INNOVATIVE FINANCING OF OUTMODED EDUCATIONAL PRACTICES THROUGH DUBIOUS PECUNIARY MACHINATIONS

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ABSTRACT

Innovative Financing for Education (IFE) is examined in the light of public and private practices and responsibilities, of the dangerous irrelevance of economics to education, of the essentially unmeasurable nature of learning outcomes, of the challenges created and the responses made possible by contemporary technology, of the forthcoming and fundamental transformation of 'the school', and of the nature and rituals of bi- and multi-lateral donors and development banks. Evidence of significant and sustainable benefits attributable to IFE was far less in evidence than were its negative social as well as educational risks and consequences, in respect of which governments may neither delegate nor evade their responsibilities. Given the largely non-material objectives of education, rate-of-return and similar analyses were seen as, at best, misleading. Clearly, Information and Communication Technology (ICT) and Artificial Intelligence (AI) have much potential in enabling (secondary and above) education to be learner-directed and as means of achieving universal participation, equity and enjoyment – yet this should not involve high (or developed world directed) expenditure. Wealthy countries and individuals, taking full account of the provenances of their riches, should, it is concluded, cede the definition and direction of international support to the beneficiary nations. This might be regarded as a provisional arrangement pending the replacement of conditional grants and loans by enabling, through substantial transfers of wealth and knowledge, those recipient countries to emerge soon from education sector aid-dependence, thereby going some way towards righting colossal age-old wrongs.

Commencing with a consideration of Innovative Financing for Education (IFE), this paper proceeds to explore whether the dismal science of economics may usefully be applied to the joyful art of education. It addresses the extent to which, if at all, educational outcomes may be measured, leading on to a discussion of the transformed nature of education made necessary and possible through contemporary technology, and perhaps given impetus by the consequences of Covid-19. Attention is then afforded to the cost and other implications of universal digital age education, and to how development partners and banks now do – and soon should – operate in that scenario, leading to some reflections upon the underlying donor/beneficiary relationship. Finally, arising from the discussion, some general conclusions are offered as bases for hopefully heated discussion.

INNOVATIVE FINANCING: THE STATE OF THE ARTIFICE

Delivering education along with health and other social provision is costly and, consequently, many countries, from the wealthiest to the poorest, have sought fresh ways of mobilising resources to supplement and partially replace direct government funding. In that education is widely seen as linked with economic growth – the better-qualified the workforce, some assert, the higher the productivity – expenditure in the sector is frequently perceived as investment in national development. How best to obtain more funding for education, including new ways of sharing costs

and responsibilities between public and private actors, tends to be discussed more seriously by international donors and development banks as well as by national education ministries than does exploring the reasons for that lack of sufficient funds in the first place.

A recent set of working papers, case studies and video animations (NORRAG, 2020) describes and illustrates a range of Innovative Financing for Education (IFE) mechanisms including income contingent loans, income-share agreements, microfinance, advance market commitment, impact investment, debt swaps, education bonds, remittances, and parametric disaster insurance. This valuable IFE compilation includes a systematic literature review of emerging trends (Avelar et al, 2020) which "revolve around identifying new sources, engaging new actors, and sharing costs and risks with these new stakeholders" involving, as those authors explain, "a reform of the state according to market practices" (p. 20).

While many IFE proponents assert that it is not about privatisation, as Marina Avelar and her colleagues recognise "…the overall narrative does indeed indicate greater private actor involvement and new relationships between the public and the private realms" (ibid, p. 20). What is offered to those private stakeholders (along with prestige, good public relations and pride in communal contribution) is the undoubted opportunity to profit materially from underfunded social and educational initiatives. In practice, while the private sector quite properly shoulders the financial risks, it is the education community – extending to the learners and their families – who bear the social risks such as impairing fairness and exacerbating inequality. In effect, this is a political choice in the context of neoliberal and austere policies with, as Avelar sums up, "advocates adopting a managerial perspective of improving effectiveness and efficiency (and) critics stressing topics related to social and fiscal justice" (ibid, p. 20).

The systematic literature review concludes that fundamental tensions, including "…the lack of empirical research, the large challenges of implementation, the risk IFE poses to education and the often hard-to-implement solutions… can result in no additional funding or could even further weaken the structures that are in place and replace them with feeble ones that rely on market preferences" (ibid, p. 21). IFE may, the review concludes, lead to "curriculum narrowing, student selection in schools and the consequent exclusion of the most in need, increase inequality between and within schools diminish public investment and damage the right to education (Avelar et al, 2020). And, let it be emphasised, irrespective of private sector involvement, not to mention non-government organisation and civil society benevolence, the public mandate of government responsibility for education, especially but not only that which is compulsory, may not be abrogated.

This present author, having searched diligently through the literature, has been unable to unearth any objective evidence (other than reports prepared by the perpetrators) of significant and sustainable benefits to either learners or to society from IFE or from the market's engagement in educational provision more generally. Kenneth Saltman talked of the 'swindle' of innovative educational finance and offered an interesting social theory to explain why privatisation policies and programs such as charter school expansion, vouchers and scholarship tax credit programmes win favour despite being unsupported by empirical evidence. He detailed how, "under the guise of innovation, cost savings, and corporate social responsibility, new and massive neoliberal educational privatization schemes have been widely adopted in the United States" (Saltman, 2012, p. 9) and ultimately connects such schemes to that country's current crisis of truth and offers advice

for resistance. Many objective researchers and readers may, eight years on, feel compelled to heed his call.

EDUCATIONAL ECONOMICS AS OXYMORON

The discipline that addresses issues such as the returns to human capital, the relationship between the higher productivity of well-educated workers, various production functions and enhanced gross domestic product (GDP), along with externalities such as educated workers bringing in new technologies and teaching others, together with long-term benefits such as cultural capital, tends to make its own assumptions as to what education is for. Schooling has, over the centuries, been misused in the service of particular religious, military, ideological, empire-governing, social justice and, most recently, sustainable development objectives. The late 20th century myth of educational input being justified by economic returns is exploded with the realisation that, when asked to identify 'education's true objectives' a very large portion of the aims and aspirations described by learners and teachers, by parents, politicians and philosophers, and by 'normal' people excluding economists, are essentially non-material. (See Unicef advertisements, early chapters of biographies and a whole range of feature films[1] for further evidence.)

Józef Dziechciarz (2015) is one of many authors to underline the exclusion of education's non-monetary benefits in standard rates of returns (RoR) analyses, including "positive relationships between education and health, the health of family members, the schooling of one's children, life choices made, fertility choices and infant mortality… the environment… crime reduction". Looking specifically at higher education, he identifies the 'triple helix concept' of providing "trained people for the needs of contemporary society… research/ knowledge generation… (and) society" (p. 8). Dziechciarz goes on to suggest that the "answer of the European Commission to the challenge of university modernisation is their policy promoting three main reforms… radical curricular reform… governance reform towards the new, entrepreneurial concept of the university… (and) funding reform (which) is designed to enable change from input oriented towards output-oriented budgeting (ibid, p. 11). As discussed below, disentangling these kinds of consequences from inputs other than funding levels involves grappling with the indefinable along with the intangible.

Given that digital age labour market requirements are largely unknown, the false yet dangerously prevalent notion that education is predominantly preparation for the world of work may at long last be overturned. School outcomes may now be understood in terms of non-competitive learner fulfilment such as 'Did they all enjoy learning what they were interested in?'. According to this present author, 'education' and 'training' are as distinct as chalkboards and cheeseboards and the workplace's colonization of the schoolroom should be stoutly resisted (Douse, 2013, p. 7). Digitisation offers an escape from education as indoctrination and enables the empowering of students as genuine partners in their own learning, effectively becoming fellow-teachers (just as all teachers are learners). It is noteworthy that Marx and Engels understood education as essential to developing free individuals and creating many-sided human beings and thus, for them, education should become "a more essential part of the life of people unlike capitalist society which is organised mainly around work and the production of commodities" (Kellner, 2010, p. 43).

The world's very lifeblood is money, both beyond education and, unless this is wholeheartedly resisted, within that sector itself. On a personal level, in many advanced nations, young adult learners face student debt and perilously easy credit, exorbitant rents and hidden charges, sneaky loan traps, shimmeringly deceptive mortgage deals, elaborately convincing scams and the general headache of tax management in a gig and short-contract economy. Beyond their own lives, they witness a society infected by an obsession with literal worth, reading splash stories about instant bitcoin fortunes, viral YouTube mini-millionaire influences and teenage video-game tycoons. It is in this context that some decision-makers seem determined to penalise those who seek higher education, almost as if to exact revenge upon the youth just for being young, irrespective of the costs and the ill-will that is inevitably involved in pursuing such expedients.

For some four decades, many governments of developed countries have determined that more and more of the costs of university education should be funded directly by its beneficiaries, through one or other, or a combination of up-front fees and deferred fees repayable as loans or through the tax system. As Tim Curtin pointed out (1996), "the basis for this view is the belief that university education generates substantial personal benefits for its recipients, and that they should therefore be required to fund their studies, either as students, or subsequently through repayment of student loans or special taxes on graduates' income" (p. 17). International donors and loaners (led by the World Bank) have acted on the same set of beliefs by requiring their client countries in the developing world to adopt the 'user pays' policy, although, as Curtin recognised, this has also been the part of its broader aims both to reduce total public spending and to have its clients switch public funding of education from the tertiary level to primary schools" (ibid, p. 21). This misplaced focus upon so-called basic education resulted for many years in resentful half-educated youngsters stalking the unsafe streets of third world cities, insufficiently qualified to proceed into the limited number of secondary or vocational schools but now too numerate/literate to settle back into their villages. Similarly, the contradictory concept of technical and vocational education has diverted attention from what might have been high-status training to third-rate routes for formal schooling dropouts.

As Curtin concluded, "the negative effects of fees in higher education are an unnecessary burden on society, because of the automatic recovery of the costs of higher education through the extra taxes paid by graduates on their higher earnings vis-a-vis non-graduates" (ibid, p. 19). Indeed, as this present author has long argued (Douse, 1992), every tax is a graduate tax. Provided there is a progressive and efficient taxation regime, any financial benefits arising from (the state's involvement in supporting) any individual's higher education will be reflected in the higher income, corporation, property and consumptive taxes paid by that individual over their lifetime. Strangely, the bulk of publications by educational economists, as evidenced by an inspection of articles in relevant and reputable journals this century, seems to ignore that straightforward conclusion in favour of erudite models involving fees and loans. Perhaps advertisements aimed at recruiting future generations of economics students should stipulate that post-secondary mathematical expertise will be regarded as a disadvantage.

MEASURING THE IMMEASURABLE, QUANTIFYING THE INDETERMINATE

IFE applications are linked with a focus on measurable outcomes, large-scale assessments and high-stakes testing, associated also with disingenuous league tables of school or university

performance (focusing but not always restricted to examination results, tending to take no account of variable intakes) and dangerous distractions such as the Organisation for Economic Co-operation and Development (OECD)'s Programme for International Student Assessment (PISA). There is a recognition that sensible assessments would need to go beyond purely educational outcomes "but also consider the broader social and financial dynamics and effects related to innovative financing for education – in other words, monitor the impact on equity and financial additionality leveraged by the IFE" (Avelar et al, 2020, p. 4), extending to an ethical dimension.

Indeed, one of the conclusions reached by Dziechciarz (2015) as stated above is that any kind of useful RoR analyses in relation to higher education would call for adequate measurement systems covering the production of skilled graduates, research and community contribution, including feasible result indicators in each of his three identified activity fields. But, even here, there can seldom be certainty as to what an educational institution or system is really meant to achieve, whether it be a pre-primary school or a postgraduate college. The only thing that evaluating the outcomes of a year's 'learning through fun' of two dozen 5-year olds has in common with assessing the consequences of enabling six honours graduates to obtain their doctorates is that neither task is possible. Indeed, some may say that the limitations of defining and monitoring quantitative educational indicators inevitably outweigh the advantages; that the assumptions are so vast and the ambiguities so huge that it is better that the exercise not to be embarked upon at all.

Based upon this present author's analyses of programme and project objectives, very few, if any, donor-funded education sector programmes and projects are directed at, or even take seriously on board, anything beyond material progress. The notion that children should enjoy their education gets very few mentions. International aid, despite being guided or misguided towards all kinds of donor goals, and even when some heed of beneficiary nations' priorities is taken, has seldom achieved, let alone exceeded, its specified higher objectives. But, to some degree due to, and to a larger extent despite of, such international munificence, there are educated people the world over, the best educated being who have risen above their own educational systems.

Many donor-supported educational and social sector interventions achieve their purpose-level indicators but when, as is frequently the case, overall objectives claim that a contribution will be made to, for example, 'reduced unemployment' or 'enhanced productivity', let alone 'diminished reliance on imported goods' or 'increased GDP', these targets tend to be unverifiable in reality and, indeed, ignored by evaluators. A programme may well upgrade primary retention or even improve science and mathematics performance – but to imagine that its outcomes may be linked explicitly and measurably to economic indicators is over-ambitious and disingenuous. The externalities overshadow even the mightiest of specific interventions.

Some planning tools, while perhaps of utility in, say, the construction of transport links or telecommunication systems, are less practicable in social development where, as we have discussed, the desired end-product is less tangible. The logical framework or 'logframe' was the proud centrepiece of much educational planning and investment for the three or four decades from the 1970s onwards – recently, it has become less popular. Angkeara Bong (2013) noted that this project tool "…is sometimes used only because external funders demand it… sometimes invented after a project has been designed… encourages a simplification of the real world… limitation and risks such as vague planning, absence of a time dimension, and improper use and static nature

(of the logframe) moves from planning to evaluation and makes the tool ineffective for project management, particularly evaluation purposes" (p. 5).

Her general conclusion that "it only works well for those who understands its use and place in the development context and have the necessary skills to use it in that context" (ibid. p. 10) is undeniable although her claim that "as a tool, the logframe has not been evaluated". Based on an assessment of some 120 programmes and projects of which about 80 per cent were logframe-based to a large or a limited extent between 1986 and 1994, this present author had reached the same overall conclusions that Bong and others came to several years later, namely that "Logframe can be of significant benefit when understood by all decision-makers, planners and stakeholders and when conducted in open participation – when applied half-heartedly or without beneficiary involvement, the consequences tend to be worse than having no Logframe at all" (Douse, 1995, p. 11). Not for nothing was the paper based upon that research entitled 'Logical Framework – Pedalling through the Project Cycle Backwards'.

EDUCATION IN THE (POST-PANDEMIC) TIME OF DIGITISATION

Having examined several hundred ICT applications, Uys and this present author reached the clear conclusion that piecemeal technological 'add-ons' have become dysfunctional distractions and that isolated ICT is not the answer, while insular AI is incongruously inappropriate (Douse & Uys, 2020). Let the system be reconstructed first, we recommended, and then integrate the best of contemporary applications to rebuild the house before putting in the furniture. We further detailed how digital age education might evolve, seeing the pre-primary and primary phases as times of individual awakening – a few enjoyable and stimulating years of enabling each child to become ready for self-directed learning. Some children will, we suggested, be ready, academically and emotionally, to escape from external educational direction at the chronological age of 10 years (or even earlier); others may not be ready until well into their teens.

When a particular pupil shrugs off the well-intentioned mentorship straight jacket and declares 'I am now ready to take responsibility for my own learning!' it is then, we argued, that self-directed education may and must begin. From that (by definition 'secondary' but also encompassing 'lifelong') phase onwards, we maintained that it is necessary to recognise the school not as a physical location but as a dispersed (and ever more global) community of learners – a process of individually-driven teacher-buttressed self-fulfilment as opposed to a physically-located exercise in regimented enforcement. The learners then 'own' the curriculum, self-directed learning from secondary onwards is the defining characteristic and the pedagogy is learning-supportive, seamlessly incorporating digital and traditional methodologies.

Far from schooling being a preparation for the world of work, we insisted that the only reason for working hard, for getting a well-paid job and for accumulating wealth is to be able to devote oneself to obtaining the best possible lifelong education. What young people – all people – should be helped to acquire, we argued, is the facility of deciding what they want to learn, and to enjoy learning, in the present-day (and sometime, perhaps, post-pandemic), evolving context of life encompassing but not defined by work. Schools, as we have known them, are a relatively recent industrial age phenomenon (with ecclesiastical antecedents). In this contemporary world, characterised by connectivity, exemplified by immediacy and defined by self-determined information

access, they are as outdated as are quill pens, buttoned boots and facsimile machines. It is time, we resolved, to discard our rosy-coloured spectacles and see the School as the dysfunctional relic that it really recently was.

Educationally, the past is another country which we may not re-visit. Let it be recognised also that this current (September 2020) determination to re-open the schools as the pandemic is (hopefully) receding, is often for economic rather than educational motives, as if schooling were but a combination of child-minding, completing an imposed curriculum on schedule, and exam-based life chance labelling. But education in its pre-pandemic form was inconvenient, discriminatory and dysfunctional anyway. Despite the educare enlightenment slogans, schooling systems across the world tended to remain geared to providing compliant labour to increase the wealth of a few, tailoring people to the workplace, and engendering the false notion of education as human resource investment. Covid-19, for all its ghastly consequences, offers an opportunity to move fairly speedily towards inclusive and equitable, enjoyable and self-fulfilling quality education for all. Let that opportunity be seized – we urged – intelligently, openly, determinedly and creatively.

The manner in which the transmission of information (and the terrifyingly glorious vastness of readily-available data out of which, skilfully, such information may be derived) and the sharing of ideas and the stimulation of creativity may be achieved, manifest a fresh socio-economic as well as educational era – a transition as epoch-shattering as that from feudalism to capitalism. An entire overhaul is called for, moving above AI and beyond ICT, embodying and synergistically integrating contemporary technology in its connectivity, organisation, curriculum content and research, and in innovation, learning methods and management. This is by no means the end of history, or more, at least educationally, the overcoming of geography. Above all, let us recognise that, just as nothing will ever be the same economically and socially, in the post-Covid-19 time, so also will nothing educationally ever be the same again in the post-digitisation period.

THE INEXPENSIVE REVOLUTION

But let it not be assumed that education in the digital age involves either vast expenditure on hard- and soft-ware or being based upon every teacher becoming a swift-fingered whizz-kind. Just as video-based learning was the fad of the 1950s, and much as programmed learning machines were optimistically and expensively delivered to some schools in the 1960s, and in the same way that language laboratories were installed in the 1980s, dedicated 'computer rooms' replete with many exorbitant desktops have been established more recently. The massive multinationals are entirely aware of yet more rich pickings awaiting them should the educational decision-makers still be captivated by high-cost so-called solutions.

Most products, services, models, expertise and research related to ICT (and now, even more so, to AI) use in education have usually come from high-income contexts and environments and, consequently, 'solutions' enabled by technology have been imported and 'made to fit' in settings that are often much more challenging. Here again, we encounter the difficulty (to the margin of impossibility) of assessing cost and benefits, rates of return and quantifiable consequences. Du Toit (2015) points to the challenges faced by most countries "in measuring the impact of investments in infrastructure, massive roll-outs of teacher training initiatives, and ICT usage in the classroom" (p. 9), going on to consider "different types of learning (i.e. basic education approach, knowledge

acquisition approach, knowledge deepening approach and knowledge creation approach)…" concluding that teacher training and ICT applications "need to be viewed within a larger system where the teacher is central to several conceptual domains including ICT in education policy, curriculum development through the provision of digital content, ICT-enabled pedagogy, ICT infrastructure, and organisation and administration at schools" (Du Toit, 2015, p. 19). The corollary of this corresponds with our earlier and general contention that it is the overall system that must be transformed prior to incorporating the best of contemporary technology in an integrated manner.

While Uys and this present author recognised the centrality of the learner, along with the teacher's vital supporting role, Du Toit's general point regarding the impact of technological infrastructure is well-made, but this was not our recommended route. Enabling individual connectivity through inexpensive handheld devices is the advocated way forward: with the creative application of such ubiquitous and relatively inexpensive devices connected to the "cloud" or with pre-loaded content and systems, a long-overdue move away from high investment solutions may and must eventuate. Mobile computing with a strong set of cloud-based software tools and content may, in the appropriate setting, support higher order knowledge deepening, knowledge creation and problem solving and will provide learners with a positive and virtually (in both senses) unlimited learning potential along with the resources to develop 21st century skills.

Digitisation is essentially cost-effective in enabling the equitable access of students as self-directed consumers and an equitable provision of learner-demanded content. That realisation will inevitably have profound consequences for educational planners and development partners seeking to support national educational policies and plans. No longer should any well-meaning donor, still entrapped in the 1990s, offer to provide desktops for all. The over-priced, imported response is now redundant and the machinery antediluvian. Similarly, and let there be rejoicing in staff rooms worldwide and the educational technology is coming back to the user. Even the most vehement 'computer illiterate and proud of it' pedagogue will soon find applying the most effective devices and systems as easy as switching on the classroom lights or, in extreme circumstances, bleeding the laboratory radiators – and, if not, their 5-year old pupils will explain it to them.

However, around half of the world's people are still offline and cannot participate in the digital culture or economy in any meaningful way. Overcoming that disparity is a sensible starting point on the road to equity. Development partners should consider diverting funding from national-level interventions to supporting effective education throughout the developing world in such areas as free Bring Your Own Device (BYOD) connectivity, online learning resources, reference sources, teacher consciousness-raising, inclusiveness, and special needs, and for international recognition that celebrates distinctiveness yet builds upon our similarities. Whether the interventions are philanthropic or otherwise, enabling everyone, worldwide, to participate on an equal footing is extremely challenging and undoubtedly worthy. The kind of development most likely to promote its intended beneficiaries is that which they are allowed the opportunities to devise, essentially learner-driven, universally participative and affordably accessible, necessitating a fresh approach to international cooperation and development support.

THE RELATIVE WEALTH OF NATIONS

The international 'development aid for education' industry, whether offering technical expertise, grants or loans, has its own frequently economist-devised and often numbingly complicated procedures for the awarding, application, monitoring, reporting and evaluation of support. A major player is the Global Partnership for Education (many such donor organisations imply 'companionship' in their titles) whose 'Key Performance Indicators' include such undoubtedly worthy outcome targets as 'Proportion of students able to read and understand at national curriculum level at end of primary or basic education', all disaggregated by gender. GPE also requires education sector assessments and plans, each to be of acceptable content and quality, 'reasonable' domestic finance for education, aid effectiveness and "the further disaggregation of all the outcome indicators by income or wealth quintile, disability, and subnational levels of government" (GPE, 2015, pp.5/8).

The support of GPE, and that of numerous bi- or multi-lateral development partners before them, has undoubtedly contributed to vast numbers of children worldwide receiving education, from upgraded teachers and in refurbished facilities, from pre-school to university. Development banks expect their loans to be repaid, often with low rates of interest over long periods. Bilateral donors continue to embody their national interests in their educational support strategies sometimes requiring, for instance, primary schools to be constructed within sight of main roads to ensure donor visibility, or for French to be taught (in Anglophone or Lusophone countries) as a key curriculum component, to children having difficulty in learning in the official national language (which differs from their mother tongue). The fact that the aid agencies' concern over classroom practices became explicit soon after the fall of the Berlin Wall is in itself significant. However, the ascendancy of neo-liberalism as a development paradigm in the 1980s and 1990s elevated political democratisation as a prerequisite for economic development. Education then assumed a central role in the democratisation project and learner-centred pedagogy was a natural choice for the development of democratic social relations in the schools of aid-receiving countries.

At its best, educational aid is genuinely focussed on sympathetic perceptions of developing countries' requirements. For instance, one widely read European Union declaration (EU, 2017) portrays education as a driver of inclusive growth and poverty reduction, and vital to the achievement of broader development goals. It adds that education is a human right, as recognised in the 1948 Universal Declaration of Human Rights and by many conventions and international declarations ever since. The tension between education as a factor in economic development and as a human right is seldom scrutinised. Impacts of education on other sectors – health, nutrition, employment, environment, peace building and governance – are widely claimed. The Paris Declaration on Aid Effectiveness (OECD, 2006) backed a process of collaboration between the donor nations and those impoverished countries receiving educational aid. That Declaration articulated goals for an "improved approach that would make it more effective than the inadequate and flawed educational models inherited from colonial times, which continued to be entrenched across the globe" (ibid, p. 2). However, there are still many instances of more than one such organisation's teams simultaneously developing distinctive (and often incompatible) plans at the recipient nation, each regardless of the efforts of the others. Moreover, each development partner demands that beneficiaries make applications and submit reports embodying its own customised, frequently byzantine, documentation.

Studies of international trends in primary education depict a wide range of developments related to such (overlapping) themes as citizenship, life skills, personal welfare, social relationships, health education, family life, moral education, character development, leadership, orientation on mankind and the world, international understanding, environmental studies, communication/new media and/or literacy, technological literacy, working with others, improving one's own learning and performance, independent learning, problem-solving and thinking skills, cultural and multicultural education, the spiritual dimension, physical/ motor skills, education for peace, consumer education, mental health, values that underpin society (honesty; reliability; respect for others; respect for the law; tolerance; fairness; caring or compassion; and non-sexism and non-racism) and many others. These foci are, so extensive to the point of invariable, determined and imposed by the donor, albeit sometimes involving consultation with the recipient partner.

In this context, it is worth reminding ourselves of the origins of the current international donor-partner reality and of the historical factors that underlie all of this much-vaunted philanthropy, not to mention those high-minded aspirations set out in the previous paragraph. Benevolent nations and warm-hearted billionaires did not acquire their wealth solely through exploiting developing world mineral or agricultural resources, nor through cheap or indeed slave human labour, nor through financial subterfuges and aggressive tax avoidance – just the bulk of it. Those now positioned to donate or to loan often impose strict, complex and often demeaning conditions upon their partners. They are not so placed through their own exceptional talent, hard toil in the heat of the day, or moral superiority. Their fortune is very largely a matter of fortune.

To take this further, appeals by the chair of the International Commission on Financing Global Education Opportunity (and former UK Prime minister) for all countries to agree to call time on fifty years of neoliberal economics are echoed. They should, he argued, break with "the pursuit of deregulation, liberalisation and privatisation at the expense of fairness, employment and sustainability… give priority to fair trade, not just free trade… robustly address monopolistic behaviour from rent-seeking digital platforms… provide generous support for science and innovation – with all that wrapped in a commitment to action on climate change and action on unacceptable levels of inequality." (Brown, 2020, p. 1) Abandoning IFE might well be added to that list. So far, the responses to Covid-19 have been essentially 'My Nation First', despite the pandemic being an on-going universal threat. The world leaders – the people's genuine representatives globally – need to work together in overcoming specific emergencies and developing a shared resilience to all forms of future challenges, and, at the same time, agreeing upon an immediate and synchronised stimulus. Much of the work of sustainable significance would be achieved.

Or is it opportune to think of going still further? Massive transfers of treasure and technology, sufficient to enable all developing countries to emerge soon from education sector aid-dependence altogether, would, in addition to being of vast ultimate benefit to the givers as well as the receivers, go some way to righting colossal age-old wrongs. While some may regard this proposal as just within the parameters of a paper focussed upon innovative financing, others may see it as abusing the hospitality of these pages or, more convincingly, touching upon a major issue that deserves especial focussing upon elsewhere. Accordingly, for present purposes, let it be agreed that the ultimate sources of wealth that enables some to give (or to lend) while others need to receive (or to borrow) are, in the main, such that, at the very least, the responsibility for this support (maybe we

should call it 'reparations' rather than 'aid') should no longer be with the possessors of that wealth but, somehow, be handled forthwith by those from whom, historically and culpably, the bulk of it was derived.

IMPLICATIONS FOR EDUCATIONAL PLANNERS

Taking account of the above considerations, and on the analyses conducted, the following tentative conclusions are put forward as bases for further discussion amongst those of us who practice the arts of educational planning and decision-making and, hopefully (for let us not shirk well-informed criticism), impassioned argument between us:

a. Based upon available evidence, there seems to be little merit and much danger in the application of any form of Innovative Financing for Education.

b. Economists, as such, have nothing positive – and much that is potentially negative – to bring to the investment in education debate.

c. The essence of education is beyond quantification and, accordingly, all attempts to measure its outcomes or to compare school or national performance, are dysfunctional and vain.

d. Education is about to undergo a fundamental transformation worldwide; Covid-19 is advancing the realisation of that reality.

e. A key characteristic of that forthcoming universal transformation is that, from the secondary phase onwards, learning will be self-directed, with teachers and systems supporting rather than leading those learners.

f. Contemporary technology both necessitates and make possible this transformation – rather than necessitating any kind of high-investment solution, this may be regarded as the inexpensive revolution.

g. The responsibility for the awarding, management and evaluation of all education sector grants and loans should be transferred from the donor (country, region or philanthropist) to the recipient (e.g. the Global Partnership for Education should be run from, by and for the least developed 'partners').

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