

# **An appraisal of the World Bank role in the development of education in Pakistan with a focus on higher education**

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## **Abstract**

The World Bank, like many other non-governmental organisations, is engaged in the developing countries with an objective to bring social and economic development. In Pakistan, the World Bank (WB) appeared on the horizon soon after the independence of the country in 1947. Hitherto, for the development of different sectors including education, WB has lent billions of dollars and launched hundreds of projects in Pakistan. This research has been conducted to have an in-depth look into the role played by the WB in the development and progress of education sector from 1964 to 2009. In this study, a special focus has been given to the higher education. The author has evaluated the volume of the WB lending, nature of the projects, the shares for the sub-sectors of education, changes and trends in the investment in education sector. An attempt also has been made to evaluate the possible impact of the WB loans and projects on the education sector in general and higher education sub-sector in particular. The WB investments in education sector have also been compared with other sectors to have a broader picture. For new readers and those who are interested in education statistics a detailed county profile, on the basis of most recent data, has also been presented and discussed in this article. This practical information on the country profile can be very helpful in establishing a better understanding of the present scenario, condition and status of education in Pakistan. Moreover it will help to understand the need and significance of national and international organisations for education.

**Keywords:** The World Bank, education, higher education, projects, lending, investment, development, impact

## **Introduction**

Every society makes conscious efforts to guide and direct the physical, mental, emotional, and moral growth of the individuals (Sharma & Sharma, 2004) for this purpose society need formal institutions where education could be provided to new generations in a scientific way. This compels the society to play its active role in the development of education from pre-primary to higher levels and make available all disciplines of studies that are needed by that society. Since the mid of twentieth century, a wind of change is blowing: in all societies not only state and community work for the development of education but there are thousands of organisations, at national and international levels, which are actively working for the promotion, development and growth of education both in the developing and developed world. Today's civil societies are more dynamic and have systematic relations with governments and international agencies and non-governmental organizations. This is evident at local, national, regional and international levels. Many non-governmental organisations are playing strong and active role at international level, regional and national level (UNESCO, 2010).

This study contributes to the existing pool of scientific knowledge by evaluating the role of the World Bank in the development of higher education in Pakistan. Why do evaluate the World Bank? The World Bank is an international lending agency with objectives to bring social and economic development in the third world countries. Moreover;

- It is one of the major Intergovernmental Organisations (IGOs) which are active in Pakistan.
- This organisation is present in Pakistan for last half a century.
- For last few decades this IGO has increased its focus on education.
- This organisation is engaged in the development of education with a global agenda and it is also very influential in international community.

## **The World Bank Group**

The World Bank Group is not like a 'bank' that we see in our cities. It is an international organization and an independent specialized agency of the UN. The World Bank Group is owned by its 185 member countries and it is managed by the representatives of the member countries. The members of the Bank are considered as client or costumers. The World Bank Group has three types of members; borrowers, lenders, and donors. This organisation was set up in 1944 as the International Bank for Reconstruction and Development but as its

members grew and their needs changed, the World Bank also expanded and currently five different agencies collectively make *The World Bank Group*;

- 1) *The International Bank for Reconstruction and Development (IBRD)*
- 2) *The International Development Association (IDA)*
- 3) *The International Finance Corporation (IFC)*
- 4) *The Multilateral Investment Guarantee Agency (MIGA)*
- 5) *The International Centre for Settlement of Investment Disputes (ICSID)*

Each agency or institution of the World Bank Group has its own purpose of existence and its own organization and operations. There is a difference between the World Bank Group and the World Bank. When all five institutions of this organisation are taken together then it is called *the World Bank Group* and when we say the World Bank then it means only two institutions; IBRD and IDA.

The World Bank is one of the world's largest funding sources and it provides technical expertise and funding in areas such as health, education, public administration, environmental protection, agriculture, and basic infrastructure. Its headquarters is in Washington, DC, USA.

### **The World Bank and south Asian education**

For last many years, economic growth is strong in many South Asian countries. This economic development has a direct impact on the demand for secondary and tertiary education. Thus continuous economic growth and supply of education particularly higher education according to the market needs require effective policy frameworks. To cope with this situation the south Asian governments, with the help of the World Bank, are working to improve the quality, relevance, and cost-effectiveness of education at all levels, including vocational education and training to meet the demand of national and international graduate and skilled labour market. To appraise the situation and further possibilities of investment the World Bank is conducting analytical work in Afghanistan, Bangladesh, India, Nepal, Pakistan, and Sri Lanka. Presently the World Bank is embarked on double track strategy in South Asia;<sup>1</sup> to accelerate economic growth, and to swift human development.

Since 1950s the World Bank has approved and given lending for 1583 projects in 18 different fields to South Asian countries, including Afghanistan. Whereas 14% or 110 projects were for the development of education sector and out of these 110 projects 27% or 31 projects were for the development and promotion of tertiary education. Recently the World Bank has made lending of 2.5 billion US\$; share of education sector is 5% (130.7 US\$ million), health 24% (593.5 US\$ million) and energy sector 31% (765.6 US\$ million) of the total lending for the south Asian region.

### **Profile of Pakistan**

At present Pakistan is a home of 170 million habitants. On the basis of population it is ranked 6<sup>th</sup> among 266 countries and territories in the world, while with an area of 803,940 sq km Pakistan is ranked 41<sup>st</sup> and with population density of 198 persons per square kilometre it has 54<sup>th</sup> position in the world. The population growth rate in Pakistan is 1.9%<sup>2</sup> due to high growth rate it has a substantial proportion of youths. According to Population Census, the dependent population, below 15 years and above 65 years, was 51.2% in 1981, and 53.1% in 1998, according to UN population projections it fell to 42.7% in 2004 and it will further fall to 38.3% in 2015. Similarly, the working age or active population was 48.8% in 1981 and 46.9% in 1998 surged to 57.3% in 2004 and it is expected to reach 61.7% by 2015. In 2008, 37.8 percent of the population was aged 14 or younger, 58 percent was 15–64 years of age, and only 4.2 percent of the population was 65 and older.

Population in Pakistan is not evenly distributed; according to the UNESCO data 65% of the population is living in rural areas. The United Nations reported that more than 60% of the Pakistani population is earning less than 2\$ per day and 33% of the population living under national poverty line (UNdata, 2010).

Historically, under the British rule, Pakistan was home of agricultural production thus no industrial development was carried out in this part. At the time of independence in 1947 Pakistan had almost no industry. Pakistan started its journey toward economic growth and development from ground zero level. Despite all these problems, Pakistan achieved rapid economic expansion, the economic growth rates have been impressive; according to The World Bank country report 2004, GDP grew an average of 5.4 percent annually from 1961 to 2003, but average annual GDP growth from 1993 to 2003 was lower, at 3.4 percent.

The prospects for higher economic growth depend on country's ability to utilise the energies and power of its people. This requires proper formation of human capital according to national needs; in this regard education is catalyst of change. Universal Primary Education is important for eradication of illiteracy, promotion of

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<sup>1</sup> (The World Bank, 2010)

<sup>2</sup> Pakistan: The world fact book.

equality among members of society but to combat poverty, unemployment and low economic productivity there is a need to promote education beyond primary level. If we have a glance at the education in Pakistan then we see that still a lot of struggle with consistency is needed.

Education sector in Pakistan, like many other sectors, is also faced with the problem of underinvestment, low quality, low efficiency, corruption and inefficient management. Due to these menaces Pakistan's performance in education is lowest in the region and still Pakistan is far away from Universal compulsory education goal.

According to the ministry of education "Gross Enrolment Ratio (GER) for Early Childhood Education (ECE) rose quite remarkably from 36% of all children aged 3-4 years in 2001-02 to 91% in 2005-06<sup>21</sup> and 99% in 2007-08<sup>22</sup> (MoE, 2010). At the primary level the Gross Enrolment Ratio (GER) rose from 71% for 2001-02 to 84% in 2005-06 and 90% in 2007-08."

Adult literacy rate in Pakistan is 54% and youth<sup>3</sup> literacy rate is 69.2%. Whereas South Asia adult literacy rate is 59% and youth literacy is 82% (UNESCO, Data center, 2010).

In Pakistan the participation rate in education, at all level, is lower than the most of the countries in the world. Even Sub-Saharan Africa, the most under-developed area in the world, is doing better; youth literacy rate is 74.3% and at tertiary it is 5.6%. Similarly, on the basis of participation rate at tertiary level, Pakistan is at the lowest rung; Pakistan 5.12% and South Asia 12.3%.

### **Economic impact of higher education**

Education plays a crucial role in poverty alleviation and economic growth, and it reflects the aspirations of the people for a successful integration into the global economy. According to Tilak (2003) different levels of education have their own importance; primary education has high returns in agricultural society; secondary education payoffs are elevated in industrial society and higher education returns are elevated in knowledge society.

Higher education, over the past few decades has become available around the world to a degree that had never been witnessed in the human history. Higher education has gained the importance due to its catalytic property that can speed up economic growth, improve income distribution, facilitate social mobility, reduce poverty, promote equity and elevate standard of services and rise quality of life (The World Bank, 2006). This mass development in higher education is the foundation of the modern knowledge economy (Usher & Cervenán, 2005).

The growing importance of knowledge, research and innovation are changing the social role of higher education institutions in today's globalise world. Different terms are in the use for technologically and economically advanced societies; knowledge society, knowledge economy, learning society. The Knowledge Society has been developed by sociologists, Knowledge Economy by economists and Learning Society by educators (Välímáa, 2008). Higher education is a complimentary component for scientific, technological, economic, intellectual and social development. This paradigm strengthened when we look at the world country data on higher education participation and economical development; countries with the higher participation in higher education have higher GDP. Scientific studies, conducted all over the world, have shown that higher education has positive impact on the private and social returns (Psacharopoulos, 1994). The data analysis shows that there is a direct and strong correlation ( $\rho=0.81$ ) between participation rate at tertiary education and GDP per capita (PPP) of the respective country. See figure-1

Due to strong positive impact of higher education on the economy, a restructuring has been taking place very rapidly throughout the world; most the economies are rapidly shifting towards knowledge based economics. Consequently share of services sector is increasing in many countries of the world. Today highly skilled managerial and professional workers are on high demand; with advancement in technology and swell in globalization the demand for highly qualified persons is on the rise (Peters, 2007). This all is further pushing the societies to work for the promotion and development of higher education.

### **Higher Education in Pakistan**

Higher education serves as catalyst of change and it is an effective instrument for the development; enables a person to participate effectively in the society, scientific and technical developments. Higher education is also necessary for life long and continuing education because private and social returns of higher education are elevated so today all over the world higher education is becoming a priority.

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<sup>3</sup> According to the UNO "Youth are those persons between the ages of 15 and 24 years and according to the World Bank those who are between the ages of 15 to 25".

In Pakistan University grant commission (UGC) was responsible for the management of higher education since 2002 *the Higher Education Commission, Pakistan* (HEC) has replaced UGC. HEC serve as the authorised body for all matters pertaining to policy, plans, programs, standards, funding, and oversight of higher education in the country, accreditation and quality assurance of academic programs (HEC, 2010). HEC has been entrusted with a broad mandate to evaluate, improve and promote the higher education and research sub-sector in Pakistan. Since the inception of HEC, higher education is developing and expanding on a rapid pace.

According to 2009 statistic of the Higher Education Commission in Pakistan there are 1257 higher education institutions; 124 universities and degree awarding institutions (DAI); 68 public and 56 universities in private sector, 1135 degree colleges (affiliated with universities) and 2 distant universities in Pakistan.

Students enrolment at tertiary level has increase three folds during 2002 to 2008; 0.38million to 0.95million (see figure-2). According Higher Education Commission, Pakistan (HEC) data 38% of the students are enrolled in universities and DAIs, 38.5% in degree colleges and 23% in two distant universities. Though private universities' makes 45% of the total university population but they attract only 24% of the students. The major reasons of low enrolment in private institutes are; peoples' low purchasing power, high fees, concentration of private institutions.

Ministry of education, in its education policy 2009, has set a target to raise enrolment at higher education level from existing 4.7% to 10% by 2015 and 15% by 2020. Similarly, increasing private sector participation from 15% to 40% and expanding the ratio of humanities and sciences from 70:30 to 50:50 were the set targets (UNO, 2002).

### **The World Bank and Pakistan**

Country develops its own projects for the development of the society and the World Bank provides the financial and technical support through lending. Every project cycle have different important steps; identifying, financing, implementing, and evaluating projects. Various financing options are available to the borrowing countries on the basis of type of assistance needed.

The World Bank has developed an action plan known as Pakistan Country Assistance Strategy which describes what kind of support and how much support could be provided to the country. According to the Bank strategy was introduced in 2002 and covering a period two years, it was designed to support directly the government's Poverty Reduction Strategy and focuses on three key areas (The World Bank, 2010).

- 1) Strengthening economic stability and government effectiveness;
- 2) Strengthening the investment climate;
- 3) Supporting pro-poor and pro-gender equity policies.

The World Bank, from 1950 to 2009, has given lending for 281 projects for the development of 18 different sectors in Pakistan. 26 projects out of 281 projects were for the development of education sector and out of these 26 projects only three were for the development of higher education sub-sector in Pakistan. With the passage of time both quantity and volume of the projects, for the development of education sector, are increasing.

Among South Asian countries Pakistan has the least number of the WB projects for the development of higher education; only 12% of the total educational projects. Where as in Maldives 60% of the projects were for the development of higher education, in Nepal 40%, Sri Lanka 38% and India 33%. The details of the projects for tertiary education and higher education development are;

- West Pakistan Education Project: A loan of \$8.5 million was approved by the World Bank in 1964 to support and develop tertiary education in Pakistan.
- Engineering Education Project: For this project the World Bank approved US\$ 8 million in 1970.
- Higher Education Support Program: This project has started in September 2009 and will close in December 2009. The WB has lent 100 million US\$ for this project and the estimated cost of this project is \$150 million.

The total cost of these 26 projects was US\$ 15billion, the details of the implementation of these projects are as; federal government implemented 46% or 12 projects which had 35% or US\$ 5.2 billion share in cost, this also include all three projects for the development of higher education which had total cost of US\$ 210 million. At provincial level the Punjab government implemented 23% of the projects which were six in number and 40% of the total amount that is equal to 6.11 billion US dollars was spent on these projects.

The Sind province government implemented 12% or 3 out of 26 projects and 17% of the amount or US\$ 2.45 billion were spent on these projects. The province of Kyber Pakhtunkhwa (KPK) put into operation two projects and US\$ 0.91were spent on the execution of these projects. The Baluchistan province also implemented two projects which had total cost US\$ 0.35billion.

The details of the World Bank 281 projects, in all sectors, according to the time frames of ten year of period are as; during 1950 to 59 the World Bank lent US\$150 million for 12 projects for the development of different sectors in Pakistan and 100% of the projects cost came as the Bank lending. Among these 12 projects there was no project for the development of education sector. (see table 1)

In 60s the Bank approved loans for 39 projects which had a total cost of US\$ 715 million, total cost of these projects came as the Bank loan. For the education sector there was one project and total cost of this project was US\$ 8.5 million. This project was purely for the development of tertiary education.

From 1970 to 79 the World Bank invested US\$ 1.17 billion in 40 projects and this time three of them were in education sector. These three projects had a total cost of US\$ 33 million: two projects of US\$ 25million worth were for the development of primary education and one project of US\$ 8 million for tertiary education; Engineering education project.

In 1980s the World Bank lent US\$ 5.07billion for 69 projects for the development of different sectors in Pakistan, four of them with total cost of US\$ 262.7 million were in education sector. During this decade the WB approved no separate project for the development of higher education but in June 1987 a project named *primary education project-03* was launched with total amount US\$ 145 million, under this project, according to the distribution formula, US\$ 43.5 million or 30% of the project cost was spent on tertiary education.

During 1990s the WB approved US\$ 5.6 billion for 49 projects, the total cost of these projects was US \$ 22.7 billion, in this way the WB lending share was 25% of the total cost of the projects. Among these projects seven were in education and the total cost of these projects, in education sector, was US\$ 6.2 billion and the WB lending share was 15% or US\$ 0.95 billion. The real spending in education sector, under these projects, was only 13% or US\$ 0.79 billion while 87% of 6.2 billion US dollars was spent out of education sector on other development schemes by Pakistan government.

From 2000 to 2009 a record amount of loan and projects were approved by the WB; 73 projects and US\$ 8.03 billion loan. This time 47% of the total projects cost was bank loan but for the projects in education sector the share of the Bank loan was only 16%. The total cost of these 73 projects was US\$ 17 billion. Eleven of the projects were for the development of education sector with a total cost of US\$ 8.5 billion, while the share of the WB loan was US\$ 1.4 billion or 16% of the total cost. Among these 11 projects there was one project for the development of higher education: This project “higher education support programme” has a total cost of US\$ 150 million. The World Bank lending share for this project is 67% (US\$ 100 million) of the total cost. This project was approved in September 2009 and it closed in December 2009. Under this project 100% amount will be spent for the development of higher education sub-sector. The main objectives of this project are; to improve the participation rate, quality and relevance of higher education and to increase the efficiency and sustainability of the higher education institutions.

A comparison of spending in education sector with all other sectors reveals that since 70s other all sectors collectively have been witnessing a rapid and high increase in lending and total project cost but education sector, proportionately both lending and total project cost are very low. Since 2000 a significant increase in the total spending on education projects, volume of the WB lending and number of project is evident, see figure-3.

A change or shift in the trend of spending can be witnessed since 2000; the share of secondary, general and public administration, in the total spending, has increased significantly while primary education share has decreased from 2000 to 2009. After a gap of 39 years the tertiary education received some attention as in 2009 the World Bank approved a project *higher education support programme*. Still the higher education sub-sector, as compared to other sector, has the least share and it is on the bottom line.

From 1960s to late 80s the total cost of the projects came as loan from the WB but since 1988 a shift in the policy can be witnessed as a result the total cost of the project was shared by WB and government of Pakistan or donor country or a third party. Example: in 1988 Private Sector Energy Development Project and Punjab Urban Development Project had 8% and 62%, respectively, as loan from the WB. Similarly during 90s the Bank lent 25% of the total cost of the projects in education sector and from 2000 to 2009 the Bank gave 16% of the total cost of the projects for the development of education, rest of the amount cost was paid by Pakistan or third party. At present there are six projects in the WB pipeline and waiting for an approval US\$ 1.2 billion as loan, 95% of the cost of these projects will be a loan from WB.

Within education sector the distribution of total number of projects, total cost of the projects share of the WB lending shows great variation. The total cost of the projects in education sector was 15 billion US dollars and the distribution this amount is; 32% or 4.8 billion US\$ on primary education, 16% or 2.48 billion US\$ on general, 12% or 1.8 billion US\$ on secondary, 1% or 0.27 billion US\$ for higher education sub-sector development while 37% or 5.5 billion US\$ went to the public administration and non-education sector. (See figure-4)

If lending for education sector is compared with the lending for all sector then we see that a steady increase in the percent share of education sector; 1.2% in 60s to 15.5% during 2000-09. Similarly number of projects in education sector and their proportion to all other sectors are on the increase. While percent increase of education in the total project cost is decreasing significantly. The place and priority given to higher education in past years it is evident from the total spending in the development of education; tertiary education got least funding after vocational education; 262 million US\$ and 63 million US\$.

Similarly in the World Bank projects tertiary education had been completely ignored and overlooked for last half a century; in the early years of the Bank's history two projects for Pakistan had been approved but later on as a result of change in the WB policy all weight shifted towards the development of primary education.

The spending in education sector is still very low both proportionately and compared to the majority of the south Asian countries; Bhutan 5.7% India 3.2%, Maldives 7.8%, Nepal 3.1% while Pakistan spends less than 2.8% of GDP on education (UNdata, Public expenditure on education, 2009). In Pakistan since 2000 the share of spending on higher education has increased significantly from 6% to 16% of the total education expenditure (MoE, 2010).

### Conclusions

It is very difficult to see separately the impact of the World Bank investment in higher education sub-sector in Pakistan. Since the World Bank has loaned only three projects for the development of higher education sector during last fifty years so it is obvious that there would not be any force full impact of this meagre effort. But the World Bank lending for other sub-sectors of education has certainly played an indirect role in boosting higher education sub-sector: schools prepare students for colleges level, and higher education institutions depends on these colleges for students intakes so all initiatives to increase participation rate and ratio, success rate, accessibility and quality at lower level have directly and indirectly influenced the higher education in the country.

Investment in lower education has brought development in this sector with positive results; progress is evident in the Net Enrolment Ratio (NER) which measures enrolment as a percentage of all children in the required grade-specific age. Primary School NER has increased from 57% in 2001 to 66% in 2005 and 70% in 2007. Participation at the secondary school level has also improved: the GER increased from 24% in 2002 to 31% in 2005 and the NER increased from 20% to 24% in the same period and in 2007-08 it was 32%. In 2002 enrolment ratio at tertiary level was 2.2% and it rose to 3.7% in 2005 and 5% in 2008

The World Bank reports that in Pakistan net enrolment rate at primary level is 65.6%, at secondary 32.3 and at tertiary level it is about 5% (World, 2010). The pupil-teacher ratio for primary is 40:1 and for secondary 42:1 (2007). According to UNESCO Institute of Statistics (UIS); GER at primary in 2002 and 2007 was 72% and 92% respectively, while at secondary level 30% and 33% and at tertiary level 3% and 5% respectively.

As the female education remained one main focus of all projects in education as a result of these efforts healthy trend are evident; female enrolment in primary has increased from 5,4million in 2000 to 8 million in 2007. In the same period gross enrolment ratio at primary level went up from 69% to 85% while net enrolment rate was 59% in 2007, gender parity index for net enrolment rate was 82. Whereas female teacher ratio increased from 45% to 46% and female transition rate from ISCED 1 to ISCED 2 has arrived at 71%. Similarly female net enrolment rate at secondary level increased from 17% in 2000 to 28% in 2007 at tertiary level also it is on the rise. Due to improvement in the enrolment at primary level the people teacher ratio has increased from 33 to 40. This means further increase in the workload for teachers at primary level, this speaks the possible decline in the quality of education at primary level in Pakistan.

Likewise the progress and betterment in the field of higher education can be realised, up to significant extent, by looking at the economic development indicators because higher education is crucial to bring economical and technological boost in a society; the share of the industry sector in the GDP increased from 8% in 1950 to 21.7 percent in 1993 while at present industry contributes 26.6% to the GDP, whereas the contribution of agriculture sector is 20.4% and services 53% (CIA, 2010) . According to the International Monetary Fund in 2008 Pakistan had GDP of \$427 billion and GDP per capita (PPP) was \$2500.

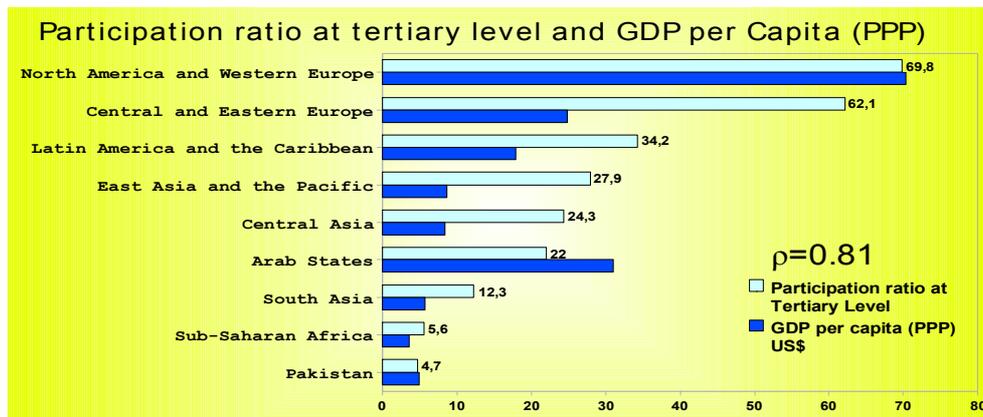
These all healthy developments reflect that there is a positive and significant change in education sector as a whole and the World Bank projects are bearing the fruits. Though HEC has done unprecedented work, in a very short period, for the development of higher education in Pakistan but the World Bank role was limited.

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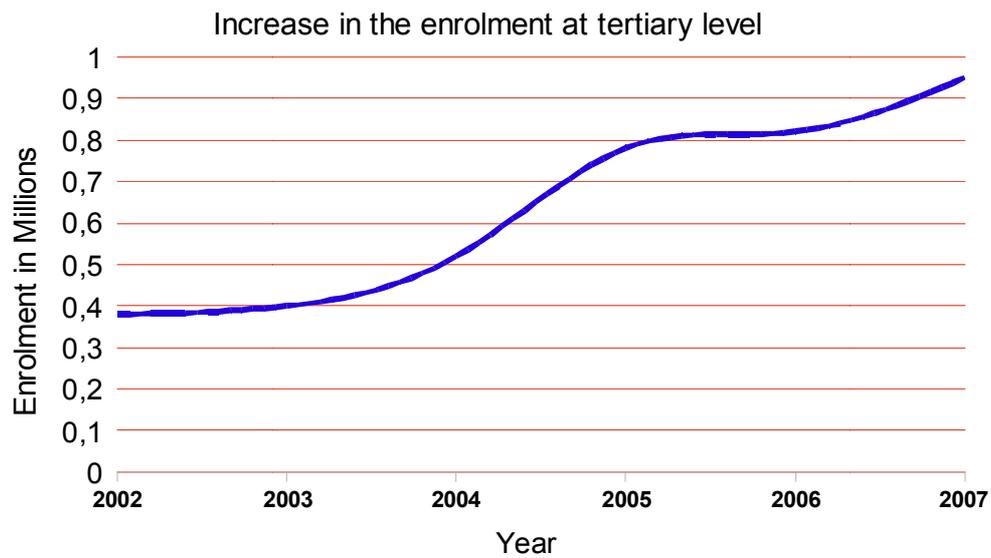
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Figure-1



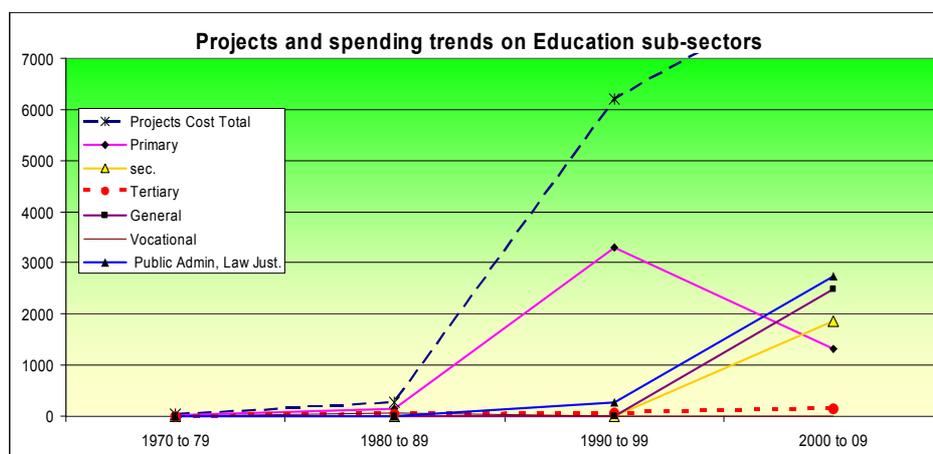
Based on The World Bank data, 2010

Figure-2



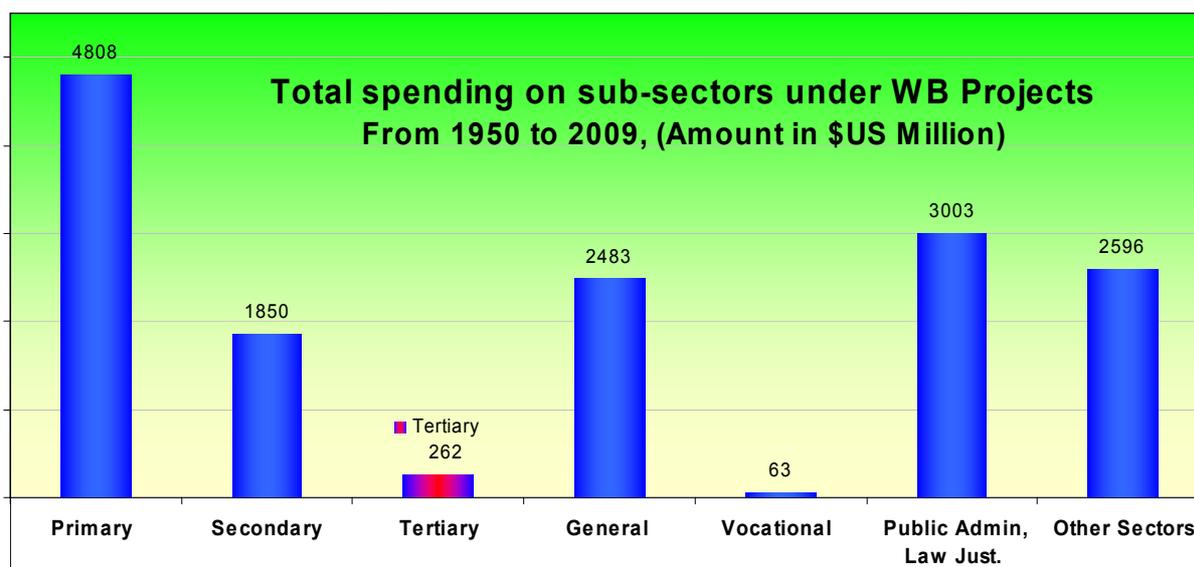
Based on The World Bank data, 2010

Figure-3



Based on The World Bank data, 2010

Figure-4



Based on The World Bank data, 2010

Table:- 1

Lending Comparison (Education VS All Other Sectors)					
Period	Projects All Other Sectors	Projects in Education Sector	Lending All Other Sectors	Lending for Edu. Sector	Share for Education
1950 to 59	12	0	150,8	0,0	0,0%
1960 to 69	38	1	715,4	8,5	1,2%
1970 to 79	40	3	1172,7	33,0	2,7%
1980 to 89	69	4	5076,1	262,7	4,9%
1990 to 99	49	7	5652,4	763,3	12,3%
2000 to 09	73	11	8037,3	1362,0	14,5%
<b>Grand Total</b>	<b>281</b>	<b>26</b>	<b>20804,7</b>	<b>2462,6</b>	<b>10,6%</b>

Table is based on The World Bank data, 2010

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