

## Self-Funded Learning: Facilitating in achievement of Educational Goals

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### **ABSTRACT:**

The individuals, belonging to all occupations and communities have reinforced this viewpoint that acquisition of education is the key. This is facilitating in bringing about improvements in their personality traits and overall quality of lives. The main objective of this research paper is to acquire an efficient understanding of meaning and significance of self-funded learning. This is regarded as the learning, which is acquired through self-financing. The individuals in Government schools are acquiring education free of cost, but they are required to spend financial resources on other factors, i.e. bags, uniforms, stationary, transportation expenses and so forth. It is apparently understood that individuals do aspire to achieve good grades. In order to achieve this goal, they are required to work diligently and conscientiously. Hence, they are required to put emphasis on implementing appropriate learning methods and materials. As a consequence of achieving good grades, the individuals will acquire scholarships. It is awarded to meritorious students. It is facilitating in the achievement of educational goals. On the other hand, students who do not acquire scholarships are required to self-fund their learning. Therefore, it is well-understood, self-funded learning is facilitating in achievement of educational goals. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of self-funded learning, measures to be implemented in leading to up-gradation of self-funded learning, factors to be acknowledged by individuals when putting into operation self-funded learning and understanding the meaning and significance of scholarships.

**Keywords: Abilities, Communities, Individuals, Job Duties, Scholarships, Self-Funded Learning, Up-gradation**

### **INTRODUCTION:**

The individuals, belonging to all communities, categories and socio-economic backgrounds have recognized the meaning and significance of education. They have formed the viewpoint that education is the instrument, which not only imparts information regarding academic subjects and lesson plans, but also in terms of ways that are necessary in emerging into moral and ethical human beings and productive citizens of the country (Mehta, n.d.). Hence, they aspire to get enrolled in educational institutions of all levels to augment their knowledge, competencies and abilities. Apart from acquisition of formal education, individuals aspire to augment their talents and competencies. Hence, they get enrolled in short-term training courses, related to computer skills, personality development, English speaking, foreign languages, counseling and guidance, arts and crafts, and so forth. The individuals make selection of training courses in accordance to their skills and abilities. These are optional. Self-funded learning is referred to the learning, when individuals are required to pay the tuition fees by themselves. In accordance to the Right

to Education Act of 2009, children, belonging to the age groups of six to fourteen years are to be provided with free and compulsory education.

In government schools, education provided is free to the children. But they are required to spend financial resources on other aspects, i.e. books, stationary, bags, uniforms, transportation expenses and so forth. On the other hand, in public and private educational institutions, the individuals are required to pay the tuition fees (Mehta, n.d.). In the pursuance of Bachelors, masters and doctoral programs, there are expenses, which they have to bear. In the pursuance of doctoral programs, individuals get scholarships, but they are required to spend their financial resources on other expenses. In rural communities, the system of education is not in well-developed state, hence, individuals migrate to urban communities to pursue educational programs. In urban communities, they have to spend financial resources on living accommodations as well. Furthermore, they need to self-finance themselves in other aspects as well. Hence, self-funded learning is acknowledged on a comprehensive basis. When the individuals develop

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enthusiasm in pursuing training courses in training centers, they are required to pay the fees and bear other expenses as well. Therefore, self-funded learning is recognized to a major extent.

### **Understanding the Meaning and Significance of Self-Funded Learning:**

Self-funded learning is referred to the learning, when individuals are required to pay the tuition fees by themselves. As the name implies, learning is funded on one's own. The individuals, during the childhood stage attain financial resources from their parents. On the other hand, during the adulthood stage, the individuals reinforce the viewpoint that they need to work to accumulate financial resources. As a consequence, they will be financially strong to get enrolled in educational institutions of all levels. In this manner, they are able to prepare themselves adequately in fulfilling their needs and requirements. Getting engaged in employment opportunities is regarded as one of the primary goals of individuals, irrespective of their communities, categories and socio-economic backgrounds. The main reason being, these are facilitating in bringing about improvements in their financial positions. The individuals make selection of the fields in accordance to their competencies, abilities and aptitude. Hence, they are able to put in their best efforts in generating desired outcomes. Therefore, one is able to acquire an understanding of the meaning and significance of self-funded learning, when individuals get engaged in jobs to accumulate financial resources.

Acquiring promotional opportunities in jobs is regarded as one of the major goals of individuals, irrespective of their jobs. In the present existence, with advancements taking place and with the advent of modernization and globalization, individuals, belonging to economically weaker sections of the society are also focusing on getting engaged in reputed jobs. As a consequence, they will contribute efficiently in doing well in their jobs. When hiring authorities will be pleased, individuals will acquire promotional opportunities. In all types of employment opportunities, the individuals, belonging to all positions in the hierarchy are focusing on putting into operation different job duties in an appropriate manner. Furthermore, they are putting emphasis on meeting the expectations of the individuals in leadership positions. As a consequence, individuals will contribute efficiently in acquiring promotional opportunities. The ultimate outcome is, individuals will put emphasis on bringing about improvements in their financial positions. As a consequence, they will render an important contribution in fulfilling their needs and requirements. In addition, up-gradations will take place in overall standards of living. Therefore, individuals acquire an understanding of the meaning and significance of self-funded learning, when they will acquire promotional opportunities.

In the present existence, individuals aspire to acquire education in foreign countries. In most cases, they travel to foreign countries to pursue higher education, i.e. Bachelors, masters and doctoral programs. The meritorious students acquire scholarships on the basis of their grades. On the other hand, when students do not acquire scholarships, they are required to self-fund their education on their own. In this case, the students are required to spend financial resources on number of factors, i.e. living accommodation, books, stationary, bags, technologies, transportation expenses, and tuition fees. It is apparently understood that when the individuals are migrating to foreign countries in order to pursue educational goals, they need to bear expenses on number of factors. Hence, research studies have indicated that international students long to get engaged in different types of employment opportunities in order to self-fund their learning. Hence, parents need to ensure, they make adequate savings, so they are able to send their children to foreign countries to pursue their educational goals. Therefore, an understanding of the meaning and significance of self-funded learning is acquired, when individuals are getting enrolled in foreign institutions to pursue education.

The individuals are different from each other in terms of their financial positions. When the individuals are wealthy, they possess sufficient amount of financial resources. As a consequence, they are not overwhelmed by any types of setbacks in getting enrolled in educational institutions and pursuing educational goals. In other words, they are able to bear all the expenses that are involved in a satisfactory manner. The individuals, belonging to deprived, marginalized and economically weaker sections of the society are not financially strong. They are overwhelmed by the conditions of poverty. As a consequence, they experience impediments within the course of fulfillment of their needs and requirements. But these individuals work diligently in order to bring about improvements in their financial positions. They get engaged in jobs, so they are able to accumulate sufficient amount of financial resources. Hence, they are able to get enrolled in educational institutions to acquire education. Furthermore, they are rendering an important contribution in leading to up-gradation of their competencies and abilities. Therefore, an understanding of the meaning and significance of self-funded learning is acquired, when individuals are working diligently to accumulate financial resources.

Measures to be implemented in Leading to Up-gradation of Self-Funded Learning

The individuals are different from each other in terms of number of factors, i.e. caste, creed, race, religion, ethnicity, age groups, gender, cultures, educational qualifications, occupations, communities, and socio-economic backgrounds. In spite of these

differences, they have the common goal of bringing about improvements in their overall quality of lives. Hence, learning is regarded as the key that is facilitating in leading to an increase in motivation and concentration levels towards implementation of job duties. Furthermore, individuals will contribute significantly in augmenting their knowledge, skills and abilities. As a consequence, they will contribute efficiently in carrying out their tasks and activities satisfactorily. The individuals are required to spend financial resources on number of factors, when they are promoting learning.

It is necessary for all individuals, irrespective of communities, categories and socio-economic backgrounds to be well-versed in terms of measures to be implemented in leading to up-gradation of self-funded learning (Poverty in India, n.d.). These need to be put into practice in a moral and ethical manner. One of the important aspects that needs to be taken into account is, one needs to work diligently in bringing about improvements in one's financial positions. Measures to be implemented in leading to up-gradation of self-funded learning are, managing financial resources in an adequate manner; getting engaged in employment opportunities; enhancing career prospects; initiating own businesses; taking insurances and making investments in various policies. These are stated as follows:

#### **Managing Financial Resources in an Adequate Manner:**

The individuals are required to augment their information in terms of measures of managing financial resources in an adequate manner. These are the monetary resources, which are regarded to be of utmost significance in bringing about improvements in their overall quality of lives. These are facilitating in making purchases of all items and self-funding education. Furthermore, individuals will render an important contribution in bringing about transformations in various factors. The individuals need to make savings to make provision of education to their children. Furthermore, they get insurance done for their children and make investments in different types of policies and schemes. As a consequence, individuals will accumulate sufficient amount of finances for the education of their children. The individuals need to make sure, they obtain complete information from the employees, employed in financial institutions in order to make investments. As a consequence, they will render an important contribution in bringing about improvements in their financial positions. Therefore, managing financial resources in an adequate manner is regarded as one of the indispensable measures to be implemented in leading to up-gradation of self-funded learning.

#### **Getting engaged in Employment Opportunities:**

Getting engaged in employment opportunities is regarded as one of the primary goals of individuals, irrespective of their communities, categories and socio-economic backgrounds. The main reason being, these are facilitating in bringing about improvements in their financial positions. The individuals make selection of the fields in accordance to their competencies, abilities and aptitude. In various types of organizations, the employees are given salaries and reimbursements. Furthermore, they are given incentives such as, paid leaves, paid vacations, medical benefits, insurances and so forth. Hence, the individuals have reinforced the viewpoint on a comprehensive basis that it is of utmost significance for them to get engaged in employment opportunities. Furthermore, they are able to make use of their educational qualifications, competencies and abilities in a satisfactory manner. In addition, there will be accumulation of sufficient amount of financial resources. Therefore, getting engaged in employment opportunities is one of the significant measures to be implemented in leading to up-gradation of self-funded learning.

#### **Enhancing Career Prospects:**

Enhancing career prospects is regarded as one of the major goals of individuals. In the present existence, with advancements taking place and with the advent of technologies, individuals, belonging to economically weaker sections of the society are also focusing on enhancing their career prospects. In all types of employment opportunities, the individuals, belonging to all positions in the hierarchy are focusing on putting into operation different job duties in an appropriate manner. Furthermore, they are putting emphasis on meeting the expectations of the individuals in leadership positions. As a consequence, individuals will contribute efficiently in acquiring promotional opportunities. Hence, they will contribute effectively in leading to up-gradation of their career prospects. The ultimate outcome is, individuals will put emphasis on bringing about improvements in their financial positions. As a consequence, they will render an important contribution in fulfilling their needs and requirements. In addition, up-gradations will take place in overall standards of living. Therefore, enhancing career prospects is an expedient measure to be implemented in leading to up-gradation of self-funded learning.

#### **Initiating own Businesses:**

Getting engaged in employment opportunities is normally tedious and cumbersome. The research studies have indicated that in order to support oneself financially, the individuals initiate their own businesses of different products and services. The various types of products are, artworks, handicrafts, jewelry, garments, weaving, candle making, basket

making, pottery making, food items and so forth. On the other hand, different types of services are, insurance, travel and tourism and so forth. In initiating one's businesses, individuals are required to be well-versed in terms of marketing strategies, demand and supply, labor market factors and so forth. As a consequence, individuals will contribute efficiently in leading to an increase in productivity and profitability. The ultimate outcome is, individuals will put emphasis on bringing about improvements in their financial positions. As a consequence, they will render an important contribution in fulfilling their needs and requirements. Hence, when the individuals excel in their businesses, they are able to contribute efficiently in leading to up-gradation of their financial positions. Therefore, initiating own businesses is a renowned measure to be implemented in leading to up-gradation of self-funded learning.

### **Taking Insurances:**

The individuals need to be well-versed in terms of meaning and significance of different types of insurances. These are normally advantageous to the individuals in long-term period of time. The implementation of effective communication processes with the financial advisors will enable the individuals to augment their knowledge and understanding in terms of insurances. The different types of insurance plans are, health care, medical, child, life and so forth. The individuals are required to be well-equipped in terms of types of insurances that would be suitable to them on a comprehensive basis. The individuals are required to pay the premium for certain amount of time. This will be facilitating to the individuals in making purchases of the insurance policies. As a consequence, individuals will render an important contribution in bringing about improvements in their financial positions. As a consequence, they will render an important contribution in fulfilling their needs and requirements. Hence, up-gradations will take place of overall standards of living of the individuals. Therefore, taking insurances is a favorable measure to be implemented in leading to up-gradation of self-funded learning.

### **Making Investments in various Policies:**

The individuals make investments in various types of policies and schemes. These are of different companies, i.e. Max Life Insurance, Bajaj, mutual funds and so forth. The individuals in some cases experience losses as well. These are normally of long-term time duration. The individuals make investments and they get increment after the time period of five years. In this manner, they are rendering an important contribution in bringing about improvements in their financial positions. As a consequence, they will render an important contribution in fulfilling their needs and requirements. Furthermore, individuals will augment

their knowledge and understanding in terms of ways to manage financial resources in a satisfactory manner. Hence, up-gradations will take place in overall living conditions of the individuals. But they generate adequate information from the financial advisors, so they are able to lead to an increase in profitability. The individuals in most cases are able to benefit, when they make investments in various types of policies. Therefore, making investments in various policies is an advantageous measure to be implemented in leading to up-gradation of self-funded learning.

### **Factors to be acknowledged by Individuals when putting into operation Self-Funded Learning:**

The individuals, belonging to all communities and socio-economic backgrounds are required to understand that when they are self-funding their education, they are required to put in their best efforts. Within the course of pursuing educational goals, there are number of problems and challenging situations that are experienced by the individuals. Hence, they need to focus on honing their skills and abilities to overcome these. Furthermore, these need to be prevented from giving rise to impediments within the course of putting into practice different types of tasks and activities (Problem of Illiteracy in India, 2015).

In educational institutions of all levels, students, belonging to all grade levels need to be well-informed in terms of factors that are necessary to be implemented in the case of self-funded learning. The main factor that needs to be reinforced is, individuals need to put in their best efforts in achievement of educational goals. Factors to be acknowledged by individuals when putting into operation self-funded learning are, acquiring understanding of academic subjects and lesson plans; implementing appropriate learning methods; achieving good grades; putting in efforts to one's best abilities; achieving educational goals and leading to up-gradation of the overall system of education. These are stated as follows:

### **Acquiring Understanding of Academic Subjects and Lesson Plans:**

In educational institutions of all levels, students, belonging to all grade levels need to ensure, they acquire an efficient understanding of the academic subjects and lesson plans. When they are spending money on acquisition of education, they need to ensure that it does not go waste. Hence, within classroom settings, when the teachers are imparting information to the students in terms of academic subjects and lesson plans, they need to ensure, students are able to understand these adequately. On the other hand, students need to put emphasis on leading to up-gradation of their listening skills. These are facilitating in acquiring an efficient understanding of the concepts. Furthermore, individuals will be able to obtain answers

to all their questions and clarify their doubts. As a consequence, individuals are able to utilize their monetary resources in a satisfactory manner. Therefore, acquiring understanding of academic subjects and lesson plans is regarded as one of the indispensable factors to be acknowledged by individuals when putting into operation self-funded learning.

#### **Implementing appropriate Learning Methods:**

Students, belonging to all grade levels are making use of different types of learning methods in order to augment their knowledge and understanding regarding different subjects. In the present existence, the utilization of technologies have acquired prominence. The students, belonging to all grade levels are making use of different types of technologies. The internet is regarded as one of the prominent sources. Individuals are making use of internet on a comprehensive basis. In addition, different apps are utilized, i.e. Byjus, Unacademy, Khan Academy, and apps related to science subjects. These are facilitating in augmenting information in terms of all subjects and concepts. Furthermore, individuals will obtain answers to all their questions and clarify their doubts. As a consequence, students are able to render an important contribution in preparing themselves satisfactorily. Hence, when they will be well-prepared, they will do well in their studies and achieve good grades. As a consequence, they will be able to utilize financial resources appropriately. Therefore, implementing appropriate learning methods is one of the significant factors to be acknowledged by individuals when putting into operation self-funded learning.

#### **Achieving Good Grades:**

In educational institutions of all levels, students, belonging to all grade levels need to ensure, they acquire an efficient understanding of the academic subjects and lesson plans. When they are spending money on acquisition of education, they need to ensure that it does not go waste. Hence, within classroom settings, when the teachers are imparting information to the students in terms of different types of academic subjects and lesson plans, they need to ensure, students are able to understand these adequately. This is regarded as one of the indispensable aspects in achieving good grades. The students need to put emphasis on leading to up-gradation of their confidence levels. This will be facilitating in overcoming the feelings of apprehensiveness and vulnerability. Furthermore, they will utilize appropriate learning methods and put in efforts to their best abilities. In addition, different types of problems and challenging situations will be overcome in a satisfactory manner. Hence, one is utilizing financial resources in an appropriate manner. Therefore, achieving good grades is a prominent factor to be

acknowledged by individuals when putting into operation self-funded learning.

#### **Putting in Efforts to one's best Abilities:**

Academic learning is not manageable. In other words, there are different types of dilemmas and challenging situations that are experienced by individuals. These are, prevalence of the conditions of poverty, unawareness in terms of various factors, scarcity of financial, technical, material and information resources, lack of infrastructure, amenities and facilities, lack of implementation of time-management skills and so forth. When the individuals are wholeheartedly determined towards pursuance of educational goals, they will have to put in efforts to their best abilities. In addition, they need to put emphasis on up-gradation of motivation and concentration levels towards tasks and activities. As a consequence, they will contribute efficiently in overcoming all types of setbacks. Furthermore, they will be able to prepare themselves in a satisfactory manner in achieving educational goals. The ultimate outcome is, the students will be able to understand academic subjects appropriately and achieve good grades. Therefore, putting in efforts to one's best abilities is a productive factor to be acknowledged by individuals when putting into operation self-funded learning.

#### **Achieving Educational Goals:**

The students belonging to all grade levels need to be well-versed in terms of educational goals. These are, acquiring understanding of academic subjects and lesson plans; implementing appropriate learning methods; achieving good grades; honing technical skills; forming cordial and amiable terms and relationships with other members; promoting enhancement of organizational culture and leading to up-gradation of the overall system of education. When the individuals form the viewpoint that they are spending financial resources, they will put in their best efforts in making use of them. As a consequence, they will form positive viewpoints in terms of various factors in achieving educational goals. In addition, they will reinforce a constructive approach. This will be facilitating to the individuals in meeting the expectations of educators. The ultimate outcome is, the students will be able to develop mutual understanding with others. In addition, dilemmas will be prevented from giving rise to impediments within the course of achievement of desired goals and objectives. Therefore, achieving educational goals is an approving factor to be acknowledged by individuals when putting into operation self-funded learning.

#### **Leading to Up-gradation of the overall System of Education:**

Leading to up-gradation of the overall system of education is regarded as one of the primary goals of individuals, irrespective of their job positions in the hierarchy. The educators are vested with the authority and responsibility of imparting information among students regarding ways to achieve this goal. These ways are, being well-versed in terms of job duties and responsibilities; being well-informed in terms of methodologies and procedures; augmenting knowledge, competencies and abilities; taking out sufficient amount of time for all tasks and activities; inculcating the traits of morality and ethics; implementing the traits of diligence, resourcefulness and conscientiousness; acquiring understanding of academic subjects and lesson plans; implementing appropriate learning methods; achieving good grades; honing technical skills; forming cordial and amiable terms and relationships with other members and promoting enhancement of organizational culture. When the individuals form the viewpoint that they are spending financial resources, they will put in their best efforts in making use of them. As a consequence, they will form positive viewpoints in terms of various factors and do well in tasks. As a consequence, overall system of education will be up-graded. Therefore, leading to up-gradation of the overall system of education is a motivating factor to be acknowledged by individuals when putting into operation self-funded learning.

### **Understanding the Meaning and Significance of Scholarships:**

The individuals, belonging to all communities, occupations and socio-economic backgrounds have one of the primary goals of acquiring education. But education is expensive. When the individuals are wealthy, they possess sufficient amount of financial resources. As a consequence, they are not overwhelmed by any types of setbacks in getting enrolled in educational institutions and pursuing educational goals. In other words, they are able to bear all the expenses that are involved in a satisfactory manner. The individuals, belonging to deprived, marginalized and economically weaker sections of the society are not financially strong. They are overwhelmed by the conditions of poverty. As a consequence, they experience impediments within the course of pursuance of educational goals. Scholarships are referred to free money. These are given to meritorious students by the educational institutions. There are number of factors that need to be taken into account in the giving of scholarships, i.e. subjects, grades, educational programs and so forth. These reinforce the motivation levels of the students towards acquisition of education. Therefore, individuals are able to acquire an efficient understanding of the meaning and significance of scholarships, when these

are facilitating in leading to up-gradation of motivation levels.

The individuals in most cases are wholeheartedly determined towards pursuance of educational goals. They are making use of different types of learning methods in order to augment their knowledge and understanding regarding different subjects. In the present existence, the utilization of technologies have acquired prominence. The students, belonging to all grade levels are making use of different types of technologies. The internet is regarded as one of the prominent sources. Individuals are making use of internet on a comprehensive basis. It is facilitating in augmenting information in terms of all subjects and concepts. Furthermore, individuals will obtain answers to all their questions and clarify their doubts. As a consequence, students are able to render an important contribution in preparing themselves in a well-organized manner. Hence, when they will be well-prepared, they will do well in their studies and achieve good grades. Furthermore, the academic background of the students will be reinforced. As a consequence, they will be able to obtain scholarship in acquiring higher education. Therefore, one is able to acquire an efficient understanding of the meaning and significance of scholarships, when these are facilitating in achievement of educational goals.

In India, in both urban and rural communities, individuals, belong to deprived, marginalized and underprivileged sections of the society. These individuals have also reinforced their ambitions of pursuing educational goals. They are overwhelmed by different types of setbacks within the course of learning and pursuance of educational goals. These are, prevalence of the conditions of poverty, unawareness in terms of various factors, scarcity of financial, technical, material and information resources, lack of infrastructure, amenities and facilities, lack of implementation of time-management skills and so forth (Roy, 2014). When the individuals are wholeheartedly determined towards pursuance of educational goals, they will overcome all types of setbacks. Furthermore, they will be able to prepare themselves in a satisfactory manner. The ultimate outcome is, the students will be able to achieve good grades, so they are able to acquire scholarships. The students in higher educational institutions are required to take entrance examinations in order to get enrolled. When they score well, they are able to get admission with full scholarship. Therefore, an understanding of the meaning and significance of scholarships is acquired, when these are enabling the preparation of individuals in overcoming all types of setbacks.

### **CONCLUSION:**

Self-funded learning is referred to the learning, when individuals are required to pay the tuition fees by themselves. Measures to be implemented in leading to

up-gradation of self-funded learning are, managing financial resources in an adequate manner, getting engaged in employment opportunities, enhancing career prospects, initiating own businesses, taking insurances and making investments in various policies. Factors to be acknowledged by individuals when putting into operation self-funded learning are, acquiring understanding of academic subjects and lesson plans; implementing appropriate learning methods; achieving good grades; putting in efforts to one's best abilities; achieving educational goals and leading to up-gradation of the overall system of education. It is necessary to understand the meaning and significance of scholarships. Finally, it can be stated, self-funded learning leads to up-gradation of motivation levels towards implementation of tasks and activities.

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