Parents' Attitudes Towards Cost-Sharing and its Impact on the Affordability of Higher Education in Kazakhstan

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ABSTRACT

Parents' Attitudes Towards Cost-Sharing and its Impact on the Affordability of Higher Education in Kazakhstan

The main purpose of this research is to explore and understand the attitudes of Kazakhstani parents regarding cost-sharing for higher education and to examine how this attitude affects the affordability of higher education for their children. The Cost-Sharing concept (Johnstone, 1986) is used as a conceptual framework to examine parents' attitude towards responsibility for the distribution of costs for higher education of their children in Kazakhstan. A quantitative correlational research design is conducted by using an online survey tool. The study sample included 209 parents of students in grades 8-11 in two schools in the city of Ust-Kamenogorsk. This research reveals parents' resistance toward cost-sharing concept and their preference for full government funding of their children's higher education. However, at the same time, there is a high level of concern about the future financial burden; parents note that they consider higher education in Kazakhstan affordable. This study has important implications for the government of Kazakhstan and its higher education institutions by further analyzing the impact of government initiatives on parental attitudes toward spending in higher education.

Key words: Higher education, Cost-sharing, Affordability of higher education, Financial Responsibility, Education Investment.

Андатпа

Ата-аналардың шығындарды бөлуге көзқарасы және оның Қазақстандағы жоғары білімнің қолжетімділігіне әсері

Бұл зерттеудің мақсаты – қазақстандық ата-аналардың жоғары білім алу шығындарына қатысуға деген көзқарасын зерттеу және түсіну, сондай-ақ мұндай көзқарастардың олардың балалары үшін жоғары білімнің қолжетімділігіне қалай әсер ететінін зерттеу. Шығындарды бөлісу тұжырымдамасы (Johnstone, 1986) Қазақстандағы балаларының жоғары білім алу шығындарын бөлісу жауапкершілігіне ата-аналардың көзқарасын зерттеу үшін тұжырымдамалық негіз ретінде пайдаланылады. Сандық, корреляциялық зерттеу жобасы онлайн сауалнаманы қолдану арқылы жүргізіледі. Зерттеу үлгісіне Өскемен қаласындағы екі мектептің 8-11 сынып оқушыларының 209 ата-анасы қатысты. Бұл зерттеу ата-аналардың шығындарды бөлісу тұжырымдамасына қолдауының жоқтығын және олардың балаларының жоғары білім алуын толықтай мемлекеттік қаржыландыруды қалайтынын көрсетеді. Дегенмен, бұл ретте болашақ қаржылық жүктеме туралы алаңдаушылық жоғары және ата-аналар Қазақстандағы жоғары білімді қолжетімді деп санайтынын атап өтті. Бұл зерттеудің Қазақстан үкіметі мен оның жоғары оқу орындары үшін маңызды салдары бар, өйткені ол ата-аналардың шығыстарды бөлуге деген көзқарасын одан әрі өзгертуге үкімет бастамаларының әсерін талдауға мүмкіндік береді.

Түйінді сөздер: Жоғары білім, Шығынды бөлу, Жоғары білімнің қолжетімділігі, Қаржылық жауапкершілік, Білімге инвестиция.

Аннотация

Отношение родителей к разделению затрат и его влияние на доступность высшего образования в Казахстане

Основная цель данного исследования – изучить и понять отношение казахстанских родителей к участию в расходах на высшее образование, а также изучить, как такое отношение влияет на доступность высшего образования для их детей. Концепция разделения затрат (Johnstone, 1986) используется в качестве концептуальной основы для изучения отношения родителей к ответственности за распределение затрат на высшее образование их детей в Казахстане. Количественный корреляционный дизайн исследования проводится с использованием онлайн-опросника. В выборку исследования вошли 209 родителей учащихся 8-11 классов двух школ города Усть-Каменогорска. Это исследование показывает отсутствие поддержки родителей по отношению к концепции разделения затрат и их предпочтение полному государственному финансированию высшего образования их детей. Однако в то же время отмечается высокая степень обеспокоенности по поводу будущего финансового бремени, родители отмечают, что считают высшее образование в Казахстане доступным. Это исследование имеет важные последствия для правительства Казахстана и его высших учебных заведений, поскольку оно позволяет проанализировать влияние правительственных инициатив на дальнейшее изменение отношения родителей к разделению трат.

Ключевые слова: Высшее образование, Разделение затрат, Доступность высшего образования, Финансовая ответственность, Инвестиции в образование.

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1. Introduction

Over the past 20 years public expenditure on education in Kazakhstan has almost doubled, and today the level is finally almost equal to the global share of expenditure (OECD, 2017). However, the questions arise: at what cost did Kazakhstan achieve such results and how long will this scheme last? According to Article 61 of the Law on Education, there are several sources of education financing in Kazakhstan: budget financing of the maintenance of state educational institutions, budget financing of the state educational grant, income from the provision of paid services, loans from financial organizations and sponsorship and charitable assistance (Law on Education, 2007). However, considering demographic changes and the cultural context, the attitude of parents, who are often key stakeholders in their children's higher education, towards the concept of cost-sharing and its future impact on a sustainable higher education financing model in Kazakhstan in the era of neoliberalism is highly relevant.

Background Information

The debates over the positive and negative aspects of the Soviet education system may continue for a long time. However, it is a fact that the citizens of the USSR had the right to all types of education, which was provided free of charge including higher education (Constitution of the USSR, 1977). Nevertheless, the collapse of the USSR led to significant changes in the social and economic life of Kazakhstan, which also affected the education system. One of the key challenges the new independent country faced was the quality and accessibility The necessity to study the issue of cost-sharing in modern Kazakhstan is significant as it is related to the past, present, and future of Kazakhstan. The first reason is related to the collapse of the Soviet Union and the formation of a new independent country. At the beginning of the 1990s, the expenditures on education in all countries of the Soviet

Union fell significantly. Some authors noted that "public education expenditure... looked gloomy in comparison to the pre-independence period" (Chankseliani, 2022), while others even remarked that countries experienced a "transformational shock" during this period (Yakavets, 2014). According to Chankseliani (2022), this period was also characterized by transitology, an approach that included a new economic direction (planned economy to a market economy) and a new political direction (totalitarianism to democratic governance). The marketization of the higher education system began around this time, characterized by a different funding system and a different way of selecting students (Smolentseva, 2020). The second reason for studying this issue is related to the current situation in the higher education system in Kazakhstan. According to the OECD (2017), in Kazakhstan, 27% of students received full government funding. The State Grants system serves as the primary mechanism for awarding public funds to universities and guaranteeing that the most talented students and certain special-needs groups have access to higher education (Mhamed et al., 2018). This type of grant is awarded by The Ministry of Science and Higher Education and, in most cases, based on the results of Unified National Testing (UNT). One of the main goals of this practice is to give opportunities for "best students with the right to have education at any university of their choice" (Doskeyeva, et al., 2014, p. 177). However, the meaning of "the best student" is subjective in the context of the inequality of education throughout the country. A study has shown that unequal conditions for students in rural and urban areas can affect the completion of studies by these students, even if there are quotas for students from rural areas (Yenikeyeva, 2019). For example, between 2012 and 2018, the gap in the UNT results between schoolchildren in rural and urban areas increased from 1.82 to 7.08 points (Nurbayev, 2021). It can be assumed that in the future the "struggle" for funding will be even more intense due to population growth and will also be less equitable due to the rural-urban divide. The January Events of 2022 are a reminder of the risk of excluding young people

without education from the labor market which will consequently affect the stability of society. As a result, the problem of higher education finance deserves much attention. The last aspect that needs to be mentioned is the future of the demographic situation in the country. The population growth in Kazakhstan has already created an acute impact at the school level. For example, the number of children born in Kazakhstan in 2013 was 387 256, while in 2021 this figure reached 446 491 (Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan, 2022). The Kazakhstani government has approved a pilot national project "Комфортная школа", the purpose of which is to open new educational institutions in order to avoid a three-shift classes and an overload of student numbers in each class (Akorda, 2022). However, the current strains at the school level are expected to soon have subsequent impacts on higher education. The question remains whether Kazakhstan's universities are ready for the next generation of students who are currently studying in schools, particularly in relation to higher education funding.

Purpose of the Study

The main purpose of this research is to explore and understand the attitudes of Kazakhstani parents regarding cost-sharing for higher education and to examine how this attitude affects the affordability of higher education for their children.

Research Questions

Based on the purpose of this study, I identified the main research questions.

- 1. What are the attitudes of parents from public schools towards the concept of cost-sharing in higher education in Kazakhstan?
- 2. What role do these attitudes play on the level of affordability of higher education for their families?

Since this study aimed to examine the influence of parental attitudes, it tested the following hypotheses.

- 1. Null Hypothesis (H0): There is no significant correlation between parental attitudes towards cost-sharing and the level of affordability of higher education
- 2. Alternative Hypothesis (H1): There is a significant correlation between parental attitudes towards cost-sharing and the level of affordability of higher education.

Methodology

This quantitative study used a non-experimental correlational design. Data collection was conducted through an online survey among parents of public school students in grades 8–11 from the accessible population. During the data analysis, the responses of the study participants were tested in the statistical program Jamovi, with which I analyzed the data and answered the research questions.

Significance of the Study

This study addresses a research gap to explore parental attitudes toward cost-sharing in higher education in Kazakhstan. This research is crucial, especially considering the country's growing population. This research helps to understand what barriers may be encountered in developing a more sustainable higher education financing system for current and future students and their families. The findings of this study are important for all stakeholders, including policymakers, universities, parents, and students. First, it provides information about the attitudes of Kazakh parents toward cost-sharing ideas. Second, it makes it easier to understand how such patterns might influence financial decisions made by families. It is noteworthy that Kazakhstan has, over the years, provided parents and students with a variety of options for funding their education. However, there are no studies on

whether these initiatives have changed people's mindset about their responsibility for funding higher education. Overall, this study is an important starting point for further research on how Kazakh parents see the value of higher education, for which they are willing to pay, and how do they see their responsibility in this matter.

Structure of the Thesis

This chapter has been presented to briefly explain the importance of studying the topic of cost-sharing in the context of attitudes among parents of Kazakhstani students. This chapter also contains two main research questions that will be studied in this research along with background information and significance of the study. The affordability of higher education, cost-sharing structures, and the impact of parental attitudes will be examined in Chapter 2, while Chapter 3 will consist of the rationale for the chosen research methodology. Finally, Chapters 4 and 5 will be devoted to the data analysis, as well as the following discussion of its results. The concluding chapter will address the study's limitations and include recommendations for future research.

2. Literature Review

This chapter will focus on the issue of financing higher education in Kazakhstan. It will also review the concept of cost-sharing, which is relevant not only in the field of education, but also in the field of insurance and healthcare. I would like to start my literature review with a story that happened to me this academic year in a doctor's clinic. Due to stress and subsequent illness, I needed to contact an insurance advisor, but it turned out that my illness was not covered by my insurance. My dissatisfaction with the insurance system, as well as the accumulated stress during the education process, raised the question: "What are you studying to be?". This made me think that the purposes of higher education are varied in nature and change depending on time and context. This study will explore this based on Becker's human capital theory.

Human Capital theory

The concept of human capital can have many meanings, but Becker (1975) makes it noticeably clear that it is not about physical or financial capital. Human capital, unlike other types of capital, cannot be separated from a person's knowledge, skills, health, and values (Becker, 1975). According to this theory, education forms the marginal productivity of labor, and labor productivity determines further earnings (Becker, 1975). The question "who are you studying for?" can have two answers: from the point of view of the government and from the point of view of individuals. From an economic perspective for government, an observed correlation emerges indicating that the accumulation of human capital positively influences the expansion of trade openness, thereby contributing to the overall growth of GDP (Fatima et al., 2020, as cited in Kussaiynov et al., 2020). Becker (1994) noted that other human capital researchers, such as Theodore Schultz, emphasize the popularity of the concept of human capital among all communist countries, especially in USSR countries, Eastern Europe

and China. The Soviet Constitution of 1977, declaring the right to free higher education, is proof of this. Efficient interaction between education, science and industry has led to the emergence of a new generation of bright specialists in the field of mathematics, physics, biology, and chemistry in the country (Kosogova, & Araslanova, 2015). However, the collapse of the USSR and the transition to a market economy brings us to the realities of capitalism, where individual interests take precedence over the interests of the government. Thus, education has become less dependent on public investment and has become a product that can be bought and sold (Davies & Bansel, 2007). However, if we are talking about the benefits of higher education for one person outside the governmental context, each person can have a non-monetary benefit from this, as Becker (1975) notes that "education promotes health, reduces smoking, raises the propensity to vote, improves birth control knowledge, and stimulates the appreciation of classical music, literature." By making educational investments, people or households improve their human capital and expect benefits like increased income, social status, and economic prestige associated with educational degrees (Adedeji & Campbell, 2013). Thus, there is no right answer to the question "who are you studying for?". It is always a win-win combination for all involved. A vivid example is Kazakhstan's international scholarship Bolashak, which allows young people to receive an education in leading educational institutions overseas, and then upon return to Kazakhstan enrich the local educational system with their knowledge and skills in significant areas of the country (OECD, 2017). However, it is important to note that this theory is subject to criticism. For example, its main disadvantage is that the theory of human capital does not always take into account equality of opportunity, thus there is a reinforced cycle of privilege, where those who already have advantages find it easier to accumulate more (Marginson, 2019).

The global outlook of financing higher education

The massification of higher education is an essential characteristic of the current situation in education. To give a clear example, according to UNESCO, the number of students in 2000 was about 99.4 million, and by 2030 this number will increase to 414 million (UNESCO, 2015). According to other sources, in 2030 this number will reach 300 million in OECD and G20 countries (OECD, 2019). According to the international classification by OECD (2022), spending on education includes: spending on core educational goods and services, spending on research and development, spending on educational services other than instruction (meals, transport, housing). There are four types of categories of expenditure sources: government (central, regional or local government), households, other private entities (including firms, religious institutions and other non-profit organizations) and international agencies and other foreign sources (OECD, 2019). The rationality of allocation of funding sources varies from country to country. However, due to the growing pressure on the cost of higher education, the liberal and market-oriented ideologies have contributed to a global shift in higher education spending from governments to parents and students (Johnstone, & Marcucci, 2010). The cost of studying at American universities varies depending on the state and the prestige of the university; funding for higher education in the USA is largely covered by parents and students. However, the government has well-developed "need-based" financial assistance programs (Johnstone, & Marcucci, 2010). Private universities in most of Latin America and East Asia charge expensive tuition, while public universities charge low tuition but offer poor quality higher education (Johnstone, & Marcucci, 2010). Financing of higher education in Arab countries mainly consists of public funds, there is also poor participation in the private sector and civil society (Alkubaisi & Rasool, 2020). Therefore, system for funding higher education worldwide is extremely complex because it is impacted by political, economic, and cultural

factors, and that each country, depending on this, builds its own strategy for financing this sector.

Financing higher education in Kazakhstan

To analyze the system of financing higher education in Kazakhstan, it is first worth noting its characteristics. The education system in Kazakhstan includes several levels from preschool education and training to postgraduate education. It is important to note that the spending on higher education in the country is several times less compared to the total spending on education in general. For example, according to the latest available information, in 2018 the state allocated 2.6% of GDP to education, while 0.2% of this was allocated to higher education (OECD, 2018). However, by analyzing the efficiency of government spending in resource-rich post-Soviet states, Kazakhstan at the end of the 2000s was among the leaders in the efficiency of spending in the education sector (Esanov, 2008). Nowadays the Ministry of Education was reorganized in 2022 into the Ministry of Education of the ADD Republic of Kazakhstan and the Ministry of Science and Higher Education of the Republic of Kazakhstan. According to government data, in 2022, there are 122 higher education institutions in the country, 74.6% of which are private, and 23.8% are public. The proportion of students receiving paid educational services (66%) is almost twice that of students with state educational grants (34%) (Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan, 2022). According to the data, the percentage of the population funding professional higher education fell significantly from 60.0% in 2005 to 40.9% in 2017 (Kussaiynov et al., 2020). The current state educational system in Kazakhstan is limited by the number of allocated places, as well as the type of the academic program (Mhamed et al., 2018). The list of educational grants changes annually, for example, in 2023-2024 the priority areas are engineering science, and pedagogical sciences

(The Ministry of Science and Higher education, 2023). The awarding of a state educational grant is determined by passing the Unified National Test (UNT), which has both positive and negative sides. Thus, one of the most successful consequences is the reduction of the level of corruption in enrollment in universities since the test is designed objectively. However, for young people from lower socio-economic backgrounds with low UNT scores, the issue of access to higher education is acute. Employers also note that students who received a state educational grant have a lower level of motivation, as they primarily relied on a priority specialty rather than on their personal interests (OECD, 2017). In Kazakhstan, the financing of higher education in the form of a state grant mainly fulfills the function of stability, although performance and innovation also play an important role. For example, Nazarbayev University is characterized by an innovative orientation, since the differentiation of the state grants per student by the type of the university implies expectations for research (Mhamed et al., 2021). Overall, it could be concluded that financing higher education in Kazakhstan includes public and private funding sources with government initiatives to increase affordability and accessibility for students from a variety of backgrounds.

Cost-Sharing concept

In order to better understand the cost-sharing concept, it is important to refer to the early works of Johnstone. The author defines this concept as "shift of the higher educational cost burden from exclusive or near exclusive reliance on government, or taxpayers, to some financial reliance upon parents and/or students.". This concept includes two types of costs: sharing the costs of instruction and sharing the costs of student living or maintenance (Johnstone, 2003). According to the author, this concept is especially relevant for developing countries, because the education sector in these countries is still undergoing a transition from elite to mass, and also because per-student costs in higher education are growing faster than

the economic indicators of these countries (Johnstone, 2003). However, despite its rationality, the cost-sharing concept is still controversial. Policy shift can take various forms, for example, in many former Soviet states, a dual tuition fee track has been introduced, which partially allows countries that previously had free education at all levels to retain these practices (Mhamed, 2009). Although the focus of this concept is on students and their parents, individual or institutional donors are also part of the concept. In Kazakhstan, costsharing is relatively new, where endowment funds have not been operating in society for a long time. However, some businessmen and public figures are beginning to initiate such practices, e.g. scholarships from the Yerzhan Tatishev Foundation for young people with special needs, scholarships from the Shakhmardan Yessenov Foundation, scholarships from the Batyrkhan Shukenov Foundation in collaboration with the Bulat Utemuratov Foundation. Johnstone, & Marcucci (2010) highlight the main trends of the 21st century that influenced the development of the cost-sharing concept: increasing cost of instruction, faltering governmental (tax) revenues, increasing knowledge economy, globalization, decentralization, and *increasing enrollments*. The last trend is the most relevant in the context of this research. The number of young individuals entering college or university has an impact on the rise in government funding required to keep the standard of higher education high (Johnstone, & Marcucci, 2010).

Parents as a part of Cost-Sharing concept

In policy making there has been the dilemma of choosing the burden of repaying tuition costs between parents and students. Society sees the value of higher education differently. For example, parents of first-generation higher education students, who often face financial problems, eventually appreciate the intangible contribution to family capital, feeling a sense of pride in their children (Gofen, 2009). Other authors emphasize that "parents" does

not mean only the direct parents of a student; for example, in Morocco there is a practice where rich uncles and brothers cover the costs of higher education for their relatives (Mhamed, 2009). Also, the closest relatives can take on indirect expenses for the education of students, providing them with housing for the period of study. A sharp increase in tuition, which may be brought on by inflation, is also very important for parents who are unable to pay for their children's higher education for these reasons (Johnstone, & Marcucci, 2010). The government introduced initiatives to encourage practices that would allow Kazakh families to save towards higher education expenses ten years ago in the context of State Educational Accumulation Scheme (SEAS). This program provided an opportunity for parents to save money for education. However, as noted by OECD (2017), this initiative was not popular among Kazakh families. In the context of accessibility and affordable higher education, it is also worth noting the different conditions and opportunities of parents in rural and urban areas. In addition to the fact that students have different levels of education quality, a study shows that the proportion of urban parents who are ready to save money for the future of their children is 40% higher than the proportion of rural parents (Shedenova & Beimisheva, 2013). In conclusion, it is important to note that usually parents, regardless of their attitudes towards cost-sharing concept, help students by providing them with a place to live, food or transportation costs. For example, parents in Kazakhstan are legally obligated to pay alimony for their children until the age of 18, as well as for adults until they turn 21 if they continue to receive education (Code of the Republic of Kazakhstan "On marriage (matrimony) and family", 2011).

Affordability and accessibility of higher education

In order to be affordable and accessible, higher education embraces the idea of costsharing. The higher education system must be sustainable, it could be done with a wellbalanced system that includes government support, institutional contributions, and fair student contributions. The willingness of parents to cover the cost of education is partly due to the already established culture and system in the country (Johnstone, 2003). For example, in some Scandinavian countries, parents who traditionally pay heavy taxes usually rely on free education for their children (Johnstone, 2003). Tuition and fees, living costs, the price of textbooks, and other educational costs are all included in the concept of affordability. In the era of marketization of higher education, these costs are growing every year. According to OECD (2017), in 2017 88% of students received their financial support from private or nonpublic sources. The socioeconomic status of the parents who are part of the cost-sharing plays a significant role. Private expenses keep applicants from low- and moderate-income backgrounds from enrolling, and they may be a factor in the high dropout rates (OECD, 2017). For example, there are studies that analyzed the socio-economic status of students' parents in 1991 and 2002. The study was conducted among University of Calgary students under 20 years of age, this study considered the socio-economic indicators of local students only. The data show that the first-year students in 2002 come from family circumstances that are (significantly) socio-economically better (Kelly & Shale, 2004). That means that substantial increases in tuition fees could affect affordability and accessibility and play a key role in higher education (Kelly & Shale, 2004). In Kazakhstan, the affordability of higher education is often subject to changes due to inflation. For example, the Vice Minister of Science and Higher Education noted that in 2022 inflation was 14% and some universities increased tuition fees by 14-16%. (Kazinform, 2023). Universities in Kazakhstan have academic and managerial freedom, and they themselves have the right to make certain decisions regarding the cost of education, however, the Ministry of Science and Higher Education of the Republic of Kazakhstan calls on universities not to increase the cost of education significantly (Kazinform, 2023).

Summary

This chapter began with the topic of the purpose and value of higher education nowadays. I discussed this topic through the prism of the theory of Human Capital, which notes the benefits of education not only for the state but also for individuals. Next, I moved on to the topic of the Cost-Sharing concept, in which, in addition to the state and parents, students and individual or institutional donors also participate. This concept is important in the context of the massification of higher education, however, as can be seen from the literature review, the attitude towards this concept may vary from country to country depending on various factors. This chapter also consisted of the topic of higher education financing practices in the world and in Kazakhstan. It was noted that financing in Kazakhstan consists of private and public investments. However, government funding for higher education is limited by the number of allocated places and the type of the academic program. The primary requirement for being eligible for government support is having an excellent UNT score, however, not all students, due to their socio-economic status, have the chance to obtain a grant on equal terms. Therefore, Kazakhstani students often cover the costs of higher education from private sources. However, the escalation of tuition fees relative to inflation presents a notable challenge to the affordability of higher education within the nation.

3. Methodology

This part is devoted to the rationale for the choice of methodology for this study. The purpose of this study is to investigate the relationship between parental attitudes towards cost-sharing concept and their willingness to financially support their children's higher education in Kazakhstan. The two main research questions are:

- 1. What are the attitudes of parents from public schools towards the concept of cost-sharing in higher education in Kazakhstan?
- 2. What role do these attitudes play on the level of affordability of higher education for their families?

Below I will describe in detail and justify the choice of research design, sample, research methods, data analysis of my research.

Research Design

The research was based on a positivistic approach to research, since this approach was based on "multiple perspectives from participants rather than a single reality" (Creswell, 2009). This study used a quantitative research method. According to O'Dwyer & Bernauer (2013), this research method was used when dealing with a hypothesis that needed testing. In this study, a non-experimental cross-sectional research design was used, since the purpose of this type of research was to investigate naturally occurring characteristics, behaviors, or occurrences that the researcher could not change during an experiment (Cohen et al., 2009). Since this study investigated correlation, it was a predictive non-experimental study (O'Dwyer & Bernauer, 2013). In this case, the independent variable was parental attitude towards cost-sharing, and the dependent variable was the level of affordability of higher education among parents.

Research Site

The public schools selected for the study were highly selective at the city level.

Education in these schools was conducted in Russian, Kazakh, and English; however, in comparison with other highly selective schools in Astana or Almaty, the population might have differed due to socio-economic status. Due to the geographical location in the east of Kazakhstan, graduates of these schools considered Kazakh and Russian universities among the main destinations for higher education, and less often universities of other countries.

Education in these schools was free but often required selection on a competitive basis for admission. The demographic diversity among student parents, reflecting varied socioeconomic backgrounds, within the context of Ust-Kamenogorsk's publicly funded and highly selective schools, potentially provides a representative sample for my research. This diversity may positively impact the reliability and validity of research findings by enhancing result generalizability and mitigating biases associated with specific socioeconomic groups.

Research Sample

For my research, I utilized samples from the accessible population, which is opposite to target population or "ideal population" (O'Dwyer & Bernauer, 2013). The decision to use this sampling strategy for the study was justified by the unavailability of the "ideal population" since it would consist of all parents of Kazakhstani high school students. The participants in the study were drawn from the accessible population, comprising schools with which I already had connections, allowing me to determine characteristics and criteria for participation in the study. Data were collected from parents of students in grades 8-11 in two public schools in East Kazakhstan. The choice of classes was justified by the fact that in many schools, starting from this period, professional orientation is carried out. Both students and parents gradually begin to prepare for the process of choosing a specialty, as well as for

the process of applying to universities. I used convenience sampling method; it is a non-probabilistic sampling method used in research to select participants based on their easy accessibility or proximity to the researcher. According to Cohen et al. (2009), a sample size of thirty is the absolute minimum for research or any kind of statistical analysis. For my population, two main important criteria were established: participants had to have a child studying in grades 8-11, and parents had to consider the possibility of studying their child at universities in Kazakhstan.

Data Collection Instruments

In this study participants completed an online survey. An online survey is appropriate for this study because this type of questionnaire reduces costs and participants have the opportunity to answer all questions at a convenient time for them (Cohen et al., 2009). Participants were sent links to a Google Form, which consisted of two sections and 16 questions. The first part of the questions was aimed at examining the attitude of the participants to the concept of cost-sharing. Participants were asked questions that included the topic of responsibility for the cost burden of education between governments (or taxpayers), parents and students. The second part of the questions determined financial contribution and opinion about the affordability of higher education. These questions were presented in three languages and took approximately 8-10 minutes to complete.

Data Collection Procedures

First, I received approval from the GSE ethics committee, and later I began to contact school administrations, but challenges arose because many schools were afraid of the responsibility for distributing this online survey. Therefore, I needed to contact the Education Department for the city of Ust-Kamenogorsk and the Head Office Research Department of one of the schools. In both cases, I explained in detail the purpose of the study, and that I had

approval from the GSE ethics committee, which increased my chances of conducting the study. In the first case with the Education Department for the city of Ust-Kamenogorsk there were a little more difficulty, since they could not give a clear approval or refusal, and they officially replied that I should have to contact the school administration directly, stating that Education Department for the city of Ust-Kamenogorsk refers to the responsibility of school principals. In the case of the first school chosen for the study, the process of obtaining approval was delayed due to the fact that the administration theoretically gave approval but made it clear that many parents were negative about this kind of surveys, since the school often sends information and surveys to parent chats. However, I noted that the informed consent form had an option to refuse the study. It also contained a statement of the purposes of the study, timing, risks, risk mitigation procedures and benefits. In the second case, it was faster and easier to obtain approval, since the school had its own Research Department, which requested from me the relevant documents related to the study, and after reviewing it, immediately gave a positive response to conduct the study. Next, representatives of the school administration asked me for a text in three languages for distribution to parent chats, which consisted of an informed consent form and a link to a Google form. The precise number of messages sent was not available, however of the 238 responses received, 209 were chosen because they were fully completed and suitable for research purposes.

Data Analysis

For my quantitative research, I used Jamovi software to analyze the data and conduct statistical tests. The choice was since earlier, during the course on quantitative research methods we used this particular statistical program, that is, I already had experience working with this software. The data was collected and in cases where questions were not answered, I cleaned the data, as this should be repeated for each case of missing answers. This process is

necessary because missing data in a dataset can bias results or reduce statistical power (O'Dwyer & Bernauer, 2013). Factors such as parental attitudes and willingness to pay for higher education were described using descriptive statistics. Indicators such as mean, median, standard deviation and frequency distribution were calculated. The relationship between parents' attitudes about cost-sharing and their ability to pay for higher education costs were examined using a chi-squared test. The purpose of this chi-square test was to determine whether the observed patterns persisted when incorporating data on a second independent variable, thereby necessitating the inclusion of both a dependent variable and an independent variable (O'Dwyer & Bernauer, 2013). The dependent variable was willingness to afford the costs of higher education, and the independent variable was parents' attitudes toward cost-sharing.

Ethical Considerations

Participants in my study were anonymous. The online survey included an informed consent form on the first page outlining the study's objectives, time frame, risks, risk mitigation procedures, and benefits. Conducting research ethically is necessary to protect research participants from harm (physical and emotional), maintain confidentiality and anonymity, and maintain data confidentiality (Lichtman, 2013, as cited in O'Dwyer & Bernauer, 2013). The survey did not ask about their identity, school names or IP addresses. During data analysis results were presented in aggregate form to prevent identification of individual participants. Among the risks was that parents of students could communicate with each other in these parent chats, since the online survey was not sent individually to each parent, but to the common chat with parents and teacher. If a research topic is discussed among a narrow circle of parents, due to its social influence, an expert effect or a majority

effect may arise (Moussaïd et al., 2013). Another risk for them was that they might be concerned about their responses and potential access to school administration.

Summary

This section outlines the methodology used to study the relationship between parental attitudes towards cost-sharing and their level of affordability of higher education in Kazakhstan. The study adopts a positivistic, quantitative approach, employing a non-experimental cross-sectional design. Highly selective public schools in East Kazakhstan are chosen, and parents of students in grades 8-11 are sampled conveniently. Data collection involves an online survey distributed to participants. Data analysis employs the Jamovi program for statistical tests and descriptive statistics. Overall, this methodology provides a systematic framework for investigating parental attitudes towards cost-sharing and their financial support for higher education in Kazakhstan, while addressing ethical concerns and ensuring data integrity.

4. Findings

This chapter presents data collected during an online survey among parents of grades 8-11 schoolchildren in two schools in Ust-Kamenogorsk, East Kazakhstan. The chapter consists of sections: demographic characteristics of the sample, the results of the parents' attitude towards cost-sharing (RQ1) and multiple Chi-square analysis between parents' attitude towards cost-sharing variables and parents level of affordability of higher education in Kazakhstan (RQ2). It is important to note that in this study there is a hypothesis that there is a significant correlation between parental attitudes towards cost-sharing and the level of affordability of higher education in Kazakhstan, however, under the level of affordability of higher education I chose three different dependent variables: financial burden of funding higher education for family, planned share of expenses for children's higher education, and the level of affordability of higher education for their families. Each of the hypotheses will be tested by considering parents' attitudes toward public and private responsibility for covering higher education costs. A non-experimental quantitative research method was used for my research. A total of 228 participants completed the survey, among which, 209 participants (91.7%) completed all sections of the survey.

Demographic characteristics of the sample

As shown in Table 1, the sample consisted mostly of female (94.7%). This was due to the fact that the online survey was sent to the parents via WhatsApp group chats with class teachers of each class and parents of students, where usually only one parent was present, and usually it was the mother. There was no further analysis by gender due to the significant difference in the number of male and female participants. Since the study did not contain clarifying questions where the participant was specifically required to express an opinion for

both parents or for the family, this study was, therefore, conducted mostly through the prism of the female participants.

Table 1

1. Frequencies of Gender

Levels	Counts	% of Total	Cumulative %
Female	198	94.7 %	94.7 %
Male	11	5.3 %	100.0 %

As shown in Table 2 below, the majority of the participants were parents aged 38 to 43 years (46.9%), this is explained by the fact that one of the main requirements of the participants was having of children studying in the 8th grade or above. Parents aged 44 years and older also have an important share in the study.

Table 2

2. Frequencies of Age

Levels	Counts	% of Total	Cumulative %
32-37 years	18	8.6 %	8.6 %
38-43 years	98	46.9 %	55.5 %
44 years or above	93	44.5 %	100.0 %

Table 3 shows the educational level of the participants. An important point is that many participants, according to their age, experienced the Soviet system of higher education. This system had different levels of higher education and different misperceptions of the translation of some words into Russian and English, therefore participants could mistakenly

choose a Postgraduate Degree instead of a Bachelor's degree. This will be discussed in the next chapter that educational level data differs from the reality.

 Table 3

 3. Frequencies of Level of education

Levels	Counts	% of Total	Cumulative %
Bachelor's degree	122	58.4 %	58.4 %
College or technical training	10	4.8 %	63.2 %
High school diploma	13	6.2 %	69.4 %
Postgraduate degree	64	30.6 %	100.0 %

Table 4 presents data by employment status. Most participants are employed full-time (70.8%). This question also had the option to add your own response, and it can be seen that among the participants there are also people on maternity leave, who are individual entrepreneurs, and are retired.

Table 44. Frequencies of Employment Status

Levels	Counts	% of Total	Cumulative %
Disability leave	2	1.0 %	1.0 %
Employed full-time	148	70.8 %	71.8 %
Employed part-time	14	6.7 %	78.5 %
Housewife	5	2.4 %	80.9 %
Individual entrepreneur	13	6.2 %	87.1 %
Maternity leave	9	4.3 %	91.4 %

Levels	Counts	% of Total	Cumulative %
Retired	3	1.4 %	92.8 %
Unemployed	15	7.2 %	100.0 %

Parents' attitude towards cost-sharing

This part will present the findings to answer the first research question "What are the attitudes of parents from public schools towards the concept of cost-sharing in higher education in Kazakhstan?". Although this concept often also includes individual or institutional donors, this study did not explore their roles. This study explores the relationship between parents' attitude towards cost-sharing and the level of affordability of higher education among Kazakhstani parents, this chapter presents data characterizing the participants' attitude towards responsibility for covering expenses for higher education only among government, parents, and students. Participants were presented with three statements, each of which had the opportunity to be rated. The responses were coded accordingly (1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly agree). A question with a statement indicating that government (or taxpayers) should bear the primary responsibility for funding higher education (Table 6) shows that the majority of participants agree with this statement, of which almost half of the participants (46.4%) responded that they strongly agree, and 49 participants (37.8%) responded that they agreed, only 6 people (2.9%) disagreed with this statement, the rest responded neutrally.

Table 5

5. Descriptives of agreement with the following statement: "The government (or taxpayers) should bear the primary responsibility for funding higher education in Kazakhstan"

	N	Missing	Mean	Median	SD	Minimum	Maximum
Government should	209	0	4.28	4.00	0.796	2.00	5.00

Table 6

6. Frequencies of agreement with the following statement: "The government (or taxpayers) should bear the primary responsibility for funding higher education in Kazakhstan"

Levels	Counts	% of Total	Cumulative %
Disagree	6	2.9 %	2.9 %
Neutral	27	12.9 %	15.8 %
Agree	79	37.8 %	53.6 %
Strongly agree	97	46.4 %	100.0 %

The second statement referred to parents as the main party of covering education costs (Table 8). It shows that most respondents disagree with the statement, with over half (52.6%) expressing disagreement, while only a small percentage (10.0%) agree. Additionally, very few respondents strongly agree (1.9%) or strongly disagree (10.5%) with the statement.

7. Descriptives of agreement with the following statement: "Parents should bear the primary responsibility for funding higher education in Kazakhstan"

	N	Missing	Mean	Median	SD	Minimum	Maximum
Parents should	209	0	2.40	2.00	0.878	1.00	5.00

8. Frequencies of agreement with the following statement: "Parents should bear the primary responsibility for funding higher education in Kazakhstan"

Levels	Counts	% of Total	Cumulative %
Strongly disagree	22	10.5 %	10.5 %
Disagree	110	52.6 %	63.2 %
Neutral	52	24.9 %	88.0 %
Agree	21	10.0 %	98.1 %
Strongly agree	4	1.9 %	100.0 %

Table 8

The third question asked parents to rate the following statement: "Students should bear a significant portion of the cost burden for their higher education." The participants' responses demonstrate that in this case the majority of respondents (58.4%) disagree with this statement, while only a small percentage (6.2%) agree (Table 10). Additionally, a significant portion of respondents (24.9%) strongly disagree, indicating a strong stance against students bearing a significant portion of the cost burden. The negative attitude of parents towards the cost-sharing concept among students will be discussed in more detail in the next chapter. The neutral response category captures 10.0% of responses, suggesting some level of ambivalence

or uncertainty among respondents, because this question addressed to parents concerns the responsibility of students.

9. Descriptives of agreement with the following statement: "Students should bear the primary responsibility for funding higher education in Kazakhstan"

	N	Missing	Mean	Median	SD	Minimum	Maximum
Students should	209	0	1.99	2.00	0.803	1.00	5.00

10. Frequencies of agreement with the following statement: "Students should bear the primary responsibility for funding higher education in Kazakhstan"

Levels	Counts	% of Total	Cumulative %
Strongly disagree	52	24.9 %	24.9 %
Disagree	122	58.4 %	83.3 %
Neutral	21	10.0 %	93.3 %
Agree	13	6.2 %	99.5 %
Strongly agree	1	0.5 %	100.0 %

Table 10

The overall descriptive statistics of attitudes towards the financing of higher education are presented in Table 11. As can be seen in the table, the values vary significantly depending on the choice of the main source of covering expenses. Significant changes are observed in the comparison between responses regarding the government (Mean = 4.38, SD = 0.796, N = 209) and students (Mean = 1.99, SD = 0.803, N = 209) as participants in covering costs in higher education.

 Table 11

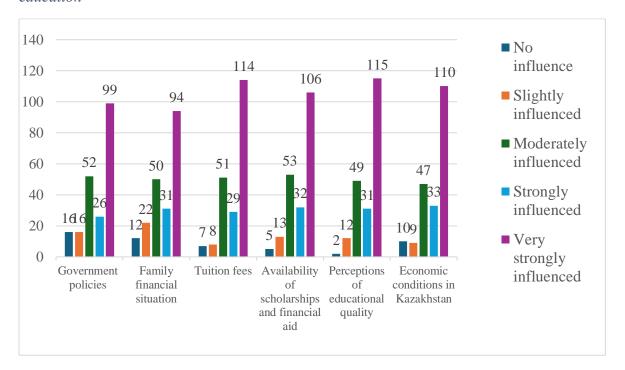
 11. Descriptives of agreements towards cost-sharing responsibilities

	N	Missing	Mean	Median	SD	Minimum	Maximum
Government should	209	0	4.28	4.00	0.796	2.00	5.00
Parents should	209	0	2.40	2.00	0.878	1.00	5.00
Students should	209	0	1.99	2.00	0.803	1.00	5.00

The last question in the section devoted to parents' attitude towards cost-sharing was asked regarding factors influencing the distribution of responsibility for financing higher education. Among the presented factors the following were selected: government policies, family financial situation, tuition fees, availability of scholarships and financial aid, perceptions of educational quality, economic conditions in Kazakhstan. As can be seen in Table 12, in all cases, half of the respondents noted that all these factors strongly influenced the distribution of responsibility for financing higher education in their families.

12. Factors influencing the distribution of responsibility for financing higher education

Table 12



Parents' perceptions of affordability of higher education in Kazakhstan

This part of the chapter is devoted to the second research question. The main goal of which is to identify the relationship between parents' attitude towards cost-sharing and the level of affordability for their families. To begin the analysis, I used a question asking how concerned parents were about the financial burden of higher education for their children. The chi-square analysis was conducted to investigate the association between attitudes towards cost-sharing and the financial burden of funding higher education of the children of research participants (chi square = 6.61, df = 9, p-value = .678). The chi-square calculated value is greater than the chi-square critical value, therefore I reject null hypothesis, and it is statistically proven that there is a significant correlation between parental attitudes towards cost-sharing where government plays a main role to cover expenses and the financial burden of funding higher education for their families. Table 13 shows that when examining the

distribution of attitudes toward cost-sharing by the financial burden of financing the costs of higher education for their families, the more research participants believe that costs should be covered by the government, the more concerned they are about the financial burden of higher education for their families.

Table 1313. Chi-Square (X^2) correlation between attitudes towards cost-sharing (government) and the financial burden

	Financia	-			
Government should	Not concerned at all	Not very concerned	Somewhat concerned	Very concerned	Total
Disagree	0	0	0	6	6
Neutral	0	3	8	16	27
Agree	2	3	21	53	79
Strongly agree	2	4	24	67	97
Total	4	10	53	142	209

χ^2	Tests
----------	-------

	Value	df	p	
χ^2	6.61	9	0.678	
N	209			

Next, the same analysis was carried out (Table 14), but here the dependent variable was data where the parent was considered as the main participant in covering expenses for higher education (chi square = 17.5, df = 12, p-value = .131). The p-value in this case is much lower, but is still statistically significant, which mean that the null hypothesis should be

rejected. This position of parents can also be seen in this analysis, where it can be clearly noted that parents who disagree that the main costs for their children's higher education should be covered by themselves are more concerned about the financial burden of covering the costs of their children's education in the future.

Table 1414. Chi-Square (X^2) correlation between attitudes towards cost-sharing (parents) and the financial burden

	Financial burden of funding your child's HE					
Parents should	Not concerned at all	Not very concerned	Somewhat concerned	Very concerned	Total	
Strongly disagree	1	0	6	15	22	
Disagree	2	4	23	81	110	
Neutral	0	3	16	33	52	
Agree	1	2	5	13	21	
Strongly agree	0	1	3	0	4	
Total	4	10	53	142	209	

χ² Tests

	Value	df	p
χ^2	17.5	12	0.131
N	209		

Parents were also asked to answer a question related to the approximate planned share of spending on higher education for their children. The independent variable was attitudes

towards cost-sharing and the dependent variable was the planned share of expenses. It is important to note that among the options there was also the option to answer that the participant I don't consider covering the costs. Table 15 shows that the majority of parents who do not agree that the government should cover higher education costs are ready to allocate approximately 0-10% of their income, which is the smallest share among all options (chi square = 26.7, df = 15, p-value = .032). Unlike all other correlations presented in the study, in this case, where the independent variable is the attitude towards cost-sharing (with the statement that the government is the main participant in covering costs), and the dependent variable is the planned share of expenses on education, the lowest level of p-value is observed. Therefore, in this case the alternative hypothesis is rejected because the chisquare value exceeds the critical value (e.g. p=0.05). This is explained by the fact that parents, relying on the government, generally do not have a clear plan regarding planned future expenses, it could be concluded that there is no specific pattern among the answers, that is, the data varies. Also, according to the data, it can be noted that almost every fourth parent who strongly agrees that expenses should be covered by the government does not consider the possibility of covering expenses themselves at all.

Table 15

15. Chi-Square (X^2) correlation between attitudes towards cost-sharing (government) and the planned share of expenses

	How much of your income do you plan to spend?							
Government should	I don't consider covering the costs	0- 10%	11- 30%	31- 50%	51- 70%	More than 70%	Total	
Disagree	0	4	1	0	0	1	6	
Neutral	4	3	11	6	2	1	27	

	How much of your income do you plan to spend?						
Government should	I don't consider covering the costs	0- 10%	11- 30%	31- 50%	51- 70%	More than 70%	Total
Agree	18	9	26	11	9	6	79
Strongly agree	25	7	30	20	8	7	97
Total	47	23	68	37	19	15	209

χ² Tests

	Value	df	p
χ^2	26.7	15	0.032
N	209		

The next step was analysis, where the independent variable was attitudes towards cost-sharing and the dependent variable was the planned share of expenses (chi square = 16.9, df = 20, p-value = .658). According to the results of the chi-square (X^2) correlation test, the null hypothesis is rejected. In this case (Table 16), we see that parents who do not consider that they should cover basic education costs to a greater extent either do not consider covering the costs (27 responses) or plan to allocate between 11 and 30% of their income (35 responses).

Table 1616. Chi-Square (X^2) correlation between attitudes towards cost-sharing (parents) and the planned share of expenses

	How much of your income do you plan to spend?						_
Parents should	I don't consider covering the costs	0- 10%	11- 30%	31- 50%	51- 70%	More than 70%	Total
Strongly disagree	8	3	6	2	2	1	22
Disagree	27	11	35	17	12	8	110
Neutral	7	4	20	14	3	4	52
Agree	4	5	6	3	2	1	21
Strongly agree	1	0	1	1	0	1	4
Total	47	23	68	37	19	15	209

_	_
χ^2	Tests

	Value	df	p
χ^2	16.9	20	0.658
N	209		

The latest analysis used a question where parents assessed the overall affordability of higher education in Kazakhstan for their families. Table 17 demonstrates the correlation, where the dependent variable was the attitude of parents, where the main source of funding is the government (chi square = 8.29, df = 12, p-value = .762). The chi-square calculated value is greater than the chi-square critical value, therefore I reject null hypothesis, and it is statistically proven that there is a significant correlation between parental attitudes towards

cost-sharing where government plays a main role to cover expenses and the level of affordability of higher education for their families. It is interesting to note that parents who agree with this statement usually note that in their case higher education is quite affordable. However, most of these parents are not ready to plan a budget for their children, as shown in Table 15. The same opinion is shared by parents who believe that the government should not cover expenses, and among them there are no participants who think that higher education in Kazakhstan is somewhat unaffordable.

Table 17

17. Chi-Square (X^2) correlation between attitudes towards cost-sharing (government) and the level of affordability of higher education for their families

	How you rate affordability of HE in KZ for your family?					-
Government should	Very unaffordable	Somewhat unaffordab le	Neutr al	Somewh at affordab le	Very affordab le	Tota l
Disagree	2	2	2	0	0	6
Neutral	6	15	5	1	0	27
Agree	12	40	19	8	0	79
Strongly agree	15	45	23	11	3	97
Total	35	102	49	20	3	209

	Valu e	df	p
χ^2	8.29	12	0.762
N	209		

χ² Tests

	How you rate	e affordability	of HE in	KZ for your	r family?	_
Government should	Very unaffordable	Somewhat unaffordab le	Neutr al	Somewh at affordab le	Very affordab le	Tota l

Table 18 demonstrates the correlation, where the dependent variable was the attitude of parents, where the main source of funding is the parents (chi square = 12.6, df = 16, p-value = .702). According to the values obtained during this test, it could be concluded that there is a significant correlation between parental attitudes towards cost-sharing (parents) and the level of affordability of higher education for their families. There is also a trend noted in Table 17; parents, despite the fact that they believe that parents should not cover the costs of education, note the affordable level of higher education in Kazakhstan. Also, parents who noted that they must take on the burden of responsibility for covering expenses do not consider higher education unaffordable at all.

Table 18

18. Chi-Square (X^2) correlation between attitudes towards cost-sharing (parents) and the level of affordability of higher education for their families

	How you rate affordability of HE in KZ for your family					_
Parents should	Very unaffordable	Somewhat unafforda ble	Neutr al	Somewh at afforda ble	Very afforda ble	Tot al
Strongly disagree	5	12	3	2	0	22
Disagree	16	51	27	14	2	110
Neutral	8	26	14	3	1	52
Agree	4	12	5	0	0	21

18. Chi-Square (X^2) correlation between attitudes towards cost-sharing (parents) and the level of affordability of higher education for their families

	How you rate affordability of HE in KZ for your family?					
Parents should	Very unaffordable	Somewhat unafforda ble	Neutr al	Somewh at afforda ble	Very afforda ble	Tot al
Strongly agree	2	1	0	1	0	4
Total	35	102	49	20	3	209

v^2	Tests
X	1 0010

	Valu e	df	p
χ 2	12.6	16	0.70 2
N	209		

Summary

At the end of this chapter there are several conclusions. Key findings from the research indicate strong support for government funding of higher education in Kazakhstan, with 37.8% of participants agreeing and 46.4% strongly agreeing on this matter. Conversely, only 63.1% of participants disagree or strongly disagree that parents should bear the primary responsibility for funding higher education. Furthermore, there is a notable correlation between those advocating for government coverage of costs and concerns about the financial burden on families. Except for the test, where the dependent variable was the planned share of expenses for higher education, and the independent variable was the parents' attitude to government responsibility for covering expenses. The absent of significant correlation can be

reasoned that parents, relying on government financial support, cannot accurately plan financial expenses for education, this can be seen from the test results, where answers range from "I don't consider covering the costs" to "more than 70%". Surprisingly, a significant portion of parents who support government funding do not plan to cover future higher education expenses themselves, despite considering it affordable in Kazakhstan.

5. Discussion

This chapter is devoted to a detailed analysis of the research results. Since the purpose of this study is to explore the relationship between parents' attitudes towards the concept of cost-sharing and their willingness to financially support the higher education of their children in Kazakhstan, the discussion chapter is divided into three parts in accordance with my research questions:

- 1. What are the attitudes of parents from public schools towards the concept of cost-sharing in higher education in Kazakhstan?
- 2. What role do these attitudes play on the level of affordability of higher education for their families?

Cost-sharing resistance

The first part of the study contained questions aimed at exploring the attitudes of parents towards the concept of cost-sharing in higher education in Kazakhstan. First, it is important to note the demographic characteristics of the sample, since 94.7% of the parents surveyed were women, since the link to the study was distributed by teachers in WhatsApp parents' chats, in which mostly mothers are active. This point was not foreseen by me in advance, so the study does not contain clarifying questions that would direct women to answer questions from the point of view of both parents, therefore all questions were revealed from the female point of view on the situation. The active participation of mothers in parent chats is commonplace in many families. For example, some Kazakh women believe that loving children, devoting time and attention to them, teaching them rules of behavior, and taking care of them is their direct responsibility towards their children (Rezvushkina & Karipbayev, 2021). According to the authors, this trend of excessive over-load of women who combine the family role with the production role was noted not only by Kazakh researchers,

but also by other post-Soviet ones. The second important point regarding the demographic characteristics of the sample is that 91.4% of respondents are over 38 years old, that is, they have not yet experienced the Bologna Process education system, which Kazakhstan joined in 2010. This is argued by the unrealistically inflated number of people surveyed with postgraduate education. Thus, in the study, according to the responses, slightly more than half have a bachelor's degree (58.4%) and almost a third have a master's degree (30.6%). These results were not consistent with the reality. According to open sources, in the 2000s there was a very small number of students continuing into master's degree studies. For example, in 2006 only 0.39% of all higher education graduates continued their postgraduate education. (NCEQA, 2006, as cited in OECD, 2007).

The results of this study show a clear tendency to rely on government support or intervention to cover the costs of higher education for their children. This is reflected in the responses. According to Johnstone (2004), this resistance to the concept of cost-sharing is considered ideological. The ideological rejection of cost-sharing is associated with socialism, downplays the idea that higher education leads to higher earnings, and emphasizes the importance of making education accessible to everyone, regardless of economic status (Johnstone, 2004). Johnstone & Marcucci (2010), study the concept of cost-sharing among more developed industrialized countries, transitional countries, middle-income countries, and low-income countries. In this context, Kazakhstan is considered as a transitional country. Thus, the authors describe that category of transitional countries include former communist countries of the Soviet Union that are moving from public ownership to private. The Soviet education system included higher education without any expenditure from the family or students. However, this privilege ended due to the collapse of the USSR, and, as the authors note, this entailed "a very significant shift of higher educational costs at the national level from governments, or taxpayers, onto parents and students." (Johnstone & Marcucci, 2010).

After the collapse of the USSR, one of the pressing problems in Kazakhstan was the level of poverty. After the independence and the transition to a market economy system, the rapidly growing oil revenues have helped significantly increase gross domestic product growth and government revenues in Kazakhstan (Agrawal, 2007). By focusing on expenditure on other social sectors, the country managed to reduce the number of people living below the poverty line from 39% to 20% over the period from 1998 to 2004 (Statistical Agency of Kazakhstan, 2004, as cited in Agrawal, 2007). An important focus on reducing poverty in the country by funding the social security, education and health sectors was essential during the development of the independent state. However, even after poverty levels were reduced, and in the mean time, the population increased to 20 million, the education sector is still seen among the citizens as a public good, for which the government is primarily responsible for. This perception is evidenced by the results of this study that parents still expect the government to cover basic expenses in the field of higher education for their children, even though the state allocates grants for free education only in priority areas for the country.

Analyzing the attitude towards the cost-sharing concept, where parents should bear most of the financial responsibility. I confirm the pattern described above. According to the survey, more than half of the participants (63.1%) disagree or strongly disagree agree that parents should bear the primary responsibility for funding higher education in Kazakhstan. Almost a quarter of participants responded that they were neutral about this statement, and only 11.9% of parents noted that they somewhat agree that parents should cover the costs of their children's education. Initially, the key word in the definition of cost-sharing is the word "shift", mainly from the transition of the role of the government to parents and/or students. However, Johnston and Marcucci (2010) note that there are cultural differences in the expectations of parents and students regarding the costs of education. It is noted that parents feel "pride and pleasure" for their children's higher education. However, in the case of

families with low levels of income, an important aspect is the possible financial dependence of parents on their well-educated children, whereas in families that can easily cover the costs of education, the difference is in the desire of the parents to ensure that their children do not experience financial dependence on them in the future (Johnston and Marcucci, 2010). It can be seen that parents invest in the education of their children in different ways, some view it as an investment in the human capital of their children, some view it as an investment in the human capital of their children, without excluding the general contribution to the family. The importance of children's education is especially acute for families with first-generation students, since for their parents higher education is associated with "success," a "bright future," and a "good life" (Jonbekova, 2020). If during the Soviet era education was more about a public good, now higher education is largely a private benefit, but most parents of future students still cannot fully enter into the role of "consumers" (Zusman, 2005). According to Johnstone (2004), in a market-oriented neoliberal economy, tuition-based education requires that parents and students recognize the greater private value of higher education, that is, they understand the importance of contributing to its costs. The author also emphasizes that families who pay little or nothing in tuition, as in many former communist countries, tempted to remain in this status without fully appreciating the advantage of their potential productivity and presumed enhanced usefulness for themselves in the future (Johnstone, 2004).

The third source of financing in the cost-sharing concept are students. The result of this research shows that most parents do not consider that students should bear the primary responsibility for funding higher education expenses. Specifically, 24.9% strongly disagree and 58.4% disagree with this statement and only 6.7% (14) of parents agree with this statement to some extent. This result has profound implications for the implementation of student loan in Kazakhstan. Johnstone & Marcucci (2010), studying students as part of the

cost-sharing concept, focuses on the practice of student loans. According to the authors, this practice is very beneficial for the government, as it helps reduce the share of government funding. However, it is worth noting that student loans can vary based on several factors: economic conditions, education system, financial regulations, and lending practices (Avery & Turner, 2012). Kazakhstan in 2005 also used this practice and introduced guaranteed student loans through the private banking system (Mhamed et al., 2018). All students, including those enrolled full-time, part-time, or through distance learning, are eligible for the student loan program, which covers all forms of postsecondary education. The student's tuition for the program is approximately equal to the loan amount (Mhamed et al., 2018). Since the introduction of this program, only 6,000 students had taken out student loans as of 2015. Due to the high interest rate (roughly 13% in 2014), the strict repayment requirements the loan take-up ratio is comparatively low (Mhamed et al., 2018). Also, one of the reasons for the ineffective practice of student loans may be the quality of the education provided, since many students may not be sure how much the university guarantees employment, and the subsequent further possibility of repaying the loan (Mhamed, 2009). In addition, using the example of a study of cost-sharing in Morocco, the author noted the cultural and religious prerequisites for cost-sharing resistance, since many Muslims have a prejudice that lending has a negative message or people associate loans with incapacity or helplessness. However, considering higher education as part of capital, in 2024 the Ministry of Science and Higher Education has amended the rules for lending for educational services. Educational loans provided by the state are interest-free and have a term of up to ten years. After the money is credited to the account, the graduate must begin repaying it in the following month, that is, not after graduation from the university, as is practiced in many countries (Order of the Minister of Science and Higher Education of the Republic of Kazakhstan, 2024).

Challenges of resource-dependent development

The government, as a participant of cost-sharing, in many market economies is considered not only as "the government", but also as "taxpayers" (Johnston, 2004). However, according to the author, taxes can be paid by citizens directly and indirectly, which is often invisible to the average citizen. In former socialist systems with government price controls, businesses were unable to raise prices by passing on their taxes to customers. In this way the taxes, like value-added taxes, ended up reducing employees' wages and salaries (Johnston, 2004). It could be concluded that considering cost-sharing concept participants in the Kazakh context, the role of the government cannot be directly equal to "taxpayers". Discussing economic factors, it is important to note that Kazakhstan's economy is highly dependent on the export of a limited range of natural resources, which puts it among the countries with "less-diversified economies" (OECD, 2018). This dependence on oil brought about risks, which is called "natural resource curse" and "paradox of plenty", or "Dutch disease" effect, where resource-rich developing countries often fare worse economically than those with fewer resources (Sakal, 2015). In the case of Kazakhstan, the first challenging point is that even though the country has made enormous progress in formatting market institutions, many problems of the transition period remain relevant, which can affect long-term and sustainable economic growth (OECD, 2018). According to my findings, parents of students who noted the affordable level of higher education in Kazakhstan still consider the government as the main source of funding, but face difficulties in planning to cover the costs of higher education for their children. Such expectation can be related to another country from Gulf Cooperation Council, Kuwait, which is also highly dependent on oil and gas prices. Unlike Kazakhstan, whose population is five times larger than Kuwait, it is much easier for Kuwait to ensure long-term social and political stability (OECD, 2018). Another challenge of resourcedependent development is resource endowments, as well as vulnerability to commodity-price

fluctuations (OECD, 2018). Since in Kazakhstan the main sources of funding for education and healthcare systems are from the state budget, financing of these areas is always accompanied by certain fluctuations, which can globally affect human capital development (Kussaiynov et al., 2020). The human capital of future students can also be considered from the point of view of both the government and the parents, in both cases, education requires investment. Overall, Kazakhstan, as a resource-dependent country, has more complex relations regarding the cost-sharing concept. On the one hand, these features of the country allow it to accumulate funds more easily for education, medicine, and the social sector. However, it is important to consider other factors: resource reserves, price fluctuations on the market, and public consideration of private and public responsibilities in the social sectors.

Patterns of private funding

The last part of the discussion is devoted to the identified parents' patterns towards higher education funding. Based on the results of the study, it will consist of three main parts: concerning about the financial burden of funding higher education, the planned share of spending on children's education, and analysis of the level of affordability of higher education for families.

In the first case, study participants were asked how concerned parents were about the financial burden of higher, so responses were coded accordingly (1 = Not concerned at all, 2 = Not very concerned, 3 = Somewhat concerned, 4 = Very concerned). Data from Table 13 shows that the more study participants consider that the government should cover costs, the more concerned they are about the financial burden of higher education on their families. This pattern can be explained by the fact that the state allocates grants for free education in priority areas in case of successful completion of the UNT. Thus, parents relying on the government in matters of financial coverage of expenses, cannot be sure whether their child

will receive the grant, hence the possibility there is a high level of concern about financial burden in the future (Bidanov, 2017). Table 14 also analyzes participants' responses regarding the parent's role in covering education costs and their level of concern about the financial burden of education. It is interesting to note that a significant majority of parents, despite being neutral about this distribution of costs among parents, rate concerns about the financial burden of spending on higher education very highly. For example, 63.46% of them are very concerned, and 30.77% are somewhat concerned. These high indicators of concern about the financial burden can be justified by the cost of education in Kazakhstani universities, which will be discussed in the next part of the discussion.

The next question directly concerned the financial contribution of parents to the university education of their children. Participants were asked to estimate what percentage of their income they planned to spend on their children's education. Among the parents who noted that they agree with the statement that the state should cover the costs of education 22.78% do not consider covering the costs at all. The situation is the same with parents who strongly agree that financing higher education is a government responsibility, almost every fourth participant (24.25%) does not plan to allocate money from their income for the education of their children. However, regardless of their attitudes, there is also a significant proportion of parents who are ready to allocate 11-30% of their budget for education in future (32.9% of those who agree and 30.9% of those who strongly agree with this statement). Table 16 presents data analyzing the correlation between attitudes towards the cost-sharing concept, where the main source is the parent, and the planned share of the budget allocated to education. This also leads to an interesting finding about parents who strongly disagree with the role of parental cost-sharing. Among them, almost a third (36.3%) do not plan to allocate a budget at all for the educational needs of their children, 13.6% plan to spend from 0 to 10% of their budget, and 27.2% are ready to allocate from 11 to 30% for the education of their

children. In addition to the finding that most parents do not initially plan to cover the costs of education, a particularly important point is that, according to the responses, parents have unrealistic expectations about the cost of higher education in Kazakhstan. For example, in the East Kazakhstan region, the average monthly salary at the end of 2023 was 373,984 tenge. In comparison, the costs of higher education in national, large republican universities are: Al-Farabi Kazakh National University 1.3-1.6 million tenge per year, KBTU 2.4 million tenge per year, KIMEP 4.1 million tenge per year (Forbes Kazakhstan, 2023). In large regional universities the situation is relatively different, so tuition fee at D. Serikbayev East Kazakhstan Technical University, which is one of the largest in Ust-Kamenogorsk ranges from 600 to 700 thousand tenge depending on the specialty (Official website of D. Serikbayev East Kazakhstan technical university, 2024). Currently, in the realities of the economic situation in the regions, the allocation of 10% of the budget will not fully cover even a year of study at a regional university, without considering the additional expenses of students, such as food, accommodation, transport, etc. The opportunity to study at top universities in the capital or cities of republican significance with such financial planning seems unattainable. In order to create a culture of more competent financial planning, in 2013 the government launched the State Educational Accumulative System (SEAS) initiative. One of the new SEAS programs is special educational deposits "AQYL" for creating educational savings deposits in second-tier banks. Not only parents participate in saving for the education of Kazakhstani children, but the government helps by charging an annual 5% bonus. If a child receives a grant, parents could withdraw funds and spend them on their needs. These projects can theoretically reduce the burden on the government in terms of fully covering the costs of higher education; however, it is important to consider the financial literacy of people (especially in the regions), as well as create larger campaigns to highlight these initiatives so that they are also noted by parents as one of the options cover future expenses.

The last question concerned parents' evaluation of the level of affordability of higher education in Kazakhstan. Study participants were asked to rate their level of affordability from "Very unaffordable" to "Very affordable." The results demonstrate that, regardless of the source of funding (government or parent), most parents believe that, in general, higher education in the country is affordable (Table 17, Table 18). This is an interesting observation, since by analyzing these responses, I can conclude that, theoretically, parents consider higher education affordable, but in practice, few of them are willing to cover future higher education costs or they continue to rely on the government, considering it the main source of funding for the education of their children. It is important to note that among those who noted that they disagree that the government bears primary responsibility for covering costs, there are zero responses that higher education in Kazakhstan is unaffordable to any extent. In conclusion, parents' perceptions of affordability may also be influenced by their perceptions of higher education tuition prices, which were discussed above. It is also important for parents to consider the indirect costs associated with their children's education.

Summary

This chapter analyzed the results of a small study focusing on the impact of parents' attitudes towards the concept of cost-sharing on the level of affordability of higher education in Kazakhstan. The study clearly shows parents' attitudes toward their preference for full government funding of their children's higher education. One of the reasons is the Soviet education system. Because education was seen more as a public good and was free for everyone, this educational system had an impact on society. But in the era of a market economy, parents still cannot take full responsibility for covering the costs of their children's education. This is evidenced by high levels of concern about the financial burden of higher education on their children, as well as a lack of financial planning or willingness to allocate a

minimal share of their income to educational services. The second reason is economic since Kazakhstan has a resource-based economic structure. This was extremely important during the formation of the independent republic to reduce the overall level of poverty. However, at present, the current tax system puts parents in a more passive position in matters of financing. Thus, Kazakh parents have difficulty planning the higher education costs. However, the government has long taken steps to relinquish primary responsibility for paying for higher education, given the country's rapidly growing population. Projects have been introduced for students to taking out student loans, programs of profitable deposits have been offered for parents, however, these initiatives require more active promotion among the population. With more extensive agitation of these initiatives, all stakeholders may remain in beneficial position: the government will be able to partially relieve itself of responsibility for covering expenses, parents will be able to begin financial planning for the costs of higher education for their children in advance, students will be able to choose a specialty based on their personal interests, and not based on the number of awarded grants or UNT results, and universities will be able to attract more students to their educational programs.

6. Conclusion

This study was conducted among parents of students in two public schools in Ust-Kamenogorsk. The findings clearly demonstrate parents' resistance towards cost-sharing concept with their preference for full government funding of their children's higher education. Also, according to the results of the study, there is a significant correlation between parental attitudes towards cost-sharing and the level of affordability of higher education.

Summary of main findings

The resistance towards cost-sharing, as identified in this study, can be justified through several underlying factors. Parents often perceive full government funding as the norm, avoiding viewing themselves as active participants in covering educational expenses. This perspective is rooted in the historical context of the Soviet education system, when education was widely regarded as a public good. Nowadays despite the implementation of a mixed financing model including both private and public sources for higher education in Kazakhstan over an extended period, society's dependence on government support remains. This reliance is reinforced by the government's post-independence initiatives to invest in key sectors to reduce poverty. However, it can be assumed that society views Kazakhstan as a resource-rich country with an obligation to continue to provide affordable higher education to its citizens. The key findings indicate that theoretically parents are willing to pay for their children's education, as they consider it as affordable, however in practice there is limited willingness among parents to allocate a portion of their income to these purposes, coupled with concerns about potential future financial burdens.

Significance and implications of the findings

The quantitative results of this study provide a good basis for further qualitative research of the problem of parents' attitudes to this concept. They can be used by many

policymakers in education, universities, and researchers for a more in-depth analysis of the causes of cost-sharing resistance among Kazakhstani parents. Because despite the fact that the government offers initiatives for parents and students for a more sustainable system of financing higher education, society is not so actively using their opportunities and continues to rely on state support.

Limitations of the research

This study was conducted in Ust-Kamenogorsk with a limited sample of parents.

Since mothers of students represented the majority of the participants, the study's findings cannot be generalized to the entire population.

Recommendations for future research

Further research on this topic should be focused on the reasons for this attitude and should also include more accurate data on the socioeconomic status of parents, the number of children in the family, the academic performance of children, and level of satisfaction with the quality of higher education in Kazakhstan. These indicators will allow us to fully analyze funding patterns among parents.

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Appendices

Appendix A



Thesis Title: Parents' Attitudes Towards Cost-Sharing and its Impact on the Affordability of Higher Education in Kazakhstan

Appendix A - Declaration of the Use of Generative AI

Date: 22.04.2024

Appendix B: The content of the online survey

1. Ge	ender:
	Male
	Female
2.Age	e:
3.Edu	ucational Background:
	Less than high school
	High school diploma
	Some college or technical training
	Bachelor's degree
	Postgraduate degree
4.Em	ployment Status:
	Employed full-time
	Employed part-time
	Unemployed
	Retired
	Other (please specify)
	ease rate your agreement with the following statement: "The government (or taxpayers) d bear the primary responsibility for funding higher education in Kazakhstan."
	Strongly agree
	Agree
	Neutral
	Disagree
	Strongly disagree
	ease rate your agreement with the following statement: "Parents should bear a significant on of the cost burden for their children's higher education."
	Strongly agree
	Agree
	Neutral
	Disagree
	Strongly disagree

	se rate your agreement cost burden for their hig									
S	Strongly agree									
A	Agree									
N	Neutral									
Γ	Disagree									
S	trongly disagree									
	8. To what extent do you think factors influence your views on the distribution of responsibility for financing higher education? (1=no influence, 5=strongly influenced)									
		1	2	3	4	5				
	Government policies									
	Family financial situation									
	Tuition fees									
	Availability of scholarships and financial aid									
	Perceptions of educational quality									
	Economic conditions in Kazakhstan									
	9. How concerned are you about the financial burden of funding your child's higher education?									
	Very concerned									
	somewhat concerned									
	Veutral									
	Not very concerned									
N	Not concerned at all									
	average, how much of on in the future?	your incom	e do you plan t	to spend on y	our child's hi	gher				
0	-10%									
1	1-30%									
3	1-50%									
5	1-70%									

more than 70%

I don't consider covering the costs

11. Are you aware of and utilizing any financial aid or scholarship opportunities available to support your child's higher education expenses?

Yes

No

12. How would you rate the overall affordability of higher education in Kazakhstan for your family?

Very affordable

Somewhat affordable

Neither affordable nor unaffordable

Somewhat unaffordable

Very unaffordable

13.Please rate your agreement with the following statement: "Higher education in Kazakhstan is accessible to students from all socioeconomic backgrounds."

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

14.Do you believe that the cost of higher education in Kazakhstan is a significant financial burden on your family?

Yes

No

15. What factors, in your opinion, contribute the most to the perceived affordability or unaffordability of higher education in Kazakhstan?

Tuition fees

Availability of scholarships and financial aid

Family income

Cost of living

Government policies

Perceptions of educational quality

Other (please specify)

16. How far in advance did you start financial planning for your child's higher education expenses?

More than five years in advance

Two to five years in advance

Less than two years in advance

Did not engage in financial planning

Приложение В: Содержание онлайн опросника

1. Пол:
Мужской
Женский
2. Возраст:
3. Уровень образования:
Неполное среднее образование
Полное среднее образование
Колледж/Техникум
Бакалавриат
Магистрант/Докторант
4. Статус занятости:
Трудоустроен (полный рабочий день)
Трудоустроен (неполный рабочий день)
Безработный
Пенсионер
Другое (пожалуйста, уточните)
5. Оцените, пожалуйста, насколько вы согласны со следующим утверждением: «Правительство (или налогоплательщики) должно нести основную ответственность за финансирование высшего образования в Казахстане»
Полностью согласен
Согласен
Нейтрально
Не согласен
Категорически не согласен
6. Оцените, пожалуйста, насколько вы согласны со следующим утверждением: «Родители должны нести основную ответственность за финансирование высшего образования в Казахстане»
Полностью согласен
Согласен
Нейтрально
Не согласен

Категорически не согласен

7. Оцените, пожалуйста, насколько вы согласны со следующим утверждением:
«Студенты должны нести основную ответственность за финансирование высшего
образования в Казахстане»

Полностью согласен

Согласен

Нейтрально

Не согласен

Категорически не согласен

8. В какой степени, по вашему мнению, факторы влияют на ваши взгляды на распределение ответственности за финансирование высшего образования? (1=нет влияния, 5=сильное влияние)

	1	2	3	4	5
Политика правительства					
Финансовое положение семьи					
Стоимость обучения					
Наличие стипендий и финансовой помощи					
Представления о качестве образования					
Экономические условия в Казахстане					

9. Наско	ЛЬКО	вас	беспокоит	финансо	овое (бремя	финанс	сирования	высшего	образов	ания
вашего	ребен	ка?									

Несколько обеспокоен

Обеспокоен

Не очень обеспокоен

Абсолютно не обеспокоен

10. В среднем, какую часть своего дохода вы планируете потратить на высшее образование своего ребенка в будущем?

0-10%

11-30% 31-50% 51-70% Более, чем 70% Я не рассматриваю вариант покрытия расходов за высшее образование своего ребенка 11. Знаете ли вы и используете ли вы какие-либо возможности финансовой помощи или стипендий для покрытия расходов вашего ребенка на высшее образование? Да Нет 12. Как бы вы оценили общую доступность высшего образования в Казахстане для вашей семьи? Очень доступное В некоторой степени доступное Нейтральное Скорее недоступное Крайне недоступное 13. Пожалуйста, оцените свое согласие со следующим утверждением: «Высшее образование в Казахстане доступно студентам всех социально-экономических слоев». Полностью согласен Согласен Нейтрально Не согласен Категорически не согласен 14. Считаете ли вы, что стоимость высшего образования в Казахстане будет являться значительным финансовым бременем для вашей семьи? Да Нет 15. Какие факторы, по вашему мнению, больше всего способствуют воспринимаемой доступности или недоступности высшего образования в Казахстане? Стоимость обучения Наличие стипендий и финансовой помощи

Семейный доход

Стоимость жизни

Политика правительства

Представления о качестве образования

Другое (пожалуйста, укажите)

16. Насколько заранее вы начали финансовое планирование расходов вашего ребенка на высшее образование?

Более чем на пять лет вперед

За два-пять лет вперед

Менее чем за два года вперед

Не занимался финансовым планированием

В қосымшасы: онлайн сауалнаманың мазмұны

1. Ж	ынысы:
	Ep
	Әйел
2. Ж	асы:
3. Біл	пім деңгейі:
	Толық емес орта білім
	Толық орта білім
	Колледж/ техникум
	Бакалавриат
	Магистр/Доктор
4. Ж	ұмыспен қамтылу мәртебесі:
	Жұмысқа орналасқан (толық жұмыс күні)
	Жұмысқа орналасқан (толық емес жұмыс күні)
	Жұмыссыз
	Зейнеткер
	Басқа (Өтінемін, нақтылаңыз)
үшін	кімет (немесе салық төлеушілер) Қазақстанда жоғары білім беруді қаржыландыру негізгі жауапкершілікті өз мойнына алуы тиіс"деген тұжырыммен қаншалықты сетініңізді бағалаңыз
	Толығымен келісемін
	Келісемін
	Бейтарап
	Келіспеймін
	Мүлдем келіспеймін
жауа	та-аналар Қазақстанда жоғары білім беруді қаржыландыру үшін негізгі пкершілікті өз мойнына алуы тиіс"деген тұжырыммен қаншалықты келісетініңізді паңыз
	Толығымен келісемін
	Келісемін
	Бейтарап
	Келіспеймін

Мүлдем келіспеймін

7. "Студенттер Қазақстанда жоғары білім беруді қаржыландыру үшін негізгі	
жауапкершілікті өз мойнына алуы тиіс"деген тұжырыммен қаншалықты келісетініңіз	зді
бағалаңызТолығымен келісемін	

Келісемін

Бейтарап

Келіспеймін

Мүлдем келіспеймін

8. Сіздің ойыңызша, факторлар сіздің жоғары білім беруді қаржыландыру жауапкершілігін бөлу туралы көзқарасыңызға қаншалықты әсер етеді? (1=эсер жоқ, 5=күшті әсер)

	1	2	3	4	5
Үкімет саясаты					
Отбасының					
қаржылық жағдайы					
Оқу құны					
Стипендиялар мен					
қаржылық көмектің					
болуы					
Білім сапасы туралы					
идеялар					
Қазақстандағы					
экономикалық					
жағдайлар					

9.	Балаңыздың	жоғары	білімін	қаржыл	андырудыі	ң қаржылық	ауыртпалығы	г сізді
қа	ншалықты ал	аңдатад	ы?					

Біршама алаңдатады

Алаңдаймын

Онша алаңдамаймын

Мүлдем алаңдамаймын

10. Орташа алғанда, болашақта балаңыздың жоғары біліміне кірістің қанша бөлігін жұмсауды жоспарлап отырсыз?

0-10%

11-30%

31-50%

51-70%

70%-дан астам

Мен балам үшін жоғары білім алу шығындарын жабу нұсқасын қарастырмаймын

11. Сіз балаңыздың жоғары білім алу шығындарын жабуға көмектесу үшін қандай да бір қаржылық көмек немесе стипендия мүмкіндіктерін білесіз бе және пайдаланасыз ба?
еМ
Жоқ
12. Қазақстанда сіздің отбасыңыз үшін жоғары білімнің жалпы қолжетімділігін қалай бағалайсыз?
Өте қолжетімді
Белгілі бір дәрежеде қолжетімді
Бейтарап
Қолжетімді емес
Мүлдем қолжетімді емес
13. "Қазақстандағы жоғары білім барлық әлеуметтік-экономикалық топтардың студенттеріне қолжетімді"деген келесі тұжырыммен келісіміңізді бағалаңыз.
Толығымен келісемін
Келісемін
Бейтарап
Келіспеймін
Мүлдем келіспеймін
14. Қазақстандағы жоғары білім құны сіздің отбасыңыз үшін айтарлықтай қаржылық ауыртпалық болады деп ойлайсыз ба?
еИ
Жоқ
15. Сіздің ойыңызша, Қазақстанда жоғары білімнің қабылданатын қолжетімділігіне немесе қолжетімсіздігіне қандай факторлар көбірек ықпал етеді?
Оқу ақысы
Стипендиялар мен қаржылық көмектің болуы
Отбасылық табыс
Өмір сүру құны
Үкімет саясаты
Білім сапасы туралы идеялар
Басқа (Өтінемін, нақтылаңыз)

16.Балаңыздың жоғары білім алу шығындарын қаржылық жоспарлауды қаншалықты ерте бастадыңыз?

бес жылдан астам уақыт бұрын екі-бес жыл бұрын екі жылдан аз уақыт бұрын қаржылық жоспарлаумен айналысқан жоқпын