultian perspective, policy is seen as a more diffuse form of governmentality, that is, a political technology for the discursive production of subjects and citizens (Levinson, Sutton & Winsted (2009). Therefore, policy is most certainly a form of discourse (Bacchi, 2000).

Zygmunt Bauman (2003) talks policy discourse in terms of ‘post-modernity state monopoly of policy.’ Bauman challenges the earlier strict separation of social theory and policy, as well as the state's monopoly over rule setting and rule execution. However monopoly policy rule cannot be sustained and cannot fully useful to people. Institutional ethnography begins with people's everyday lives, and then examines how institutional structures and practices, including policies, become texts that help shape and organize everyday experience. A socio-cultural policy analysis must link the discursive practices of normative control in any local-level community or institution with the discursive practices comprising larger-scale structures of law and governance (Levinson, Sutton, & Winsted (2009).

The study of policy appropriation highlights later moments of the policy process, when the authorized text or policy signal circulates, by various means, across the various institutional contexts to which it applies. Because Policy appropriation refers to the ways that creative agents interpret and take in elements of policy, thereby incorporating these discursive resources into their own schemes of interest, motivation, and action, their own "figured worlds". It is the recognition of local sense making. It points to the possible recursive influence of local actors on the formation of authorized policy, even it recognizes and valorizes rather more local, unofficial types of policy formation that are the outcome of these actors' encounter with authorized policy. Therefore, policy is not only a document but also it is about "practice," "identity," "social structure," and "situated experience".

Jan Kohoutek (2013) suggests for six general conditions necessary for effective policy implementation. The six conditions are:

- (1) Clear and consistent objectives,
- (2) Adequate causal theory,
- (3) Legal structuring of the implementation process to enhance compliance by implementing officials and target groups,
- (4) Committed and skillful implementing officials,

- (5) Support of interest groups and sovereigns, and
- (6) Changes in socioeconomic conditions that do not substantially undermine political support or causal theory.

Sabatier and Mazmanian (1989) think bottom-up commitment and active support of organized interest groups and the commitment of implementing officials/agencies among the conditions critical for successful implementation. However, this framework is the assumption that policies are likely to fail if they do not incorporate a valid causal theory that explains how policy objectives are to be attained, also accounting for target group behavior. This framework is unrealistic, because it over emphasizes the ability of policy proponents to structure implementation.

The primary concern of top-down implementation theory is with a central level, dominant piece of legislation and clear objectives came in for criticism from scholars proposing the opposite, bottom-up theory orientation. Bottom-up implementation theory posits that policy objectives hardly remain unaffected if the policy is formulated from the top because they are subject to the discretionary influence of front level staff. Bottom-up implementation method reject the idea of policy that is formulated only at a central level and implementer positioned at a lower level to follow and implement the policy. The reason is local bureaucrats are situated much nearer to the real problems than the top-level policy makers.

The policy formulation and policy dialogue should have democratic process that has interactions and exchange of opinions on the policy context, policy perspectives, usefulness of the policy and strategies to implement the policy between top officials and bottom- up implementer.

Implementation Research in Higher Education: There is a debate whether to study policy implementation in a top-down or bottom-up fashion. However, it is about to synthesize the two competing perspectives. The major syntheses combining elements of top-down and bottom-up implementation theory include 'the application of forward and backward mapping' (Elmore, 1985), 'the Advocacy Coalition Framework' (Sabatier, 1986), 'the concept of the implementation process as a combination of responsibility and trust' (Lane, 1987), 'the integrated implementation model' (Winter, 2012) and 'the comprehensible implementation model' (Matland, 1995).

Whilst Elmore's approach concentrated on procedural aspects of implementation by linking the analysis of policy-making capacities of the center (forward mapping) to discretionary characteristics of policy enactors at the periphery (backward mapping). Lane's concept seems to have more normative foundations; promoting the idea that implementation should be seen as combining the top-down orientation on responsibility and the bottom-up emphasis of trust. Here it is arguing for the balance between hierarchical control and learning and adaptation. Elmore, 1979) and Matland (2012) both are arguing for its re-orientation from breadth to depth. The Advocacy Coalition Framework builds on bottom-up units of analysis, such as the front-line actors and their strategies of effectuating policy delivery.

These approaches managed to blend the extreme arguments of both sides pragmatically into models that accounted for both central steering and local autonomy (Kohoutek (2013). However, here there is a relationship between accountability and trust in implementation processes, which had previously received little attention.

Cerych and Sabatier's (1986) policy framework has three phases. The first contains formulation-implementation-reformulation. It is a cyclical process to improve and to adapt the policy to the changing situation and local context. So, here they consider the top-down policy implementation research (Schofield, 2001). However, a top-down process has little attention to core academic values, likelihood of attaining reform goals decreasing in the case of 'high-scope-of-change' reforms (Kohoutek et al. (2013). The success of higher education reform is critically dependent on the clarity and consistency of the reform goals and the degree of change envisaged offered enough potential for further empirical as well as theoretical advancement.

The second phase has no testers but reformers are included. This opens for the 'new public management' and Neo-liberalistic modes of policy-making. This process entails the transition from government to governance, characterized by a much greater reliance on horizontal structures instead of formal hierarchies, network management, the role of third-party actors and indirect instruments instead of direct government provision and command and control regulations (Salamon, 2002; Peters, 2006). In higher education settings, the ideology-laden shift to new governance helped to re-orient the policies enacted toward market and deregulation, institutional adaptation and innovation. These developments embedded in political ideology had two major effects on higher education implementation studies. Here utilizing evaluation is used as an instrument for achieving public accountability for performance delivered.

The third phase is a time for revival. Alternative lines of enquiry into higher education policy implementation continued to be followed after the beginning of the new millennium. Here it is separating policy formulation from implementation in the policy-making process. This new change processes during implementation of higher education policies in Great Britain, Norway and Sweden was based on the 2000-revised model. This new change process supports institutional theory perspectives. New institutionalism, normative institutionalism, historical institutionalism and actor-centered institutionalism) were brought together to create the actor-centered model for explanation of how higher education change occurs (Kogan et al., 2006).

The logic behind this model reflected the inadequacy of the top-down perspective for the higher education sector, replacing the concept of hierarchically structured implementation levels by fields of social action. It is argued that by explicitly taking account of the bottom-level dynamics, the actor centered model represents a step forward in developing higher education policy implementation theory beyond the stagiest approach rooted in the top-down perspective.

Lisa Rosen (2009) thinks policy is understood primarily as a form of utilitarian (i.e., goal-seeking) behavior, in which there is a direct, logical connection between the instruments of policy and specific objectives. Policy analyses typically focus on the purposes and functions of policies, and the extent to which they produce the outcomes stated or intended by their creators. This emphasis has led policy analysts to adopt a "naive rationalism" (Cohen & Rosenberg, 1977) concerning the policy process, ignoring the non-rational, non-utilitarian dimensions of the process. The Policy research has also been characterized by a positivist orientation which regards the policy process "as a set of factual propositions, where those facts are treated as explicit and objective realities that can be discovered by direct observation and perception" (Yanow, 1993). Policy research, together with the sense of urgency that frequently surrounds policy problems create an expectation that studies of policy will yield straightforward, unambiguous, and practical "answers" to these urgent problems. This further encourages policy

researchers to emphasize the instrumental dimensions of policy processes, and to build their studies around examining cause-effect relationships between particular problems and the policies addressed to solve them.

Lisa Rosen (2009) identifies five characteristics of policy. Policy is a socio-cultural process that involves not simply overt, explicit, and rational behavior, but also it has tacit meanings, implicit understandings, and attempts to define, categorize, and interpret reality's intrinsic ambiguities; (2) Policy has consternation over those culturally constructed meanings among individuals and groups with different degrees of power to impose their interpretations on others; (3) the display, enactment, and validation of particular cultural beliefs, values, and ideals. Education policy is an especially intense focus for symbolic action, making schools and the policy activity surrounding them "a place in which great stories can be told and great dramas acted out" (Cohen & Rosenberg 1977). (4) Educational policy serves as a medium for displaying, enacting, celebrating, specifically, educational policy serves as a medium for displaying, enacting, celebrating, national identity. (5). However, the relationship between educational policy and practice is equally complex, uncertain, and indirect, as the literature on policy implementation attests. The special significance of symbolic action for education policy also derives from the unique character of schools as arenas for public discussion and debate over competing cultural ideals. Education policy's key role is dedicated to the creation of a common culture and promotion of the common good in the education sector. A policy can be said to have expressive import when the act of having passed the policy is of equal or greater importance than its intended instrumental effects.

Lisa Rosen (2009) discovers all policies have five expressive aspects.

- (1) Policy as symbolic performance
- (2) Instrumental failure and symbolic success
- (3) Policy and status politics
- (4) Reinforcing articles of cultural faith and
- (5) Policy as Myth: Myths depend upon processes of selection and interpretation to assign meaning to common good.

Policy as Ritual: Policy may also be thought of as a form of ritual. Following Durkheim (1915), social theorists generally define ritual as stylized or formalized activity that serves as a vehicle for sustaining social order by conveying messages that: (1) reflect and reinforce sacred beliefs; (2) display and legitimate the social distinctions involved in the established social structure; and (3) produce feelings of social solidarity by providing occasions in which individuals come together and experience a sense of membership in a larger community. The rituals of policy also provide reassurance that idealized beliefs about how government works are actually true. Ritual, like myth, also gives people a sense of control in the face of uncertainty, helping to drive out the sense of helplessness and despair that may be associated with events or processes (keep crop productivity in traditional agrarian societies, or educational outcomes in contemporary urban schooling) which seem to be governed by mysterious forces. Rowan draws particular attention to what he calls "research rituals that heal and revitalize sectors of education"

Policy is also spectacle meaning policy should be situational to serve the purpose of community learning in functional way. Rowan also contemplates policy is a form of constitutive activity. Because it is a form of constitutive action share in common a social constructionist perspective

on reality. This perspective holds that human actions shape or construct social reality through collective processes that produce, reinforce, or transform meanings that define the social world. Mehan explains constitutive action as the meaning of objects and events through elaborate enactments of cultural conventions, institutional practices, and constitutive rules. Constitutive rules, in turn, are those rules that create the very possibility of human activities and the rights and duties of the people associated with them.

Educational policy is part and parcel of these constitutive social processes. For example, numerous studies have documented the role of state, district, or school-level policy in the social construction of categories of students that become normalized or taken for granted in school practice, frequently with the effect of reinforcing existing social inequalities based on race and class. In this way, the policy also functioned as a form of symbolic mystification, reinforcing the American achievement ideology discussed previously

The role of policy in constructing social problems: Policy reinforces and/or helps to construct belief systems, social categories, and other meanings that become part of taken for granted understandings of reality, constitutive or constructionist analyses that call into question the commonsense understanding of policy as a response to objective social conditions. According to Best, 2008; and Loseke, 2003) constructionist approaches explore how meaning is created by people who say things and do things to convince others that a problem is at hand and that something must be done". However, the process of problem construction is also intrinsically political. This is not only because individuals hold different views of the same conditions and compete to have their own views prevail, but also because how a problem is defined shapes understandings of its causes, implicitly or explicitly attributing responsibility to particular individuals, institutions, or conditions (Gusfield, 1981). This mode of constructing the problem suggested a relatively straightforward, solution that resonated with dominant cultural assumptions about achievement. However, if the problem of student failure were defined in institutional, rather than individual terms, this would imply a very different allocation of responsibility

Policy is also a politics of representation. Because educational policy functions as an arena for asserting and promoting particular visions of social and moral order, and particular social constructions of educational policy "problems." their opponents. This process involves the "politics of representation" (Shapiro,1988; Mehan, 1993; and Rosen & Mehan, 2003): competition between differently situated actors for the power to define a situation for others.

Policy framing is fundamental to the politics of representation and the construction of social or policy problems, which Irving Goffman calls it, is the process of "framing" policy issues. Because Benford and Snow (2000) thinks policy frame is an interpretive schema that allow people to categorize and understand reality by drawing on "the extant stock of meanings, beliefs, ideologies, practices, values, myths, narratives, and the like" in order to shape the interpretation of situations and issues, and create a favorable impression of their own positions or argument. Framing techniques are used to diagnose particular conditions as problematic, to offer a prognosis for improving or addressing those conditions, and to consolidate the identities of



groups on various sides of an issue (e.g., to draw boundaries between individuals defined as either part of the problem or part of the solution) (Snow & Benford 1988).

Researchers' participates in the process of framing policy issues and thus constructing policy problems. For example, Berliner (2006) and others (Slee et al. 1992) have argued that the focus of educational reform researchers on school level factors as explanations for academic achievement ignores or directs attention away from the role of economic, social, and political factors that exert an equal or greater influence on student learning and academic performance. They contend that research directed exclusively at school level factors contributes to the social construction of student achievement as a problem of urban school effectiveness, rather than of poverty.

The "post-positivist" conception of research has perspective on science, which involves the recognition that choices of research methods and interpretations of data they generate are guided by theoretical frameworks that embed particular, discipline-based assumptions, and propose particular models of the social world and how to understand it. Research methods should be understood as tools for mapping or modeling, not mirroring, the social and natural world (Lisa Rosen, 2009). The policy constructs and represents reality in a particular way, constituting hierarchical, value-laden social categories such as "ideological" versus "scientific"-- for distinguishing and labeling different types of research. However, there is a tension between science and democracy. This phenomenon underscores the tension between the privileged status of science as arbiter of truth in policy discussions, on the one hand, and the goal of democratic decision-making, on the other. According to Fischer democracy stands for open discussion on the part of all citizens. Policy science has always been not the domain of knowledge elites.

In conclusion, Lisa and Rosen think the main contribution of the symbolic policy approach is its power to unmask the illusions of rationality and objectivity at the heart of the policy enterprise (including policy research as it is traditionally practiced). The symbolic policy demonstrates the role of policy in producing and reinforcing taken for granted meanings that define the social world. Beliefs and expectations shape reality. Reality changes when people act on their beliefs. Moreover, symbolic analysis suggests that research can more productively contribute to the improvement of education not by pandering to a collective yearning for certainty packaged in the form of expert proclamations about 'what works,' but by instead providing data and analyses to inform thoughtful public conversation about the framing of policy problems (Lisa & Rosen, 2009).

Post-empiricist policy analysis is a frame-critical policy analysis. Post-empiricist policy analysis is uncovering the multiple and conflicting frames involved in a given policy dispute. It is inquiring into the sources of conflicting frames by examining the histories, roles, institutional context, and interests of those who advance them. Such analysis explores the assumptions, ambiguities and inconsistencies underlying conflicting frames, along with the consequences to which their uses may lead (Fisher et al., 2001). More generally, the insights emerging from symbolic analysis suggest that, rather than providing technical solutions to problems predefined by policy makers, researchers should instead aim to foster broad-based discussion of how such problems are constructed or defined in the first place. To the extent that these efforts provoke or support discussion of the values, goals, and assumptions involved in such definitions, and the

consequences of acting on them, policy analysts can play a more constructive, educative role in policy processes (Lisa & Rosen, 2009).

Chinese local officials have often been seen as self-serving for 'local interest. Recently a substantial inflow of central funding into local education offers an opportunity to reassess this characterization of local strategic behavior. Behavior of local government officials is important for understanding the operation of large multi-tiered governance systems such as China. China adapt the 'top-down' approach policy agency control and explored reasons for its failure. However, 'flexibility' by local governments is a rational response to over-rigid implementation of central directives that central government seeks to impose. It is necessary to balance the multiplicity of societal needs of different sections people and priorities with the functional division of public administration. Stewardship theory' begins from the premise that the agent (the manager; the local official) wants to do a good job in the overall interests of the collectivity (the firm; the state; the nation). However, the problem then is simply to create the appropriate structural arrangements to maximize the agent's contributions.

Radhika Iyengar, Angelique R Mahal, Ukaegbu-Nnamchi Ifeyinwa Felicia, Ukaegbu-Nnamchi Ifeyinwa and Alia Karim (2015) in their research paper "Federal policy to local level decision-making: Data driven education planning in Nigeria" discusses the implementation of local level education data-driven planning. Their literature review provides information on the development of data-driven planning, and important components of planning like development of data systems, importance of information to reform education practices, linking information through data to build accountability, and data-driven decision-making. Data-driven decision-making (DDDM) is a joint project of Nigerian Government and the Colombo University. This experimental DDDM method is for analyzing various types of data to develop and advance issues, institutions, and policy from micro to macro levels (Marsh, Pane, & Hamilton, 2006).

A. McLaughlin (1987) explains policy implementation study is about how the conversion of policy into practice is characterized by "bargaining and negotiation" and how policy practice differs from policy as blueprint. If policy is adapted by those in classrooms who are challenged with implementing it, might it also be adapted by those further removed from classrooms that are also charged with implementing?

Policy Intermediaries are learners and doers: Implementation is a process engaged in by context-embedded individuals that entails intertwined processes of interpretation, negotiation, sense making, bargaining, ambiguity management, and the exercise of discretion. From this perspective, individuals take action on the basis of their senses of what is, what can be, and what is supposed to be, thereby affecting the policy as implemented in practice. Elmore's (1980) argues that individual discretion needs to combine with the bargaining that takes place among individuals and organizations. It helps to better understood policy "as a device for improving the reliability and effectiveness of policies at the street level" because the "street level" adapt policies match local sensibilities. Here individuals engage in constructivist processes- how educators respond to new programs and policies.

An original policy diagnosis is to identify a problem and proposes a response. Rational choice theory makes unreasonable assumptions about an individual actor's capacity and access to the "knowledge, time, attention, and other resources" in real-world settings. The decision-making

process is better understood as a process of situational awareness whereby individuals use heuristics and previous experiences to adapt and respond to situations. Edmund Hamann & Brett Lane (2004) think by this decision-making process, policy actors aware, consciously and subconsciously interact each other, diagnose problems and develop intention they do "what makes sense."

In the policy documents, there is a lack of much description of mediating and adapting processes of the State education agency (SEAs). There is a limited record the roles and understandings of administrators of SEAs as they act as intermediaries of federal policy. SEAs should be studied because they are powerful and paradoxical; they control substantial resources, regulate schools' adherence to laws, and are dominant within the hierarchy of K-12 education. SEA personnel's practice of power depends on others' subsequent interpretations and actions. The reason is the state education agency (SEA) is often come from and interact with local school and district contexts. Because of their familiarity with local cultural mores and reform histories, SEA-based personnel are positioned to adapt policy messages to improve local intelligibility and persuasiveness. However, SEAs positions are challenging of the policy maker-policy implementer dualism. Sixth, SEAs are highly exposed to state and national politics. Finally, the federal 'No Child Left behind Act' positions to SEAs are intermediaries with more discretion than the past elementary and secondary education acts (Hamann & Lane (2004).

Young, J. and Levin, B. (2002) look educational policy from ethnography perspective. Young and Leven (2001) noted that traditional policy studies can effectively examine the intended outputs of policies and the fidelity of implementation, but they provide less illumination regarding how policy reshapes contexts, affects individuals' self-concepts and capacities to act, and legitimates certain norms of behavior. Jenny Ozga (2003) argues that educational policy is neither a neutral product nor one produced exclusively at one tier without negotiation at others. The policy related data collection strategies use both participant observation, reviews of policy documents, and informal and semi structured interviews.

McLaughlin, A. (1987), and Levinson and Sutton (2001) think policy adaptation should not focus only at the school or district level, but is salient at multiple tiers. The multiplier policy actors reconciled new policy with existing salient policies, and they understood the new policy through the lenses of the policies with which they were already involved and became part of the reconciled policy as practiced in each place. Moreover, policy adaptation is inevitable and consistent with constructivist theories of learning. Real people with real professional and personal experiences attended meetings and read the policy document guidance to try to figure out what they were supposed to do.

Different communities have different choice and priority regarding the context of education that is based on culture and geopolitical situation. Therefore, some communities can challenge the plain-field state uniform educational policy that is implementing to diffident communities. However, it is fundamentally important place to look at how the politics of identity intersect with the politics of policy appropriation. Therefore Levinson and Sutton (2001) inference Policy makers do not act like an expert rather they should consider them as part of the policy beneficial users.

It is vital responding to the challenge of policy reform. Reform is not about plotting abstract options on some chart of dichotomous outcomes. Rather, reform is a messy, passionate, political process, involving choices made by real people in real places. They are seldom either-or choices, but decisions about how best to balance the multiple interests and different individuals involved (Maureen Porter in Sutton & Levinson, 2001).

The higher education student financial aid bottom-up approach policy decision-making is very useful to the college students. The bottom-up approach is presented as both a critique and replacement of the traditional top-to-bottom philosophy, which focuses on national elites, experts, and government officials. The bottom-up philosophy is quite the opposite. It offers a different and promising approach that emphasizes the involvement of diverse actors from different socio-cultural contexts. These include teachers, parents, and other members of the community. The bottom-up philosophy, as noted previously, is presented here as a serious contending alternative to mainstream policy discourse (Mantill, 2001).

Dilemmas of the policy formulation and implementation in the public well-being education policy, because policy is not just create a separate class in the society. Regardless of where or how policies originate, their practice often looks quite different from the original intent. The process of making educational policies come to life involves policy-to-practice connections that often look very different at the school and classroom level (Quiroz, 2001 in Levison & Sutton, 2001). Therefore, it is essential people's participation in the local policy making affairs. Educational reform efforts in the 1990s have emphasized the need for increasing levels of people's participation as a prerequisite for achieving educational quality. Throughout the 1990s, community involvement in education has been one of the central issues of concern. Therefore, in the "Framework for Action to Meet Basic Learning Needs," endorsed stakeholders' participation in policy formulation and reform are necessary at the World Conference on 'Education for All.' However, the challenge of community involvement has become evident in recent years, and decision makers at the national and international levels have started to rethink their roles in the development efforts and have turned their attention to the participation and perspective of local people, whose views are as essential as any other "expert" contribution. Then the priority and primacy have shifted to new actors, particularly teachers, parents, students, and other members of the local community.

### **Policy as Practice**

Edmund Hamann and Brett Lane (2004) assert that policy is not an isolated agenda instead policy is a set of socio-cultural practices in the community that fit the existing infrastructure of schools. For example, the state education agency (SEA) has responded to the 'No Child Left behind Act' of 2001. In their article, they are using an "ethnography of educational policy" approach to analyses the 'No Child Left behind Act' policy. They think policies are adapted in ways that better correspond with local problem diagnoses, understandings, and habits of action. Local negotiation and reframing of policy can be a source of improvement or added value (Hamann & Lane, 2004). Such improvement is more likely to happen if an expectation of mediation is explicitly accounted for and if what counts as improvement reflects local mores.

McLaughlin (1987) explained that policy implementation studies illustrate how the conversion of policy into practice is characterized by "bargaining and negotiation" and how policy as practiced differs from policy as blueprint. If policy is adapted by those in classrooms who are

challenged with implementing it, might it also be adapted by those further removed from classrooms that are also charged with implementing?

Policy implementation includes policy intermediaries as learners and doers. Implementation is a process engaged in by context-embedded individuals that entails intertwined processes of interpretation, negotiation, sense making, bargaining, ambiguity management, and the exercise of discretion Edmund Hamann and Brett Lane (2004). From this perspective, individuals take action on the basis of their senses of what is, what can be, and what is supposed to be, thereby affecting the policy as implemented in practice. Elmore's (1980) discussion of discretion draws attention to individuals as critical players in the implementation process. He argues that individual discretion combined with the bargaining that takes place among individuals and organizations might be better understood "as a device for improving the reliability and effectiveness of policies at the street level" (p. 610), as those at the "street level" adapt policies in ways that match local sensibilities. Individuals engage in constructivist processes- how educators respond to new programs and policies. An original policy diagnosis is both a problem and a proposed response. Rational choice theory makes unreasonable assumptions about an individual actor's capacity and access to the "knowledge, time, attention, and other resources" in real-world settings. This theory tries to figure out the preferred course of action in a given situation. But this decision-making process is better understood as a process of situational awareness whereby individuals use heuristics and previous experiences to adapt and respond to situations. Aware, consciously and subconsciously, of rules, traditions, habits of interaction, problem diagnoses, and intentions, they do "what makes sense."

Higher education student financial aid program has priority to serve the poor socio-economic status (SESs) students and special education students. Even the Special Education Authority has precedence to disadvantaged students in the policy documents; however, there is a lack of much description of mediating and adapting processes. There is a limited record the roles and understandings of administrators of the state education agencies (SEAs) as they act as intermediaries of federal policy (Hamann & Brettlane, 2004). Therefore, SEAs should be studied because they are powerful and paradoxical; they control substantial resources of the Department of Education, regulate schools' adherence to laws, and are dominant within the hierarchy of K-12 education. the state education agencies SEAs) personnel's practice of power depends on others' subsequent interpretations and actions, those in SEAs often come from and interact with local school and district contexts. Because of their familiarity with local cultural mores and reform histories, SEA-based personnel are positioned to adapt policy messages to improve local intelligibility and persuasiveness. SEAs positions to challenge the policy maker-policy implementer dualism that is common even in the newest scholarship. Moreover, the state education agencies (SEAs) are highly exposed to state and national politics. Finally, the federal 'No Child Left behind Act' Positions SEAs as intermediaries with more discretion than in previous elementary and secondary education acts (Hamann & Brettlane, 2004).

The policy has ideas, and it needs to follows some frames. The policy targets to whom and with what Message. The beliefs, values, and mission that motivate advocates, deeply shape the reforms of the policy and seek how they go about realizing their policy goals. Levinson, Margaret Sutton, Teresa Winsted (2009) asserts that practice; negotiation, appropriation, and reification are key terms of critical socio-cultural policy analysis. Traditional policy studies have focused on the process of implementation. It is about the formation, negotiation, and

appropriation of policy. However, a practice approach takes less for granted about problem identification in the formation of policy, and comprising a normative policy discourse get negotiated into some politically and culturally viable form (Levinson, Sutton & Winsted, 2009).

To implement the educational policy, it needs to develop strategies for ways to implement policy for change. Policy reform actors could be from inside and outside of the institutions, and from the policy beneficiaries. Therefore, it is vital to choice who would involve in the policy reform process before starting the process. To make useful policy reform, bring the related stakeholders in the policy reform process from inside and outside of the institutions. However, it is preferable to motivate the community people to engaging community "insider" and "outsider" stakeholders in the policy process strategies.

### **Higher education student financial aid policies**

Many educational systems have struggled with the question of how best to give out higher education student financial aid. In particular, if students do not know the amount of student financial aid that they can receive before they make a decision about where to go to college and what major to study, it may distort their decision. Over the past decade, opportunities to go to college (or university) have risen dramatically in all countries in the world even in China, and Bangladesh. The expansion in college education, however, has not been free for students and their families. Among other things, it has come at the cost of soaring tuition and fees. In China, tuition rose by four times between 1997 and 2006 (Ministry of Education, 2006). For a rural family living at the poverty line, which has an income of around 1000 Yuan per capita (National Bureau of Statistics, 2008), paying for a four year college education is equivalent to almost 50 per capita incomes of a Chinese family. Recently in China, however, government-supported aid has gradually risen; however, in Bangladesh, there is no student loan support services are providing by the Government of Bangladesh.

The US Secretary of education William Bennett in 1987 says, "If anything, increases in financial aid in recent years have enabled colleges and universities blithely to raise their tuitions, confident that Federal loan subsidies would help cushion the increase" (Bennett, 1987). The availability of federal loans—particularly subsidized loans offering a below-market interest rate and payment of interest as long as the student is enrolled in school—provides "cover" for colleges to raise their prices, because students can offset a price increase, or at least a portion of that increase, with federal loans. It is called "Bennett Hypothesis."

William Benett says, "Higher education student federal aid policies do not cause college price inflation, but there is little doubt that they help make it possible" (Bennett, 1987, p. 31). There is some causal linkage between federal subsidized loans and increasing tuition prices. The paper focuses primarily on the impact of federal grants and loans on college and university tuition price increases. The US Education Policy Section Two presents a brief overview of federal student financial aid programs, recent trends in tuition prices, and the economic theory behind financial aid and tuition prices. Section three reviews some of the research that has analyzed the veracity of the Bennett Hypothesis over the years. The final section of the Bennett Hypothesis summarizes what this body of research tells us about the relationship between federal student aid and tuition prices.

The Federal Grants are beginning in 1972 (Heller, 2013); however, both the loans and grants were targeted at students with financial need, with the goal of helping to eliminate price barriers for those who were unable to afford to attend college. Now the federal student financial aid programs, collectively known as the Title IV programs, have grown to the point that today they help millions of students each year to pay for college.

Heller (2013) data shows 22% all students receiving federal grants but 33% full time students received grants in the 1995–96 and 2007–08 academic years respectively. 26% and 49% students receive student loans in 1995-96 and 2007-8 respectively. This means latter year, almost half of all full-time undergraduates were borrowing in the federal student loan programs, and one-third received federal grants. The higher education industry in the United States responded to the increased demand of higher education by expanding the number of seats available, but not at a rate concomitant with the need. Because higher education institutions have to be accredited by an agency and be recognized by the American U.S. Department of Education, the Canada Department of Education and the Canadian school district boards in order to participate in federal financial aid programs. Thus, most of this increased supply of seats came from the expansion of existing institutions, rather than the entry of new colleges and universities into the market. Tuition prices (in current dollars) increased by more than 500 percent in four-year public and not-for-profit private institutions (Heller, 2013), as well as in community colleges. In the absence of such a demand shift, higher education institutions would not have been able to raise prices to such an extent over the last two decades and increase enrollments as they did. There are major limitations that restrict the ability to draw hard-and-fast conclusions regarding the William Bennett Hypothesis. The Bennett hypothesis points are stating bellow:

- The reality is that the setting of tuition prices is a multifaceted exercise. At private colleges and universities, the boards of trustees generally set the tuition price each year, and they use a variety of data in making their decision, including:
- Recent years' financial results;
- Projections of future expenses;
- Projections of future revenue streams, including the availability of state and federal financial aid;
- Estimates of enrollment demand;
- A review of competitors' past price-setting and enrollment actions and estimates of future such actions; and
- An analysis of the political environment.

One of the considerations in understanding the role that higher education student federal aid program plays in incentivizing institutions to raise tuition prices is to look at what proportion of students' college costs is covered by the federal aid. Heller (2002) finds the percentages of the average annual combined price of tuition, fees, room, and board at four-year public and private institutions that were covered by the maximum Pell grant award over the last three decades. In 1981, the maximum Pell award of \$1,670 would have covered 58 percent of a student's annual costs at the average-priced public institution and 26 percent of such costs at a private institution. By 2011, these amounts had dropped to 32 percent and 14 percent, respectively (NCSS, 2012). Thus, to have a significant impact on the tuition-setting behavior of colleges and universities,

especially in light of all the other competing factors that go into establishing tuition rates, Pell awards would have to increase substantially.

A student loan has the same purpose for acquiring a college education. It is also hard to conclude that increases in borrowing limits under the federal loan programs could have much impact on the increase in tuition prices at the nation's colleges and universities. Heller, (2002) in his paper mentions, "Well, Pell grants are going up \$200 next year, so we can raise tuition \$100". While any change in federal aid may be a very small piece of the puzzle that leads to year-to-year tuition increases, there is scant evidence that it is a major contributing factor. So, colleges are paying with increase their college tuition fees to students if the grants from Federal and State are increasing. The increases of grants from government (Federal and State) are not reducing the gap between grants and loans ratios.

The Department of Education Indiana State has the higher education student financial aid program named Indiana's Twenty-first Century Program (TFCS). The TFCS program is created in 1989, and is open to all students who are residents of Indiana and eligible for free and reduced price lunch as of middle school. It is a last dollar grant program in that after all federal and institutional financial aid is considered, the State of Indiana provides recipients with whatever funding is needed to cover 100 percent of public college tuition and fees (but not room and board costs), or an equivalent dollar amount to attend an in-state private institution for up to four years. The Twenty-first Century Program (TFCS) has often been cited as one of the most progressive need-based state scholarship programs in the country. This is because the means-test is simple (based solely on eligibility for the federally-funded free and reduced lunch program) and participation is relatively easy (willingness in middle school to sign a document called the Twenty-first Century Program TFCS Pledge indicating the student wants to attend college and refrain from drug use and legal problems while in school). Students in Grade 6 and Grade 7 at public and private schools who sign the Pledge are referred to as "Enrolled Scholars." To successfully complete the program and receive the grant, students must maintain a grade C average in high school, graduate from an Indiana high school, apply for financial aid to college, and apply to at least one post-secondary institution. Students, who complete all of these requirements, are then known as "Affirmed Scholars." The TFCS centers in the Indiana state provide academic support (e.g., tutoring and counseling) as well as college choice support such as information about college, visits to designated campuses, and assistance with completing college applications.

Higher education student financial aid policy context develops at the State level in the America. However, there is growing concern about the level of loan debt incurred by students. Not surprisingly, there are calls for major changes in both the Pell Grant Program and federal student loan programs (Bill and Melinda Gates Foundation, 2012). At the same time, many states have had to reduce their state financial aid awards because of declines in state revenue. In this current policy environment, Twenty-first Century Program (TFCS) is an ideal financial aid program to study, because it combines financial aid with early information to students and follow up support to navigate the college choice process. TFCS is regarded as a relatively generous need-based grant program although TFCS educational financial aid policies are criticized inequality of higher education financial aid policy, although the TFCS students and their families also receive many non-financial benefits from taking part in the program.



The American and the Canadian higher education student financial aid policy theoretical frameworks of research is based on the college choice literature and the theory of post-secondary education as an investment in human capital. The higher education students' estimate their educational the direct costs (net tuition) and indirect costs (foregone earnings), they may incur from going to college and compare these educational cost to their expected financial benefits they receive in terms of higher earnings in the future. Financial aid programs may affect a student's demand for attending college in two ways (1) by raising the expected net benefits of attending college and (2) by increasing the student's ability to pay the net price of attendance. The nexus model is about the decision to attend college, which college to enter, choice of major, and the decision to persist until graduation is described as a series of choices influenced by student and family background, net price of attendance, as well as experiences while enrolled in post-secondary education (Heller, 2002, and Perna, 2010).

The higher education student financial aid policy looks at the economic cost-benefit analysis for getting the usefulness of the higher education student grants and loans investment to higher education students. The cost-benefit analysis of the higher education student policy looks at the effects of different types of aid (grants, loans, work-study) on students' perceived ability to pay. Though financial aid alone may not remove barriers to success for currently-enrolled students from lower-income families (Stinebrickner & Stinebrickner, 2003), studies demonstrate that it can have an equalizing effect across racial and ethnic groups. Their studies demonstrate by removing financial barriers to access college, encouraging preparation, and enabling students to focus more fully on academic concerns. Even though the effects of aid are likely vary among different underrepresented racial groups. Goldrick-Rab, Harris, and Trostel (2009) conclude that the evidence is clear that grants have a positive impact on the post-secondary education access. Perna (2010) and Deming & Dynarski (2009) reach a similar conclusion regarding the effects of grants on the post-secondary enrollment of low income students. Moreover, institutionally-funded grants have differential effects on students. For example, Singell and Stater (2006) conclude that merit-based grants have an impact on the post-secondary destinations of students, but these grants do not directly increase a student's propensity to persist, rather the grants attract students who are more likely to persist once enrolled. The study finds that as expected the enrolled Indiana State Twenty First Century Scholars (TFCS) scholars are less likely to go out of state because the TFCS grant cannot be used at institutions outside of Indiana.

Perna (2010) research results provide interesting insights into the role of need-based financial aid programs in affecting access to higher education and college choice for students from lower-income families. A number of states have introduced broad-based financial aid programs to help improve access to higher education and entice more students to attend college within the state's boundaries. These programs vary considerably in characteristics such as the size of the grant, where the grant may be used, who is eligible for the grant, when eligibility is determined, whether additional support services are provided to students, and the conditions that students must meet to receive and keep the grant (Ibid, 2010).

College students today incur higher amounts of debt to fund their post-secondary pursuits than previous generations of students (Cheng & Reed, 2010; Dillon & Carey, 2009, and Perna, 2010), with the current debt level among current and former students estimated to be as high as one trillion dollars across the US (Chopra, 2012). Concerns arise these trends have brought attention to the longer-term consequences of debt on students' post-graduate options and choices for

careers and enrollment (Andrew, 2010; Carlson, 2005; Choy & Carroll, 2000; Cooke, Barkham, Audin, Bradley, & Davy, 2004; Fox, 1992; Millett, 2003; Purcell & Elias, 2010; Rothstein & Rouse, 2011).

Desiree Zerquera Vasti, Torres Tomika Ferguson, and Brian McGowan (2013) study discovery for college student, financial aid, loans, and even family savings are not sufficient to support students' educational pursuits. This comment suggests that the perceived versus actual costs of college impacts families' efforts to support their children in college, even when financial sacrifices have been made to support students. Further, the incongruence of costs (perceived vs. actual) increases financial burdens and limits students and their families' ability to adequately plan ahead for students' while they are in college.

Many researchers have done research on students' feelings about carrying their student loans debt. Researches find many students describe debt in different ways with their perceptions that they informed by their own experiences as well as those they observed in their parents and older siblings. Desiree Zerquera Vasti, Torres Tomika Ferguson, and Brian McGowan (2013) uncover students primarily fell along a continuum that ranged from debt aversion to debt acceptance. Many debt students do not like debt aversion. However, at one extreme there are students who avoided debt completely or do not consider debt.

Desiree Zerquera, Vasti Torres, Tomika Ferguson and Brian McGowan (2013) in their research they discover many participants' descriptions of their understandings of debt depicted a triage strategy in which students identified and prioritized debt into well-defined categories: (1) debt that requires immediate attention, e.g., higher interest rates, involving creditors or other undesirable consequences; and (2) debt that can be addressed later or after graduation. Although they described strategies for navigating debt represented a range of financial literacy among participants, these strategies also reflected students' thinking on ways to balance their debt with their current and expected levels of income. Though this effort mitigated the potentially negative impacts of carrying consumer debt, such as stress from persistent creditors or accumulation of high interest, it is important to consider how educational interventions might benefit students who incur large levels of debt of any kind. Both approaches have taken by students—triage and procrastination—call for greater financial literacy among students (Zerquera et al., 2013).

Therefore, by providing direct feedback to students, institutions could facilitate the knowledge-creation process and proactively help students adapt previous beliefs to the rules and expectations of paying for college. This learning process could enable students in making financial decisions and help them avoid carrying large amounts of debt. Financial literacy tools that provide feedback could assist them in managing their debt options, understanding ways of avoiding debt as much as possible, and confirming their beliefs. However, the access literature has considered capital as a tool to help students with their experiential learning.

Gallup Pool report (2014) concerns about college costs are well documented in its report. According to the Gallup poll of an April 2014 a college expenses and loans are the "financial problem reported by adults age 18 to 29, (citation in Saad, 2014). Students and families make college-related decisions based on the information they have, regardless of its accuracy (DesJardins & Toutkoushian, 2005).

Students who do not expect to be able to pay college costs may be less likely to enroll in college, and students who draw this conclusion early in the educational pipeline may be less likely to plan to attend college and engage in behaviors that will prepare them to succeed in college (Perna, 2010). Students from low-income families who have inaccurate understanding of college costs at the time of enrollment may also be less likely to persist from the first to the second semester of college (Paulsen & John, 2002; John, Paulsen, & Carter, 2005).

College costs that are increasing faster than family incomes are to blame because from 1990 to 2000, tuitions rose at private universities by 70 percent, at public universities by 84 percent, and at public 2-year colleges by 62 percent (Johnston, 2005). Those hit hardest by cost increases can least afford it. Levine and Nidiffer (1996) observed 10 years ago: The primary weakness of both colleges for the poor and financial aid programs is their inability to help poor kids escape from the impoverished conditions in which they grow up. The vast majority of poor young people can't even imagine going to college. By the time many poor kids are sixteen or seventeen years old, either they have already dropped out of school or they lag well behind their peers educationally.

Of the 45 percent of students who start college and fail to complete their degree, less than one-quarter are dismissed for poor academic performance (Kuh et al., 2006), and Hayek, 2006). Most leave for other reasons. Changes in the American family structure are one such factor, as more students come to campus with psychological challenges that, if unattended, can have a debilitating effect on their academic performance and social adjustment. Many colleges and universities "marketizing" their admissions approach to recruit the right "customers"—those who are best prepared for college education and can pay their way (Fallows & Steven, 2000). George D. Kuh et al. (2006) comment whatever the reasons many students do not achieve their post-secondary educational goals or benefit at optimal levels from the college experience, the waste of human talent and potential is unconscionable. Therefore, there is a question what can colleges and universities do to uphold their share of the social contract and help more students succeed?

Family educational background study discovers approximately one in three college students come from families where neither parent had any post-secondary education (National Survey of Student Engagement (NSSE) 2005). First-generation students are more likely to be female, to be older, to have lower incomes, to be married, and to have dependents (Nuñez & Cuccaro-Alamin, 1998). Rigorous academic preparation, high educational aspirations, and family support are easier to come by if the family has economic resources. Family SES determines the kind of school and classroom environment to which the student has access (Reynolds & Walberg 1992), because nearly half of all public school funding comes from property taxes, the most important determinant of school financing (National Research Council 1999). Quality of instruction and family SES also influences the quality of the relationship between school personnel and parents (Watkins 1997). Demonstrating the long-term impact of income on college student success, Astin (1993a) found that students' socioeconomic status is the best predictor of earning a bachelor's degree after controlling for academic ability.

However, unmet financial need and insufficient amounts of institutional aid provided by public institutions may force students to work considerable hours in order to finance their college education. In 1995–96 among undergraduates who considered themselves primarily students

working to pay for college expenses, the more time students worked the more likely they reported that employment limited class schedules, reduced choices of classes, and limited the number of courses taken (Heller 2002).

Community College Survey of Student Engagement (2005) identifies risk factors that threaten students those are graduation from college. The risk factors are:

- Being academically under prepared for college-level work
- Not entering college directly after high school
- Attending college part-time
- Being a single parent
- Being financially independent (i.e., students who rely on their own income or savings and whose parents are not sources of income for meeting college costs)
- Caring for children at home
- Working more than 30 hours per week
- Being a first-generation college student.

Different studies show student background characteristics and per-college experiences interact to influence enrollment patterns and, subsequently, student success. Community College Survey of Student Engagement (2005) discovers following success factors of the college students.

The quality of high school academic preparation strongly predicts chances for post secondary success, measured by enrollment, persistence, grades, and educational attainment.

- Family education background is related to students' higher post secondary aspirations and greater likelihood of enrollment, persistence, and attainment.
- Socioeconomic status influences prior academic preparation, pursuing steps to post secondary enrollment and admission, enrollment, and degree completion.
- The availability and type of financial aid significantly affects students' college attendance and persistence.
- Enrollment patterns (full time or part time, 2-year or 4-year institution, direct or delayed enrollment) all influence students' long term attainment and success.

However, the western literature ignores the biological potentiality and psychological aspirations, and a poverty factor that also depends on higher education success of students. For example, the author has diagnosed intellectual disability and heard of hearing disability that deters his academic brilliant success in his student life. However, his perseverance and determinations are his driving force to move forward to his academic achievement even at his old age.

Hossler (2000) found that about 80% of students consider the availability of financial aid an important factor when making decisions about which college or university to attend. Different types of financial aid have distinct effects on students' college choice from varying backgrounds. Leslie and Brinkman (1988) find that financial aid, in particular grants, encourage students to enroll in more expensive institutions. If students are given financial aid in the form of grants and work-study programs, they are more likely to enroll in the institution than those students offered loans (St. John, 1990). The difference between the amount of financial aid and tuition costs at an elite university contended that such a gap prohibits lower income students from attending high cost elite institutions (Orfield, 1992).

M. Kim (2004) identifies the financial aid influences students' decision to attend their first college choice is because attending one's first choice has been shown to be related to the measures of students' success in college. Students who attended their first-choice institutions tended to have higher degree attainment rates, higher overall satisfaction with college experiences, higher average college grades, higher self-rated academic ability, higher emotional health, and higher intellectual and social self-confidence than those who did not attend their first-choice institutions (Kim, 2004). Therefore, examining the effect of financial aid on students' decision to attend their first-choice institution is imperative to ensuring the goal of equal educational opportunity of college choice (students can get what they most desire), which influences students' success during and after college. If financial aid encourages students to attend their first choice—the school that they want to attend the most—then it can say that the main goal of financial aid—providing equal opportunity to choose college regardless of financial ability—is achieved (Kim, 2004).

Hagedorn and Fogel (2001) argue that familiarity with the process and availability of financial aid is a crucial factor in students' decisions about attending college. At the initial stages of the enrollment decision, students often lack information about their eligibility for financial aid and the amount of aid they would be likely to receive (McPherson & Schapiro, 1991). These arguments can be partially supported by the significant interaction effects between students' individual characteristics (father's education) and the combination of grants with loans for Latino students (Kim, 2004).

Students are most likely to attend and examined the effects of financial aid on students' decision to attend (or not to attend) their first-choice institutions. The findings of the research indicate the characteristics of the first-choice institutions: students tend to attend their first choice of college if the college has higher future prospects, which include good academic reputation, graduates go to top graduate schools, and graduates get good jobs (Kim, 2004). Moreover, according to St. John (1991), there are at least two possible approaches in analyzing the effects of financial aid on students' college choice. One approach is to estimate the effects of the amount of aid students received when they entered college, then examine whether the amount of student financial aid makes a difference in student college choice. The second approach is to evaluate the impact of each type of financial aid offers on student college choice.

Baum and Lapovsky (2006) study discover merit-based financial aid awards have become increasingly prevalent in the pricing policies of higher education institutions. This study utilizes an experiment to estimate the efficacy of merit-aid awards in achieving the institutional objective of attracting the most academically desirable applicants. The study finds that merit-aid has an inelastic effect on enrollment of extremely high ability students. The use of merit-based financial aid, versus need-based financial aid, has grown substantially in the past decade. Specifically, from academic year 1995–1996 to 2003–2004 need-based financial aid increased by 47%, from US\$ 4.5 to 6.5 billion, while merit-based aid increased 212%, from US\$ 2.4 to 7.6 billion, at US tertiary institutions. Institutions are becoming increasingly creative in packaging (mixing loans, grants, and work-study) and awarding merit-based aid to those students they would most like to attract to their campuses. Higher education scholars and administrators often criticize merit-based aid programs as providing financial assistance to those individuals who need it the least and who would almost certainly attend college anyway (Baum & Lapovsky, 2006). Additionally, many critics argue that merit-aid programs ultimately channel financial aid

resources away from need-based programs reducing educational opportunities for low-income students (Heller, 2006). Merit awards are only offered to those students who are identified as most desirable by the institution and thus, recipients are selected based on certain characteristics and perhaps their likelihood of enrolling. Receipt of a merit scholarship from an institution is often reliant upon a separate application for the scholarship (Heller, 2006).

Offering more merit awards many institutions are following a high tuition–high aid policy. This leads to raising the tuition for most full-paying students and offering more need-based and merit-based aid to high ability students. This sometimes results in students paying nearly identical (net) prices, but in one case paying the full sticker price and, in another case, receiving a merit-based award. Students are more likely to enroll if they receive a scholarship, even if the net price is unchanged. There are a number of studies that have examined the importance of financial aid, both need-based and merit-based, in influencing enrollment decisions. A number of recent studies focus on the importance of packaging of financial aid between merit-based, need-based, grants, loans and work-study (Avery & Hoxby, 2004; and Stater, 2004). These studies conclude that grant aid has the largest influence on a student's probability of enrollment at a particular institution followed by loans and work-study.

College Board of Canada (2009b) asserts that the means-tested financial aid (predominant in Canada) is designed to promote the attainment of bachelor's degrees by low-income students by increasing their likelihood of enrollment and lessening their chances of dropping out of school for lack of funds. The means-tested grants are conducive to students' college persistence. The estimation of the causal effect of need-based aid on college persistence is not straightforward because of the endogeneity between financial aid eligibility and subsequent academic success (Alon, 2005; Bettinger, 2004). The last two decades, the Federal financial aid has shifted from a grant-based to a loan-based system (College Board, 2009b). For example, Pell Grant, the largest means-tested federally financed assistance to post-secondary students, declined by 15 percentage points, from 50 percent in 1987–1988 to 35 percent in 2009–2010 (Heller, 2006).

A new line of research that considers the interrelationship between financial aid eligibility and college persistence demonstrates the positive impact of need-based aid on subsequent academic success. However, Singell (2004) finds need-based financial eligibility has lowered persistence, but that has an increase in the amount of grants and subsidized loans, which has increased the first-year persistence probability. Similarly, by exploiting a discontinuity in aid allocations related to parental marital status, Alon (2005) demonstrates that although need-based aid eligibility is negatively related to graduation, aid amounts exerted a positive influence on graduation for students attending selective private institutions. Moreover, Alon (2009) finds increasing the grant allocations to students in the bottom half of the income distribution can boost the share of college graduates among them, and narrow the persistence gap between them and their more affluent classmates. Hence, a more appropriate distribution of aid funds to low-income family students can facilitate the production of human capital among low-income students in society.

With few exceptions, the most elite and prestigious colleges and universities are in the US who shares at least one feature: need-blind admissions (Kim, M. (2010). A need-blind higher education financial aid school makes two commitments: first, that an applicant's financial need does not directly affect the applicant's probability of admission; and second, that an applicant's

demonstrated need is fully met by financial aid. Need-blind admission is signaling a school's commitment to diversity and equal opportunity. However, maintaining need-blind admissions is a costly policy. The reason is only the richest schools can afford to be need-blind student financial aid service to students. Hill et al. (2004) examine financial aid records at 28 highly selective colleges and universities, only 55% of enrolled students pay full price—the rest receive some amount of financial aid.

In Canada and the America, colleges go to the secondary high schools for marketing their programs to attract high school students to enroll in their colleges. In the seminars, colleges are providing information to grade-12 students on what are their college enrollment policies and financial policies are for the prospective higher education students. Moreover, colleges are discussing how they select students for enrolling into their colleges and what kind of curriculums they are offering to their college students. They also share information how their college can contribute to the parental educational savings plan to college students, etc. The college marketing attractive information convinces the prospective students to study higher education.

A government typically allocates between 10 and 30 percent of its state budget to education. However, the public state budget is insufficient to provide for educational expansion including cost recovery. Therefore, governments seek new ways to finance education and recovery of education cost. One such way is cost recovery from beneficiaries of education. Selective cost recovery policy release a substantial amount of public resources to be used for expansion of primary education. Therefore, now the private schools are an integral part of a country's educational expansion effort to minimize public education costs. For example, China, Sierra Leone, Thailand, Venezuela, Spain, and Japan have been able for expand their educational system by 50 percent by utilizing private resources. However, here the question is such an approach (private schools are not fully depending on public funding) is melioristic?

Bangladesh conforms fully to the UN's Education for ALL (EFA) objectives that concept originates from USA in 1992 and the Millennium Development Goals (MDGS of the 4<sup>th</sup> goal to *Ensure inclusive and quality education for all and promote lifelong learning* as well as other education-related international declarations. The Article 17 of the Bangladesh Constitution provides that all children receive free and compulsory education. Bangladesh has one of the lowest literacy rates in Asia, estimated at 66.5% for males and 63.1% for females in 2014. Recently the literacy rate of Bangladesh has improved as it stands at 71% as of 2015 due to the modernization of schools and education funds. Author thinks in every year more than 200,000 students are enrolling at the colleges for higher education in Bangladesh. However, many newspapers editorials raise question to the quality of the higher education in Bangladesh.

Education in Bangladesh is overseen by the Bangladesh's Ministry of Education, Ministry of Primary and Mass Education, and the Ministry of Vocational Technical and Higher Education are responsible for implementing educational policy for primary education, secondary education and state-funded schools at a local level. Both the public and the private universities have mandate to enroll the post-secondary students in Bangladesh. The Government of Bangladesh is not financing to the public universities.

In Bangladesh, all citizens must undertake twelve years of compulsory education which consists of eight years at primary school level and six years at high school level. Article 17 of the Bangladesh Constitution provides that all children receive free and compulsory education. Primary and secondary education is financed by the state and free of charge in public schools.

As of September 2019, tertiary education in Bangladesh takes place at 44 governments, 101 private and 3 international universities. At present, 16,087 schools and 2,363 colleges were getting Monthly Pay Order (MPO) facilities. Students can choose to further their studies in Chartered Accountancy, engineering, technology, agriculture and medicine at a variety of universities and colleges (Ministry of Education, 2018).

Table 1 is the distribution of the macro level number of primary education institution, teacher and student in Bangladesh in 2018.

**Table 1: Number of Primary Education Institution, Teacher and Student, 2018**

School type	No. of School	Total Teachers			Total Students		
		Total	Female	% of Female	Total	Girls	% of Girls
Govt. Primary School	38033	222652	144434	64.9	10188129	5252022	51.6
New Nationalized PS	25008	96460	47396	49.1	4483785	2278239	50.8
<b>Total government school</b>	<b>63041</b>	<b>319112</b>	<b>191830</b>	<b>60.11</b>	<b>14671914</b>	<b>7530261</b>	<b>51.32</b>
Regd. NGPS	193	771	464	60.2	38282	19611	51.2
Non-regd. NGPS	1744	6649	4716	70.9	256268	127112	49.6
School for Autistic	33	282	246	89.2	10652	5250	49.3
Ebtadaee Madrasah	2673	11673	2300	19.7	372277	181341	48.7
Kindergarten	16170	93799	54813	58.4	1988365	914016	46.0
NGO School	2512	5454	3764	69.0	210170	107898	51.3
Community School	120	405	322	79.5	16747	8679	51.8
Attached to High Madrasah	5526	19764	2812	14.2	871047	427341	49.1
Primary Sections of High School	1511	8301	4450	53.6	572751	295659	51.6
BRAC	7779	7798	7277	93.3	324438	185873	57.3
ROSC School	3818	3591	2867	79.8	106884	53751	50.3
Sishu Kollyan Primary School	133	410	277	67.6	15665	8284	52.9
Other Schools	3262	4875	2967	60.9	97519	48808	50.0
<b>Grand Total:</b>	<b>108515</b>	<b>482884</b>	<b>279105</b>	<b>57.8</b>	<b>19552979</b>	<b>9913884</b>	<b>50.7</b>

Source: Ministry of Education, Government of Bangladesh (2018).

The main education system is divided into four levels in Bangladesh:

- Primary Level (Class 1–5)
- Secondary Level (6-10) or (9-12 at some schools) There is no middle school system in Bangladesh.
- Tertiary Level



- Madrasah education (Islamic religious education)

The Bangladeshi Madrasah education system focuses on religious education, teaching all the basics of education in a religious environment. Religious studies are taught in Arabic and the students in some areas also serve the local area Masjids. Students also have to complete all the courses from the General Education System. Many privately licensed Madrasas take in homeless children and provide them with food, shelter and education. In the Madrasah Education System, there are two systems exist in Bangladesh. One, called the "Quomi" Madrasah system, which is privately owned and funded and is run according to the Deobandi (West Bengal Madrasah education) system of Islamic education, which rejects the rational sciences.

The other is called the "Alia" madrasah system, is privately owned, but subsidized by the Government of Bangladesh. The Madrasah Education Board covers religious education in the government-registered Madrasahs in the secondary level. After passing "Alim", a student can enroll for 3 additional years to obtain a "Fazil" level degree. Students can go for further general education and earn a university degree. After passing successfully, they can further enroll for another 2 years to obtain a "Kamil" level degree, which is equivalent to Master level.

At all levels of schooling (except Madrasah), students can choose to receive their education in English or Bangla. Private schools tend to make use of English-based study media while government-sponsored schools use Bangla.

The overall responsibility of management of primary education lies with the Ministry of Primary and Mass Education (MOPME), set up as a Ministry in 1992. While MOPME is involved in formulation of policies, the responsibility of implementation rests with the Directorate of Primary Education (DPE) headed by a Director General. The Directorate of Primary Education (DPE) and its subordinate offices in the district and [upazila](#) are solely responsible for management and supervision of primary education. Their responsibilities include recruitment, posting, and transfer of teachers and other staff; arranging in-service training of teachers; distribution of free textbooks; and supervision of schools. The responsibility of school construction, repair and supply of school furniture lies with the DPE executed through the Local Government Engineering Department (LGED). The National Curriculum and Textbook Board (NCTB) are responsible for the development of curriculum and production of textbooks. While the Ministry of Education (MOE) is responsible for formulation of policies, the Directorate of Secondary and Higher Education (DSHE) under the Ministry of Education is responsible for implementing the same at secondary and higher education levels. The NCTB is responsible for developing curriculum and publishing standard textbooks.

The Directorate of Primary Education (DPE) is responsible for conducting the two public examinations: Primary school certificate 5<sup>th</sup> grade and the Junior School Certificate 8<sup>th</sup> grade. All the exams of the primary schools and the junior schools are following the standardized test suggested by the World Bank. The World Bank sponsors a portion of the educational budget of Bangladesh.

At the school level, in the case of non-government secondary schools, School Management Committees (SMC), and at the intermediate college level, in the case of non-government colleges, Governing Bodies (GB), formed as per government directives, are responsible for mobilizing resources, approving budgets, controlling expenditures, and appointing and disciplining staffs and teachers. While teachers of non-government secondary schools are

recruited by concerned SMCs observing relevant government rules, teachers of government secondary schools are recruited centrally by the DSHE through a competitive examination.

In government secondary schools, there is not an SMC. The headmaster is solely responsible for running the school and is supervised by the deputy director of the respective zone. Parent Teachers Associations (PTAs), however, exist to ensure a better teaching and learning environment.

At the tertiary level, universities are regulated by the University Grants Commission. The colleges providing tertiary education are under the National University. Each of the medical colleges is affiliated with a public university. Universities in Bangladesh are autonomous bodies administered by statutory bodies such as Syndicate, Senate, Academic Council, etc. in accordance with provisions laid down in their respective Acts.

The Technical and Vocational Education System provides courses related to various applied and practical areas of science, technology and engineering, or focuses on a specific specialized area. Course duration ranges from one month to four years. The Technical Education Board (TEB) controls technical and vocational training in the secondary level.

The Directorate of Technical Education (DTE) is responsible for the planning, development, and implementation of technical and vocational education in the country. Curriculum is implemented by BTEB. In the Technical Education System, after obtaining a Diploma-in-Engineering degree (four-year curriculum) from the poly-technical institutes, students can further pursue their educational career by obtaining a bachelor's degree from Engineering & Technology Universities in Bangladesh. However, it takes an additional two and a half to three years of coursework to obtain a bachelor's degree, although some students take more than three years to do so.

The Government of Bangladesh provides Junior Scholarships at level Grade 5, 6, 7, 8, and the Talent Pool scholarships at levels 9, 10, 11, and 12 for the meritorious Bangladeshi students. The Department of Public Institute (DPI) provides scholarships to the public college and the public university students based on their outstanding merits (top graded GPA ranked holders). Grameen Bank, Grameen Shikka and many other NGOs, and Foundations are providing bursary, scholarships to the poor students those are studying at the junior and high school levels. However, these scholarships are minimal amount of grants that do not cover respective students' tuition fees; however, it is a token money that encourages the meritorious students to study higher education in Bangladesh. However, there are no the public-funded, the private-funded and the NGO-managed student loan programs in Bangladesh. Only Grameen Bank initiates higher education student loan programs to the children of the borrowers of Grameen Bank in Bangladesh.

Below is describing the Grameen Bank Higher Education student loan policy making process in Bangladesh.

### **Grameen Bank higher education student policy making and policy appropriation process**

Grameen Bank introduces the group-based micro credit loan for landless people for supporting their small businesses in Bangladesh in 1976. Moreover, it has been providing seasonal agricultural loans, joint venture loans, irrigation loan, the hand tube well loans for safe drinking water, sanitary latrine loan, center house construction loans, food consumption loan, business

rehabilitation loans, flood rehabilitation loans, micro-enterprise loans, technology loans, and higher education loan to its borrowers since 1984. All these loan products have included in GB as per request of the borrowers of GB and the field employees of GB over time.

The branch managers of GB request to its upper level offices like area office, and zonal office for allowing them provide the above mentions loans to the borrowers of GB. The branch manager of GB writes this request in his monthly report that comes to the head office Dhaka via area office and zonal office.

Grameen Bank head office reads branch managers' monthly reports and makes the summary of these reports, and circulates the consolidated summary report to the executives of GB. Muhammed Yunus skims these reports and identifies new ideas that narrate in the reports and he takes notes for actions. Yunus asks the executives of the head office of GB and Zonal Managers of GB for the possibility of taking new initiatives to address the field request for providing new loan products to borrowers. If the executives of GB agree to implement the new ideas, Yunus explores how the new loan products can be initiated. Yunus also discuss the collected new ideas at the Zonal Managers' Conference that GB has been conducting every year since 1983 in Bangladesh. The zonal managers and the executives of GB share the circulated notes with their colleagues and collect the feedback on the advantages and disadvantages of the prospective new loan products if it is taken. If majority opinions votes for introducing the new loan in Grameen Bank, then raises questions what are the policies and strategies can be developed, and how GB could introduce the proposed loan products for implementation.

The policy formulation and policy appropriation thoughts collect for the proposed loan from the executives of the head office and the zonal office. The Secretariat of Grameen Bank circulates ideas for collecting views of the executives. The Secretariat consolidates all the ideas that have gotten from the field executives, and prepares a draft of the manual, policy guidelines, of the proposed loan program. The Managing Director of the GB circulates the draft to the executives of the GB head office and to the zonal offices for providing their feedback on the drafted manual.

The executives of the head office and zone offices share their opinions with their colleagues and collect feedback from colleagues on the draft of the manual. They analyze the proposed manual and give their response to the manual. The responses on the manual send to the Secretariat of GB. The secretariat reviews the feedback on the draft and streamlines the first draft of the manual and submits the draft to the managing director of GB. The Managing Director of GB again sends back it to the executives for second reading of the first draft manual.

The executives of GB head office again provide their views if needs to add or to omit from the second draft of the manual. Then the secretariat organizes a meeting with the Central Accounts Department (CAD) of Grameen Bank to know the funding availability status to the proposed loan program if it is introduced. The secretariat asks to the CAD of GB for developing the bookkeeping procedures of the proposed loan program if it is to be implemented. The CAD drafts the bookkeeping procedures, loan disbursement terms and conditions, and then finalizes the bookkeeping manual of the proposed loan program in consultation with the executives of GB

headed by the Managing Director of GB. The Central Accounts of GB makes a new code (Charter of Accounts) for the proposed loan program and finalizes the manual (policies, strategies and bookkeeping guidelines) of the proposed loan program. However, the manual of the proposed loan program needs to be approved by the Board of Directors of Grameen Bank.

The Managing Director (MD) of GB submits the manual of the proposed loan policies, strategies, bookkeeping procedures and monitoring system to the Board of Director of GB for approval. Then, the MD of GB provides an executive order for the approved loan program and circulates the approved manual to the branches, area offices, zonal offices and head office of Grameen Bank for its execution. He approved manual becomes the bylaws of GB.

The branch office, area office and zonal office of GB organize workshops and discuss the approved manual for their clear understanding of how to disburse the new loan program, and how to keep the bookkeeping of the loan program at the branch level, etc.

At the implementation level of the new loan program if any problems happen either loan disbursement stage or maintaining bookkeeping or raise any other issue, the branch documents them, and suggests for revising the bylaw of the new loan program. The zonal office examines the branch offices' feedback and provides necessary advice to the branches. However, if any major contradictions arise from the existing loan disbursing policies and procedures, and also needs improvement on the policies and procedures of the bylaws of the manual, the zonal office submits its suggestions to the head office for changing or improving the policy of the new loan program. The head office again reviews the issues that arise at the implantation level, amendment the bylaws and circulates the amendment copy to the zonal offices and branch offices of Grameen Bank.

The Grameen Bank loans and saving products' policy formulation, implementation procedures, terms and conditions are following the above mentions multi-stage forward- mapping and backward-mapping policy and policy appropriations methods for the usefulness of the loans and savings to the borrowers of Grameen Bank in Bangladesh. The above mentions bottom-up policy formulation, policy decision-making process and policy appropriation strategies are followed the mutually agreed culturally relevant and locally suited policy making process. All the stakeholders of GB involve in this process and compose the policies that are more useful to the borrowers of GB. All the stakeholders of GB (different levels of employees and executives of GB, and board members) are happy to the policy making process of GB. The reason is they think their opinions are valued and included in the policy making and policy appropriation process of GB. Hence, the GB policy decision making process is not a top-down policy making and policy appropriation process and the GB policies are not imposing to the field employees of GB. All the stakeholders of GB are inclusive in the policy making process of loans and savings collections of GB.

The policy decision-making system and policy implementation process of the GB higher education student loan program follows the above mention multi-stage forwarding mapping and backward mapping approaches to make to the GB higher education student financial aid policy more useful to the children of the borrowers of GB in Bangladesh. The author is the coordinator of the GB higher education student financial aid program at the time of drafting and finalizing of the GB higher education student loan program. He follows the above mentions multi-stage

forward- mapping and backward- mapping policy formulation, policy decision- making and policy appropriation process to make the GB higher education student financial aid program useful to the borrowers of GB. The author has special attention to the policy- making process of GB higher education student loan program so that the policies are understandable to the borrowers of GB and to the employees of GB in Bangladesh.

The author has back and forth communications with the related stakeholders of GB whilst he is developing the manual of the GB higher education student financial aid program. He has faced many challenges at that time in formulating the GB higher education student aid policy. He needs to synchronize diversified opinions and ideas during the policy- making process and policy appropriation stage. The author needs to organize meetings and workshops for collecting and harmonizing the ideas (add and deduct ideas) of the student loan program. It is really a tough job to match all the stakeholders' opinions in the policy text and satisfy them. The manual of the GB higher education student financial aid finalizes and it signs by Muhammed Yunus, Managing Director of GB in 1997.

However, the research finds that the Canadian and the American higher education student financial aid policies, procedures and strategies have designed for implementing by following the top-down decision making processes. They rarely follow the bottom-up multi-stage forward-mapping and backward- mapping policy processes to develop the useful higher education student financial program for the college students particularly to the socio-economic status (SES) college students in America.

Moreover, the financial aid offices of Canada and the America are not open to inform all the policies and procedures of the student financial aid program to all the prospective and enrolled college students. For example, the author has gone to the financial aid offices of his colleges several times during his schooling in Canada and asks for clarification of many clauses of the student loan policies. However, some student financial aid officers are reluctant to answers to the questions' of the author. The author has diagnosed intellectual disability as well as he is an ESL student; therefore, he is slow to understand speedy conversations of the aid officers. Many aid officers are angry when he requests for further clarifications of some clauses that he does not understand. The author receives same responses from his interviewees' who are the student loan receivers in Canada and the America.

Anyway, the research finds the higher education student financial aid programs of Canada and the America are decentralized. Moreover, it finds the policies, procedures, terms and conditions, and monitoring devices have changed overtime, which is good. The policy appropriation process of the GB higher education higher education student loan disbursing and collection are decentralized to the branch offices. However, GB does not improves its higher education student financial aid policy documents overtime; whereas the North American higher education student financial aid policies and procedures have been regularly changing since the 1970s. Nevertheless, the grant portion of the American higher education student financial aid is reducing day by day. Now the student loan ratio is increasing then it is in 1970s and in the 1980s.

Many educational systems have struggled with the question of how best to give out financial assistance. In particular, if students do not know the amount of financial aid that they can

receive before they decide where to go to college and what major to study, it may distort their decision.

Over the past decade, opportunities to go to college or university have risen dramatically in China. The expansion in college education; however, has not been free for students and their families. Among other things, it has come at the cost of soaring tuition and fees. Tuition rose by four times between 1997 and 2006 (Ministry of Education, 2006a). For a rural family living at the poverty line, which has an income of around 1000 Yuan per capita (National Bureau of Statistics, 2008), paying for a four-year college education is equivalent to almost 50 per capita incomes of the students' parents. Recently in China, however, government-supported aid has gradually risen. Contrarily, in Bangladesh, there are no student loan support services from the Government of Bangladesh.

In America, of the 45 percent of students who start college and fail to complete their degree, less than one-quarter are dismissed for poor academic performance. Most leave for other reasons (Kuh et al. 2006). Changes in the American family structure are one such factor. Many students come to campus with psychological challenges that, if unattended, can have a debilitating effect on their academic performance and social adjustment. Many colleges and universities are marketizing their admissions approach to recruit the right customers—those who are best prepared for college and can pay their way (Fallows et al. 2003). George D. Kuh et al. (2006) comment whatever the reasons many students do not achieve their post-secondary educational goals or benefit at optimal levels from the college experience, the waste of human talent and potential is unconscionable. So the question is what can colleges and universities do to uphold their share of the social contract and help more students succeed?

Family educational background (poor students) approximately one in three college students, come from families where neither parent had any post-secondary education (National Survey of Student Engagement (NSSE) 2005). First-generation students are more likely to be female, to be older, to have lower-incomes, to be married, and to have dependents (Nuñez & Cuccaro-Alamin 1998). Rigorous academic preparation, high educational aspirations, and family support are easier to come by if the family has economic resources. Family SES determines the kind of school and classroom environment to which the student has access (Reynolds & Walberg, 1992) because nearly half of all public school funding comes from property taxes, the most important determinant of school financing (National Research Council, 1999). Quality of instruction for the SES family influences the quality of the relationship between school personnel and parents (Watkins 1997). Demonstrating the long-term impact of income on college student success, Astin (1993a) finds that students' socioeconomic status is the best predictor of earning a bachelor's degree after controlling for academic ability.

However, unmet financial need and insufficient amounts of institutional aid provided by public institutions may force students to work considerable hours to finance their college education. In 1995–96 among undergraduates who considered themselves primarily students working to pay for college expenses, the more time students worked, the more likely they reported that employment limited class schedules, reduced choices of classes, and limited the number of courses taken (Heller 2002).

Factors that threaten persistence and graduation from college risk factors are being academically under-prepared for college-level work as well as not entering college directly after high school. Other risks are attending college part-time being a single parent, being financially independent (i.e., students who rely on their income or savings and whose parents are not sources of income for meeting college costs). College studying students are risks are caring for children at home; working more than 30 hours per week, and being a first-generation college student (Community College Survey of Student Engagement, 2005). The higher educational policies should address these risk factors so that the SES students, single parents and disability students.

Financial aid policy influences the student decision to attend their first choice is because attending one's first choice is related to the measures of student success in college. Students who attended their first-choice institutions tended to have higher degree attainment rates, higher overall satisfaction with college experiences, higher average college grades, higher self-rated academic ability, higher emotional health, and higher intellectual and social self-confidence than those who did not attend their first-choice institutions. Therefore, examining the effect of financial aid policy on students' decision to attend their first-choice institution is imperative to ensure the goal of the equal educational opportunity of college choice (students can get what they most desire). It influences student success during and after college. The financial aid encourages students to attend their first choice—the school that they want to attend the most. Then it can say that the primary goal of financial aid—providing equal opportunity to choose college regardless of financial ability—is achieved (Kim, 2004).

Hagedorn and Fogel (2001) argue that familiarity with the process and availability of financial aid policies and procedures are crucial factors in student decisions about attending college. At the initial stages of the enrollment decision, students often lack information about their eligibility for financial aid and the amount of assistance they would be likely to receive (McPherson & Schapiro, 1991). These arguments can be partially supported by the significant interaction effects between students' individual characteristics (parent education) and the combination of grants with loans for Latino students (Kim, 2004).

Students are most likely to attend and examined the effects of financial aid on the student decision to attend (or not to attend) their first-choice institutions. The findings of the research indicate the characteristics of the first-choice institutions where students tend to attend their first choice of college if the college has higher prospects. M. Kim (2004) finds it includes a good academic reputation, graduates go to top graduate schools, and graduates get good jobs.

According to St. John (1991), there are at least two possible approaches in analyzing the effects of financial aid on students' college choice. One approach is to estimate the effects of the amount of aid students received when they entered college, then examine whether the amount of aid made a difference in student college choice. The second approach is to evaluate the impact of each type of financial aid offered on student college choice.

Merit-based financial aid award policies have become increasingly prevalent in the pricing policies of higher education institutions. St. John (1991) study utilizes an experiment to estimate the efficacy of merit-aid awards in achieving the institutional objective of attracting the most academically desirable applicants. The study finds that merit aid policy has an inelastic effect on enrollment of extremely high ability students.

The use of merit-based financial aid policy versus need-based financial aid policy has grown substantially in the past decade. Higher education scholars and administrators often criticize merit-based aid policies, and programs as student financial aid policies are allowing to provide the student financial assistance to those individuals who need it the least and who would almost certainly attend college anyway (Baum & Lapovsky, 2006).

Additionally, critics argue that merit-aid policies and programs ultimately channel financial aid resources away from need-based programs reducing educational opportunities for low-income students (Heller, 2006). Merit awards are only offered to those students who are identified as most desirable by the institution. Thus, recipients are selected based on certain characteristics and perhaps their likelihood of enrolling. Receipt of a merit scholarship from an institution is often reliant upon a separate application for the award. Offering more merit awards, many institutions are following high tuition–high aid policy. It leads to raising the tuition for most full-paying students and offering more need-based and merit-based aid to high ability students. It sometimes results in students paying nearly identical (net) prices policy, but in one case paying the full sticker price and in another case, receiving a merit-based award. Students are more likely to enroll if they receive a scholarship, even if the net price is unchanged. Several studies have examined the importance of financial aid, both need-based policy and merit-based policy, in influencing enrollment decisions. Some recent studies focus on the importance of packaging for financial assistance between merit-based, need-based grants, loans, and work-study (Avery & Hoxby, 2004; Stater, 2004). Avery & Hoxby, 2004 and Stater (2004) studies generally concluded that grant aid policy has the most extensive influence on a student's probability of enrollment at a particular institution, followed by loans and work-study policy.

The means-tested financial aid policy is designed to promote the attainment of bachelor's degrees by low-income students by increasing their likelihood of enrollment and lessening their chances of dropping out of school for lack of funds. The means-tested grants are conducive to students' college persistence. The estimation of the causal- effect of need-based aid policy on college persistence is not straightforward because of the endogeneity between financial aid eligibility and subsequent academic success (Alon, 2005; and Bettinger, 2004). Recently, the Federal Financial Aid policy has shifted from a grant-based policy to a loan-based system (College Board, 2009b). Pell Grant, the most massive means-tested federally financed assistance to post-secondary students, declined by 15 percentage points, from 50 percent in 1987–1988 to 35 percent in 2009–2010 (College Board, 2009b).

With few exceptions, the most elite and prestigious colleges and universities in America share at least one feature: need-blind admissions policy (Kim, 2010). A need-blind school admission makes two commitments: First, the applicant's financial need does not directly affect the applicant's probability of admission; and second, that an applicant demonstrated need is fully met by financial aid. Need-blind admission is a signal of a school commitment to diversity and equal opportunity for all students to study higher education. However, maintaining need-blind admissions is a costly policy for the colleges, which is why only the wealthiest schools can afford to be need-blind. Hill et al. (2004) examine financial aid records at 28 highly selective colleges and universities, only 55% of enrolled students pay full price—the rest receive some amount of financial aid. It evidences that public funding grant to the higher education students gradually shifting to student loan borrowing from private student loan agencies with high interest that leads to student debt increasing. Contrarily, although the Gramen Bnk higher



education student loan charges only 5% service charge to the Grameen Bank higher education student loan receivers; however, Grameen Bank is providing the higher education student loan to only the children of the borrowers of Grameen Bank in Bangladesh. Nevertheless, both the North American and the Grameen Bank student debts have multiple negative harmful effects like increase mental stress illness among these countries loan receiving students.

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