



Access and desertion in universities. Financing alternatives

Acceso y deserción en las universidades. Alternativas de financiamiento

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Abstract

Nowadays, the access to universities in Ecuador is a growing factor due to the implementation of the Organic Law of Higher Education, which favored the access and influenced on the quality of education at the university level. The purpose of this article is to analyze the causes that limit access and generate desertion, and to demonstrate the financing alternatives that could contribute to overcome desertion. The induction-deduction method was used, compiling information from primary and secondary sources. A sample was selected consisting of students from the universities located in Cuenca; the questionnaire technique was applied and the information was supplemented with interviews and bibliographical sources. The main results show the different reasons that cause the problem, such as high tuition costs and the loss of subjects. The few and different ways that exist to reduce desertion were identified along to the lack of information that students have about different benefits. In response to the problem, it is proposed to establish policies linked to the increase of alternatives and to

improve the communication between students and institutions that offer scholarships and financial services.

Keywords: University, barriers, access, desertion, scholarships, credits.

Resumen

En la actualidad la dinámica de acceso a las universidades en Ecuador es creciente porque desde la puesta en práctica de la Ley Orgánica de Educación Superior; se introdujeron cambios que favorecieron en parte el acceso e influyeron en el incremento de la calidad educativa del nivel universitario. El propósito del presente artículo consiste en analizar las causas que dificultan el acceso y generan deserción, y evidenciar las alternativas de financiamiento que pudieran contribuir a superarlas. Para ello, se utilizó el método de inducción-deducción, recopilando información a partir de fuentes primarias y secundarias; se seleccionó una muestra compuesta por estudiantes de las universidades ubicadas en Cuenca; se aplicó la técnica del cuestionario y se complementó la información con entrevistas y fuentes bibliográficas. Como principales resultados se evidencian las diversas causas que originan

el problema, como los altos costos de colegiatura y la pérdida de materias; se identifican las pocas y diversas vías que existen para disminuir la deserción junto al desconocimiento de sus beneficios por parte de los estudiantes. En respuesta al problema, se propone instaurar políticas

vinculadas al incremento de alternativas y mejorar el proceso de comunicación entre los estudiantes y las instituciones que ofrecen becas y servicios financieros.

Descriptor: Universidad, barreras, acceso, deserción, becas, créditos.

1. Introduction and problem

Higher education of Ecuador has undergone transformations since the last decade, in the current Constitution the right to it is guaranteed, observing the principle of equality of opportunities and permanence through the Organic Law of Higher Education (LOES), Implemented in 2010, according to article 71 on the access and management of institutions of higher education (IHE) on tariff collection art. 73.

The information stated in LOES reverses the situation in relation to the access to IHE, described in the analysis carried out by Pareja (1986), who says “currently there is evidence of a marked deterioration of the teaching quality at all levels of the educational system” (p. 22).

This situation analyzed by Pareja aggravated by the economic crisis of 1998, which induced the lack of resources, increased the economic barriers with respect to the access by raising the costs of enrolment that until the 2006 only favored people with high incomes.

From 2009 the universities entered a process of quality improvement, were evaluated and some closed, all this aligned with the change purpose expressed in government policies, which assumes quality increase and access. In this regard, Ramírez (2010) emphasized the idea that “Ecuador is one of the countries in Latin

American with lower university tuition coverage, in this sense, it should be a priority to increase access to this educational level” (p. 19).

Derived from this, access rates in the country have shown significant improvements, according to accountability report sources in SENESCYT (2015), in years ranging from 2006 to 2015, the amount earmarked for these purposes amounts to 2% of GDP, the offer reaches 55.56%, while gross and net enrolment rates reach the values of 31.86% and 21.23%, respectively.

These data demonstrate the effort made in the last decade, although it is true that the decision to offer public higher education for free has acted positively on the entry barriers, the compulsory examination, even when it affects favorably on the quality, has constituted in another barrier, especially if taken into account that the best prepared students do not mostly belong to the lower income sectors.

In Cuenca 4 universities remained after the categorization process of the universities: Universidad de Cuenca (UCUENCA); Universidad Politécnica Salesiana (UPS); Universidad del Azuay (UDA); and Universidad Católica de Cuenca (UCACUE).

Students are forced to leave their studies at any level or university degree for a variety of reasons; the careers that have highest desertion percentage are:

Table 1. Desertion percentage.

Universidad	Carrera	Deserción
U Cuenca	System engineering.	65.45%
	Electronical and telecommunication engineering.	55.36%
	Industrial engineering.	57.14%



Universidad	Carrera	Deserción
UPS	Electronic engineering.	14.38%
	Mechatronic Engineering.	21.14%
	Veterinary and Animal Science.	26.09%
UDA	System Engineering and Telematics.	39.66%
	Degree in theatrical art.	35.29%
	Electronical engineering.	34.09%

Sources: elaborated by the authors according to the register of the universities.

There are institutions that support the continuity of studies in the universities through scholarships and educational credits, these alternatives are insufficient in correspondence with the necessities. For this reason, the main objective of this research is to analyze the causes that hinder the access and provoke dropout of the students to the universities and the financing alternatives in Cuenca-Ecuador.

To meet this objective, theoretical and empirical methods were applied, the main causes associated with student dropouts are the lack of funding to cover tuition costs and the loss of subjects, evidencing the existence of the problem, which in turn is conditioned because the financing alternatives are few, limited and difficult to meet all the requirements, aggravated by insufficient knowledge of the functioning of the Student Welfare Department of Universities and other institutions that provide services to students.

The analysis of these elements contributed to the design of a proposal that can mitigate its effect by increasing the access to universities and decreasing the dropouts.

2. Access to Higher Education

2.1. General aspects

In Latin America colonization caused the formation of universities in different countries of the region, Alonso and Casado (2007) in studies carried out in this subject mentioned “from the first third of the XVI century America had

its first university, founded in Santo Domingo in 1538 (...) “ (p. 3). Later, universities emerged in the region with a broad academic offer in response to the growing demand of society; the rate of increase continues to rise, in reports of the Inter-Interuniversity Center of Development (CINDA, 2011, 2015) these growing dynamics are declared particularly in the report 2015:

The overcrowding of higher education in Ibero-America has been very significant since the years 70. (...) going from the reduced 7% coverage of 1970, when it expressed an elite access, to 41%, with 21 million of students in 2010 (p. 98).

Desde otra perspectiva, la presencia de los centros de educación media es superior a la presencia de los IES, como resultado solo se cubre a estudiantes que han sobresalido mediante sus calificaciones para la universidad pública o los que cuentan con recursos económicos para costearse una universidad particular haciendo que éstas se incrementen, al respecto en CINDA (2015) se expone:

From another perspective, the presence of middle schools is superior to the presence of IHE, as a result are only covered the students who have excelled through their qualifications for the public university or those with financial resources to afford a particular university, in this respect in CINDA (2015) is exposed:

The expansion of private tuition has been constant during the last 40 years in Ibero-America



and especially in Latin American (...), such impulses have continued by the increase of the families' income, but their incidence has been lessened by the expansion of public institutions of higher education (p. 106).

At the UNESCO Conference (1998), whose main topic was "vision and action of higher education in the 21st century", was expressed the importance of providing access to universities based on the merits, capacity, effort, perseverance and determination of students, without discriminating for race, sex, language, religion, economic, cultural, social or disability conditions.

It is therefore necessary to develop a more open society for the acquisition of knowledge; however, the demand exceeds the academic offer and with it there are barriers of access and continuity in the educational systems, in the CINDA report (2011) is expressed:

Several systems use some type of standardized examination to measure knowledge or skills that enable for the continuation of higher studies, while others opt for universal public access schemes, with no selection at the entry point, given the strongly unequal nature of school systems in most countries (p. 156).

The discourse of the universities emphasizes that one of its fundamental pillars is to guarantee the equality of conditions in the access and permanence of the students to provide assistance in correspondence with their necessities, as well as to have a suitable Infrastructure and work implements; however, this does not ensure covering the needs of studies and, in general, the least benefited groups are those of low resources. The management of resources should be managed responsibly, with a vision focused on education, consistent with the standards that the society demands, as stated in the UNESCO Declarations (1998):

Management and financing of higher education require the development of appropriate policy planning and analysis capacities and strategies, based on established cooperation

between higher education establishments and national planning and coordination agencies in order to ensure proper streamlined management and correct use of resources (p. 28).

In the practice this declaration has not been concretized and no compliance with the demand is ensured; currently, there is an increase in dropout rates for students as well as greater difficulties in enabling access, consequently in fulfilling young people's dreams of becoming professionals. On the one hand, the limitations of resources on the part of the families and on the other, the budgetary restrictions on the part of the universities that limit the offer. Alcántar *et al.* (2008, 2010), carried out a detailed analysis of this problem and demonstrated through the concrete study of a university, how the increase and diversification of funding sources coupled with budgetary rationality can contribute to the enrolment expansion.

2.2. Academic desertion

There is no clear definition of the causes of non-permanence in the university; they may be given for several reasons. Socha (2009) refers that desertion contains some modalities that differentiate their understanding and their various motivations. It can be temporary or definite dropout, in the case of the private universities, not having the money to cover the tuition costs.

Other factors that influence the student, "(...) the education of the parents and the type of High School they attended are important in explaining the differences of risk dropout and conditional probabilities of graduation" (Giovagnoli, 2002, p. 16).

From another perspective, there are greater contributions to universities in geographic environments where the power of the world's great economies prevails, which means that income and permanence in the classrooms are stabilized, unlike developing countries where education depends on economic factors for the continuity of studies.



In the CINDA report (2011), is analyzed that “the distribution of opportunities for studying at the university is strongly conditioned by the socioeconomic origin of the students” (p. 168). The progressive participation of the private sector and the concern over the lack of control of the agencies in charge, as well as the quality of the training offered and the cost of the tuition have made the payment capacity a key mechanism for the admission to the universities; it constitutes a paramount obligation of the Governments to ensure that all people have access and continuity and the same opportunities; therefore, gaps must be eliminated from High School.

Jara, Aguilar and Muñoz (2015) mentioned:

Educational inclusion must be a state priority, fostered from constitutional regulations, laws, regulations and ordinances, with the purpose of reducing barriers that exclude human beings from one of the basic social needs such as education (P. 166).

On the other hand, not being informed also influences the university desertion, the little knowledge had about the profession at the time of completing High School influences significantly, emphasized by Vargas (2015) when referring: “students who completed their baccalaureate cycle still do not have a clear idea of what they intend to do at the university” (p. 19). Therefore, when they are studying they do not see their expectations covered and only see desertion as the only way.

But, the economic aspect is one of the fundamental elements, since it even allows them to access an additional preparation before they have the access exam and provides them with advantages over the rest of the students. In this respect, Martín and Leal (cited by Pesántez, Sabina and Chasi, 2015, p. 66), mentioned:

It is not fair that the access to the institutions of higher education only takes into account the academic merit, since this does not allow equity, that is, equal opportunities, since it is

not possible to find a similar relationship in the preparation for access of those sectors of the least favored population with those with the highest economic resources and higher cultural level in the family core, mainly conditioned by the lack of income.

2.3. Financing alternatives

Ishitani and DesJardins (2002) carried out a thorough quantitative analysis in which they presented among the variables studied: age, sex, formation of parents, income, knowledge about the career among others, and determined the correlation between these variables Including dropout rates and financial availability, concluding that the management of financial resources would help more students to access and remain in the IHE, depending on the amount allocated, especially the freshman, so it is important to know these before they enter.

Scholarships are considered as one of the most significant alternatives to mitigate student dropouts.

Universities must organize scholarship systems so that students who show enough capacities and independent aptitudes of their socio-economic status can have access to institutions of higher education (Prado, 2008, pp. 112-113).

These are granted by public and/or private institutions to students who demonstrate that they are suitable for this service, so they can cover fully or partly the career for reasons of economic situation, high qualifications, sport merit, disabilities, among others.

In addition to supporting people with high academic merits, scholarships are aimed at people with limited economic resources or with special capacities to access formal education (Cusco and González, 2014, p. 55).

Other alternative is the educational credit to people who are struggling with different problems, given by: a) shortage of positions in



the public institutions due to the high demand, and the consequent high competition for these few positions, and b) the Inability to pay private education (Gómez and Celis, 2009, p. 107), so they resort to this service to cover tuition fees and other items in the academic area.

These beneficiaries are committed to pay within a time established by a contract once completed the career, in this way they are only dedicated to their studies, (Delgado, 2004, p. 28) mentioned:

It is a good investment because it offers the individual benefits that will materialize later and that justifies the expenses while they are studying, but in the future it means lasting profitability.

The benefits provided by this financial figure are tuition fees, child support, etc. In the educational credit these expenses will be adhered to the tuition cost that has to accrue in the future. To access these services some requirements must be fulfilled, within which is the high qualifications obtained by the students to be enrolled in the case of the private university and for the public university is to access to entrance exams.

Universities are responsible for managing income sources that do not come from the state or the students, through organizations that wish to collaborate. These contributions can be allocated to financial aid and contribute to the increase of scholarships, not only for the payment of the tuition, but also services that enable the permanence of the student in the institution.

3. Materials and methods

Type of investigation: descriptive

The methods used were: historical-logical to identify the state of the art and inductive-deductive

to determine the results from a sample and deduce the behavior of the members of the study.

The techniques used were: bibliographic review; student surveys on the benefits of student welfare departments, knowledge of alternatives for avoiding desertion and the causes affecting desertion to validate the assumption that lack of funding is one of the main causes.

Interviews were done with the head of the student welfare department, government agencies and bank agency officials that provide educational credit services in order to analyze the content and use of the alternatives. A documentary review of desertion reports and funding routes in the locality was carried out.

Sample size was based on students entering, period 2015/2016, UCUENCA (1691), UDA (1393), UPS (1483) and UCACUE (2287), according to university records with a total of 6854 students.

3.1. Determination of the sample size:

The calculation of the sample was 364, and 383 surveys were used to minimize the margin of error in the different analyses, taking into consideration, the races and the sample size for each university, with a share of 43.9% in men and 56.1% in women from 17 to 38 years old.

The questionnaire was applied by universities: UCUENCA, 92 surveys, with 24.02%, UDA 79 with 20.63%, UPS 81 with 21.15% and UCACUE 131, with 34.20%, in 69 careers: Administrative Science equivalent to 13.84%, Medical Science 20.10%, Human Science 22.45% and Technical Science 43.60%.

$$n = \frac{Z^2(95\%) = 1,96^2 \times M = 6854 \times P = 0,5 \times Q = 0,5}{E^2(5\%) = 0,05^2(M = 6854 - 1) + Z^2 = 1,96^2 \times P = 0,5 \times Q = 0,5} = 364$$



3.2. Analysis of the data

Table 2. Structured responses

Question	YES	NO
Have you ever thought in abandoning your studies?	27.2%	72.8%
Have you had problems to finance your studies?	51.2%	48.8%
Do you know the services provided by the Student Welfare Office of your University?	34.5%	65.5%
Have you been helped by this office?	11.7%	88.3%
Do you know the requirements to opt for an educative credit?	32.96%	67.1%
Do you know the services of the Human Talent office?	11.5%	88.5%
Do you know the bank institutions that grant educative credits?	21.9%	78.1%
Have you ever thought in abandoning your career?	17.8%	82.2%

Source: own elaboration.

In terms of the financing sources, 77.4% by themselves, however this variable changed by depended on their parents, followed by 11.3% universities.

Table 3. Other results obtained by Universities

	¿How do you finance your studies?			
	UCUENCA	UDA	UPS	UCACUE
Yourself	8.7%	3.8%	11.1%	19.1%
Credit	0.0%	1.3%	0.0%	0.8%
Scholarship	1.1%	12.7%	13.6%	8.4%
Your parents	90.2%	87.3%	77.8%	71.8%
Other	1.1%	1.3%	2.5%	4.6%
Other services to cover				
Food	24.0%	18.5%	23.2%	18.0%
Transportation	24.0%	21.5%	21.1%	23.4%
Purchase of study materials	22.4%	28.7%	19.0%	18.5%
Things that hinder to continue studying				
Economic aspect	22.7%	30.6%	30.8%	30.7%
Performance	7.7%	17.1%	16.2%	6.7%
Demotivation	17.9%	11.8%	11.4%	11.2%

Source: own elaboration.

As for the causes that motivate the desertion, the economic aspect is the main one with 69.27%, followed by the academic performance with 26.29% and personal problems with 21.61%, all four universities agreed with the information. Among other factors that hinder access to uni-

versities is the non-approval of the admission examination to public universities with 73.37%, not having the money to cover the tuition with 43.36% in the case of private universities.

Other services in addition to tuition were covered, such as transportation in 22.7% as the



first option, purchase of study materials with 21.3%, second and third food with 20.6%.

3.3. Interviews

3.3.1. Student welfare

Lectures are held at the beginning of each semester with students about the operation of scholarships, medical services, dental, tutoring, etc. The universities are governed by the LOES and the internal regulations for the execution of the scholarships. The main requirement to access and maintain the scholarships is to approve the subjects; in case of losing the scholarship the student can recover it once the subject has been approved. The percentages of benefits, depend on the type of scholarship to which it accessed by economic situation, sport merit, etc. and those established by the universities.

3.3.2 Regional IFTH 6

The regional headquarters is in Cuenca; its goal is to help people continue their studies inside the country or abroad, whether for academic merit in public interest careers, or others; to maintain this scholarship the main requirement is to approve the subjects. Students who have passed the exam, but do not a position at the public university are relocated to the private universities that are part of the agreement; the universities cover the tuition cost and are

focused on beneficiaries of human development bond, a high-performance group, among others set out in the regulation.

3.4. Secondary information

3.4.1. Scholarships

In the reports on compliance with the internal regulations of the University is found the number of scholarships granted by the universities: UCUENCA 2015: financial scholarship 483 and mixed Scholarship 640, UPS on September 2015-February 2016 granted 6613 scholarships (44.59%), UCACUE on September 2015-February 2016 granted 2512 scholarships (16.94%) and the UDA on September 2015-January 2016 granted 5705 scholarships (38.47%).

In UCUENCA scholarships constitute financial aids in 20.5% of the basic salary, mixed scholarships with 3 meals a day and 9.41% of a minimum wage for ten months. The UPS recognizes a percentage of scholarship to all students at the tuition fee and manages a credit system that covers part of these costs. There are agreements with the universities: quota policy with the UPS, specific agreements with the UCACUE and the UDA, the public interest careers were sent to the UCUENCA. The number of scholarships and financial aid granted by the government in recent years has increased.

Table 4. Money granted.

Year	Scholarship IECE, IFTH	Educative credits SBS	Scholarship UPS	Scholarship UDA	Scholarship U Cuenca
2014	4 387 739.11	3 288 001.91	13 291 882.00	10 304 416.04	283 947.00
2015	12 204 364.92	6 806 358.01	25 788 517.50	11 249 408.11	689 318.42

Source: elaborated by the authors with the information taken from the institutions' report.

The amount given by the Government to the universities is annual and will depend on certain criteria established in the LOES art. 24; in the case of the UPS this is allocated on the basis

of contributions by the State, own resources, institutions and organizations; each university assigns the scholarships according to its rules of procedure. The following shows how the UPS does:



Table 5. Scholarships by UPS quintile (Cuenca campus).

Año	Quintil 1			Quintil 2			Quintil 3			Quintil 4		
	Beca	Valor	%	Beca	Valor	%	Beca	Valor	%	Beca	Valor	%
2014	221	97.465,90	3	3279	848.448,00	42	3905	645.303,13	50	365	48.289,39	5
2015	217	130.601,55	2	3762	1.731.421,13	39	5014	1.906.695,32	52	709	298.787,00	7

Source: elaborated by the authors based on the register of the UPS

In this case, the allocation depends on the social condition of people and their number depends on the annual budget that includes the state allocation and the cost per student in an attempt to achieve a better approach to the equity indexes.

The Ecuadorian Institute of Educative Credit and Scholarships (IECE, 2014) granted 948 compared to 1300 granted by the regional IFTH 6 (2015), showing an increment of 37%.

Jara (2016) also analyzed the main causes of desertion in the Education career of the UPS, mentioning that the factors that cause desertion are:

- Economic situation 49.51%
- Selection of the wrong career 11.80%
- Lack of commitment 10.49%
- Educative Methodology: schedules 6.89% and exigency level 0.66%
- Cases of discrimination: professors 2.95%, students 0.66% and administrative staff 0.33%
- Deficiencies of previous knowledge when entering the university 0.98%

Vallejo (2016), mentioned that the UPS does not have a communication plan, but it uses several means to present the benefits. The author proposes the implementation of direct marketing techniques and public relations focused on:

- High School seniors
- Parents of High School seniors
- Professors of High School Seniors

Given the importance of contextualizing strategies related to the knowledge of technical careers on the part of the UPS, It could be a starting point for generalizing and adapting them to the services provided by different institutions.

3.4.2. Financial institutions that offer educative credits

The private financial institutions in Cuenca provide mainly educational credits for postgraduate studies, among them Banco de Machala, Bolivariano and Guayaquil offer these services. Banco del Pacífico was delegated the function of issuing the educational credits that were previously provided by the disappeared IECE. Currently, Banco del Pacífico accepts the information of the applicants to analyze it and to give them the service; when performing the transfer of functions a campaign was held in universities and schools to present it, using different ways of communication. To access this service, the student must:

- To be enrolled within an institution recognized by the SENESCYT
- To approve the subjects, this is the main aspect to have the credit
- To present relevant documentation of the career
- To have time of grace to accrue the credit plus interests
- The disbursements are every semester

Depending on the case, there must be a guarantor that shows liquidity in correspon-



dence with the requirements of the credit and 1 year of labor stability, if the person is his/her own guarantor is requested 2 years of stability, the interest rate to date is 9.50% stipulated by Banco Central del Ecuador (BCE).

The active referential rate to January 2017 was:

- Corporate product 8.39%
- Enterprise product 10.06%
- SMEs product 11.57%
- Commercial 9.00%
- Educational 9.50%
- Real Estate 10.90%
- Housing of public interest 4.97%
- Retail microcredit 27.41%

The financing rate is maximized according to the BCE's indicators. Compared to other credits offered by short-term financial institutions to make payments, the educational credit is long-term to do disbursements, giving the opportunity to cancel during the recovery stage, the interests generated in the period and the amount allocated to educational credits in Cuenca has had a more coverage, causing an increase in income to the IES.

The educational credits granted by institutions of Azuay were: 2014, 228 operations (the amounts appear in table 4) and 2015, 452, representing the double amount registered in the Superintendence of Banks and Insurance.

4. Discussion and conclusions

The main aspect that hinders the access to the university is the financial one, which does not deviate from the causes that generally affect most of the young people in the world; a big part of them depend on their parents (77.4%), there is a low rate of credit usage, not exceeding 5% at any case, which may be conditioned by the non-fulfillment of the requirements and/or especially the lack of a guarantor.

In Cuenca, the main reason that limits the continuity of studies is the lack of financing to cover the costs of tuition and in the public university the loss of subjects.

27.2% of students have thought of abandoning the studies, although it is not a high percentage, it is relevant; the members of the student welfare department mention that they strive to make known the benefits they provide to mitigate desertion, however, it is not enough, because they also need to assist in the demotivation of students, since it reaches approximately 13% of the causes that provoke the desertion, being even higher in public universities.

In the managing process of the universities, a relevant aspect is the strengthening of the bond with the students through the student welfare department, from the moment they enter until they graduate. The results of the surveys show that 65.5% do not know the services provided by the department, and only 11.7% have acceded to one of these services. This shows that the action of this department should be more proactive to guide students in the financing options that they can access, and since the tools used in the communication are not effective, Vallejo (2016) proposal should be considered.

The management of scholarships depends on the budget allocated by the agencies that offer the different calls. It is observed that the amount increases in each academic period; in the structure the highest allocation percentage corresponds to the UPS with 44.59%; however, the number of applications has grown, so not all needs are covered. This worsens because 67.1% of students do not know the information, implying that other means should be implemented to cover that information.

The UPS distributes the scholarships by quintiles, the largest number of students is in quintile 3 (50%) (The headquarters report in Cuenca, 2014) and the allocation of scholarships granted has increased by 25% at the general level and 2% for quintile 3 until 2015; contributing to the achievement of the equality index.



In relation to the credits as different alternatives to accede and remain in the university as proposed by (Gómez and Celis, 2009), only a bank provides this service for undergraduate studies, which obviously results insufficient; in addition 82.2% of the university students do not know this information which is in the website of the bank, aggravating the situation.

On the other hand, the requirements for access to these credits are not flexible, in some cases are difficult to cover especially with regard to the guarantor, yet it is observed that the number of people who have applied for credits to continue their professional preparation have increased by more than double, compared to the previous year's amounts; however, the demand is not covered. With respect to the interest rates, the one referred to the educational credit is 9.5%, above the corporate product and the commercial, and only 1.11% lower than the real estate.

The analysis shows that the universities in Cuenca have agencies that provide alternatives to access and stay in it; they have increased their granted amounts in different periods giving coverage to more students; however, these are insufficient and although they contribute to attenuate the rates of desertion and continuity still do not cover the demand. On the other hand, this information is little known for those who want to access the university or who want to dropout due to different problems, accentuating this problematic.

In attention to the findings it is suggested:

To the bodies responsible for dictating policies with respect to financial credits and institutions that sponsor calls for scholarships:

- To structure public policies that encourage in financial agencies the increase and diversification of educational credits and the easing of the requirements for obtaining them; and to broaden and diversify the calls for scholarships.

To the universities:

- To work along with financial institutions to obtain the extension of services for undergraduate education credits.
- To manage external sources of income that allows allocating more funds to support of the students.
- To analyze the grant of scholarships in relation to the level of the students' income.
- To improve communication strategies with students who study, and focus the strategies on the social networks with direct access to students; these strategies can include the implementation of fairs twice a year with the participation of all educative agencies.
- To include in the communication strategies the seniors of High School, to present the aspects related to the functioning of the Student Welfare Department and the services that it offers as well as the alternatives that it has to finance the studies.

To the IFTH:

- To improve the information presented on the call for scholarships.
- To the Financial institutions:
- To improve the information on the access to educational credits, diversification, ease of requirements and payment terms, to offer the student more opportunity about his/her future income as professionals; in the case of Banco del Pacifico and other institutions that grant postgraduate credit, to extend this service to undergraduate.

5. General conclusions

- The access and desertion are topics of discussion in all countries, as well as in international organizations, being the main cause the lack of funding by the students.
- This barrier is broadened by considering that to access higher education the implementation of an examination is established, which is not equitable, because it depends



in most cases on the level of High School, which is conditioned by the income of the families; students who attend private schools have advantages.

- The financing alternatives do not meet the expectations of the demand; the portfolio of services must be extended by the financial institutions and the search for external alternative sources from the universities, destined to support the Students.
- Students are not aware of the benefits of scholarships and educational credits; there is a significant gap in the communication process and to cover it more communication techniques must be used to provide more information and attract students who can benefit from these access and maintenance alternatives in the university, contributing to the reduction of the drop-out rate, despite the fact that the amounts granted are insufficient.

The limitations of the study cover two aspects, one: the scope, since the sample must have included students who study distance learning, the other aspect, to delve into the desertion causes at the motivational level and interest.

As future research lines, it is proposed to expand the study to other provinces, in order to generalize the results, comparing the findings of this research with other contexts, which would allow to identify the regularities present in the country in relation to the studied phenomenon.

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