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**Abstract**

The purpose of this article is to discuss how best to finance higher education in low-income countries of sub-Saharan Africa, drawing on benefits and drawbacks of the prevalent models of higher education finance, and lessons to be learned from countries which have seen greater expansion of their higher education systems in recent decades. Two main aspects are distinguished: first, a recognition of the powerful evidence that the general level of education in a country, its human capital, matters in determining a path to economic development; second, understanding that it does not help to produce large number of unemployed graduates whose only option due to absence of jobs is to engage in rent-seeking activities which in the end undermine both the essence of the human capital investment made, and job creation to be associated with human capital skills. Three areas are discussed, fully publicly financed “free” university education model; feasibility and lessons about fees; feasibility and lessons about loans. In addition, the paper makes suggestions on the measures to widen participation and promote equity and quality. (HRK / Abstract übernommen) Oketch, Moses,

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