

Financialization and education: notes on the national higher education evaluation system (Sinaes) at two universities of the Cogna holding in Mato Grosso

Financeirização e educação: apontamentos sobre o Sistema nacional de avaliação da educação superior (Sinaes) em duas universidades da holding Cogna em Mato Grosso

Financiarización y educación: apuntes sobre el Sistema nacional de evaluación de la educación superior (Sinaes) en dos universidades del holding Cogna en Mato Grosso

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Abstract: The text approaches the performance in Sinaes of two universities in Mato Grosso – UNOPAR and University of Cuiabá, belonging to the Cogna holding –, regarding the General Course Index (GCI), the Preliminary Course Score (PCS) and Enade. Using a qualitative approach, the research focused on 10 courses of each institution, between 2010 and 2022, according to microdata from the Higher Education Census (2010-2022) and open data from e-MEC and INEP. Considering the courses and indicators analyzed, it can be concluded that the Enade score and the student's trajectory along the courses are related to the financialization of education.

Keywords: Financialization; Cogna; Higher Education; Sinaes.

Resumo: O texto aborda o desempenho no Sinaes de duas universidades de Mato Grosso – UNOPAR e Universidade de Cuiabá, de propriedade da holding Cogna –, tomando por base o Índice Geral dos Cursos (GCI), o Conceito Preliminar de Curso (PCS) e o Enade. De abordagem qualitativa, a pesquisa focalizou 10 cursos de cada instituição, entre 2010 e 2022, conforme microdados do Censo da Educação Superior (2010-2022) e dados abertos do e-MEC e INEP. Dos cursos e indicadores analisados, pode-se concluir que o conceito Enade e a trajetória do estudante nos cursos se relacionam com a financeirização da educação.

Palavras-chave: Financeirização; Cogna; educação superior; Sinaes.

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Resumen: *El texto aborda el desempeño en el Sinaes de dos universidades de Mato Grosso – UNOPAR y Universidad de Cuiabá, de propiedad del holding Cognia –, tomando como base el Índice General de Cursos (IGC), el Concepto Preliminar de Curso (CPC) y el Enade. De abordaje cualitativa, la investigación se enfocó en 10 cursos de cada institución, entre 2010 y 2022, conforme microdatos del Censo de la Educación Superior (2010-2022) y datos abiertos del e-MEC e INEP. De los cursos indicadores y analizados, se concluye que el concepto Enade y la trayectoria del estudiante en los cursos se relacionan con la financiarización de la educación.*

Palabras clave: *Financiarización; Cognia; educación superior; Sinaes.*

INTRODUCTION

This text is linked to ongoing research³ and aims to analyze the performance of two universities owned by the company Cognia Educação - the Universidade de Cuiabá (UNIC) and the Universidade Pitágoras Unopar Anhanguera (UNOPAR) - in the National System for the Evaluation of Higher Education (Sinaes), between 2010 and 2022⁴. To this end, three indicators that are part of the set of evaluation procedures and instruments established in the law that created Sinaes were selected with the aim of evaluating the quality of the country's higher education institutions (HEIs): the General Course Index (GCI), the Preliminary Course Score (PCS) and the National Student Performance Exam (Enade). These indicators, created by decrees and regulations in 2006, represent a modification of the evaluation concept contained in Law No. 10.861 of April 14, 2004, which created Sinaes.

Aware of the complexity of the definition of the term quality (Dourado; Oliveira, 2016; Contreras, 2002), but also its role in the context of evaluations and the regulatory processes that result from them, the study examines the quality indicators of 10 courses (face-to-face and distance learning), whose criterion for selection was the highest number of students enrolled between 2010 and 2022, from each of the universities belonging to the Cognia holding company, namely UNIC and UNOPAR. The Cognia Holding is a public education group that has been listed on the stock exchange since 2007, i.e., it is a group that operates within the logic of financialization.

Scholars of contemporary capitalism, especially its commercialized phase (Harvey, 2018; Chesnais, 1996, 2005; Bastos, 2013; Brettas, 2020), point out that this phenomenon is not new, but the dominance of finance in the present has been facilitated by measures of deregulation, economic flexibilization and privatization, made possible thanks to the transformation of capitalism and the nation-state, started in the last quarter of the 20th century. Conti and Villen (2023) state that there is a

3 This is the research "Expansion of private-market education in Brazil: characterization and analysis of the insertion of financial capital into educational provision".

4 This period refers to that defined for national research, i.e. the year of the institution's acquisition until 2022.

new specificity in the context of the dominance of finance; it is currently based on the “temporality” of processes, made possible by two combined factors: the emergence of new information and communication technologies (ICTs) and political decisions, with implications for different sectors, including education (Adrião; Domiciano, 2018; Guimarães; Silva; Nogueira, 2023; Souza; Chaves, 2023).

In higher education, the phenomenon has been facilitated by measures that preceded the formation of education groups, such as those taken in the context of the World Trade Organization (WTO), with the inclusion of education in the General Agreement on Trade and Services (GATS). At the national level, as recent history shows, government measures have facilitated the expansion of the private sector through public funding sources, especially through two public policies: the University for All Program (ProUni), established by Law No. 11,096 of January 13, 2005, and the Student Financing Fund (FIES), implemented by Law No. 10,260 of July 12, 2001 (Chaves; Amaral, 2016).

[1] This is the research “Expansion of private-market education in Brazil: characterization and analysis of the insertion of commercial capital in educational provision”.

[2] This period refers to the one defined for the national research, that is, from the year the institution was acquired until 2022.

The university reform introduced by LDB No. 9,394/96 (Catani; Oliveira, 2007) marked this stage of education with significant changes, especially in the standard of evaluation (which oscillates between flexibility and regulation/control). Article 7, II of the LDB established the requirement of quality assessment by public authorities for private educational institutions, as well as other legal provisions aimed at regulating this level of education, in accordance with Article 209 of the Federal Constitution of 1988, which states that “education is free to private initiative, provided that the following conditions are met: [...] authorization and quality evaluation by the public authorities” (Brazil, 1988).

The evolution of the higher education evaluation process in Brazil has gone through four cycles (Polidori, 2009), which have been constantly improved (Guerra; Souza, 2020), until the last amendment of Law No. 10.861 of April 14, 2004 (which created Sinaes), promoted by Law No. 14.375 of 2022. The fourth cycle, which is of interest for this study, refers to the creation of Sinaes, replacing the National Course Examination (ENC/Provão), established by Decree No. 249/1996 and Decree 2026.

Faced with numerous criticisms of the Provão (Guerra; Souza, 2020, p.5), the Ministry of Education (MEC) took two important measures in 2003 that led to the creation of Sinaes. The first was the creation of the Interinstitutional Working Group (GTI), coordinated by the MEC, and the second was the designation by the

Secretariat of Higher Education (Sesu) - through MEC/Sesu Ordinance No. 11, of April 28, 2003, and No. 19, of May 27, 2003 - of a Special Commission for the Evaluation of Higher Education (CEA), which, at the end of its work, “submitted to the MEC the proposal to create Sinaes and a National Commission for the Evaluation of Higher Education (Conaes), in charge of coordinating and supervising the system to be implemented” (Guerra; Souza, 2020, p. 6).

Law No. 10.861 of April 14, 2004, and Ordinance No. 2.051/MEC-2004, which regulates the evaluation procedures, established Sinaes. The system comprises “a series of evaluations carried out with different methodologies, applied at different times and involving different actors” (ibid, p.9). Sinaes covers all higher education institutions linked to the federal education system and “seeks, among other things, to ensure the integration of internal and external, particular and global, summative and formative, quantitative and qualitative dimensions, as well as the different objects and objectives of evaluation” (Inep, 2009, p. 91). In its initial phase (2004 to 2006), Sinaes provided for institutional self-evaluation through its own self-evaluation committee (CPA) and Enade.

Composed of internal and external evaluation (Conaes), it didn’t take long for Sinaes to undergo significant changes in 2007 and 2008, due to some difficulties, especially with the external evaluation, including: the territorial dimensions of the country, the logistics of on-site visits by the external commission, problems with the training of evaluators, and financial constraints in education. Faced with these difficulties, and with the aim of facilitating the measurement of evaluation results, INEP/MEC, through regulations, introduced information management mechanisms (e-MEC and Cadastro e-MEC, quality indicators, bank of evaluators - Basis and Enade), according to Regulation No. 40/MEC-2007, and quality indicators such as the PCS, through Normative Regulation No. 4-MEC-2008, and the GCI, through Normative Regulation No. 12-MEC of 2008. The latter, included in Sinaes, was inspired by the evaluation of foreign universities. Sinaes and the indicators selected for the study are discussed below.

EDUCATION AS A BUSINESS: FINANCIALIZATION AND THE CREATION OF EDUCATIONAL GROUPS

The creation and expansion of educational groups operating in the national and foreign financial markets is part of the neoliberal logic of reorganizing capitalism and reinventing the role of the state since the late 1970s, culminating at the hegemony of economic and financial markets at their current stage. The cyclical crises of capitalism, which led to a reduction in the rate of profit of capital, which became visible in the late 1960s and early 1970s, only worsened in the following decade.

Coupled with political and economic problems in Eastern Europe, they led to the weakening of state regulatory power, privatization, liberalization, and deregulation of markets as they had functioned in the Golden Age of Capitalism (CHESNAIS, 1996). The factors that led to the collapse of the previous consensus, as described by Chesnais (2005), together with political issues, led to the “triumph” of finance capital, which has been growing stronger globally ever since. It is a type of capital that is managed by a group of institutions that “include not only banks”, but also “organizations called institutional investors” (Chesnais, 2000, p. 8), such as:

[...] insurance companies, capitalized retirement funds (Pension Funds) and collective financial investment companies, highly concentrated managers of assets for the account of dispersed clients (Mutual Funds), which are almost always the fiduciary subsidiaries of large international banks or insurance companies (Chesnais, 2000, p.8).

According to Mazzucato (2020, p. 198), “it is therefore difficult to think of the financial sector as anything other than a rentier, that is, a value extractor”. Since, from the perspective of Marx’s work (2019), capital can be understood as value that produces more value, or self-valorization, or “value in motion” (Harvey, 2018, p. 17), we find in Harvey Marx’s account of value as “socially necessary labor time” (ibid., p. 18, emphasis added). In this perspective, the term value requires a complex, holistic explanation that includes the relationships that take place in the context of the production and realization of value in the form of money. In the financial sphere, the extraction of value takes place directly, without mediation, through speculation in the financial sphere itself; this is why rentierism is also called fictitious capital, given the level and volume of business outside the real productive sphere. Bastos explains this phenomenon as follows

[...] the fictitious capital invested in wealth securities traded on the secondary markets is detached from the profitability of the underlying assets whose ownership it represents. For example, shares become detached from the operating profit of corporations, the value of real estate becomes detached from rents, and the market value of securities itself becomes detached from the face value of the initial issue. (Bastos, 2013, p. 9).

Financialization, however, was not restricted to the financial sphere and was extended to productive activities and the real economy, as highlighted by Harvey (2018) and Mazzucato (2020), particularly affecting the world of work. Financialization can be defined as

The current mode of operation of global capitalism, which emerged in the 1980s and is contemporary of financial globalization. This mode is characterized by the importance of the logic of speculation, i.e., decisions to buy or sell assets driven by the expectation of reselling (repurchasing) them at a profit in secondary markets for stocks, real estate, currencies, credits, commodities, and various other assets (Bastos, 2013, p. 1).

The financialization of the economy in peripheral countries, highlighting the relevance of Brazil in this context, has been analyzed by Lavinas, Araujo and Bruno (2017) and Bretas (2020), among others, who point out the origins of financialization and the factors that have contributed to the advance of financial capital in the country. They highlight the consequences for the productive sector, labor and family income, the erosion of public resources, and the impact on the public financing of social policies, including education.

According to Bastos (2013, p. 17-18), globalized fictitious capital “found a profitable frontier for expansion in higher education in Brazil. Private equity funds were created and carried out an accelerated movement to centralize capital in education, especially higher education”. The author notes that at the time, ten large groups were operating in Brazil:

The first, Pátria, was inaugurated in 2003, but the other nine only entered the business in 2007 by buying stakes in education groups: Actis, Advent, BR Investimentos, Cartesian Group, Capital Group, H.I.G., K.K.R., GP and Kinea. More recently, funds are moving more rapidly into secondary education, language education and distance learning (Bastos, 2013, p. 17-18).

Among the groups in the education market in Brazil and around the world, we would like to highlight the holding company *Cogna Educação*. *Cogna* is a Brazilian company made up of Kroton and Platos (higher education), SOMOS (basic education), Saber (national textbook program), B2G (business for governments) and the English schools Red Balloon and SETS. Founded in 1966 in Belo Horizonte, *Cogna* has made a name for itself in the education market, carrying out important transactions such as the creation of the Pitágoras Group, the IPO of Pitágoras on BM & Bovespa as Kroton Educacional, the acquisition of IUNI Educacional, UNOPAR, Anhanguera and SOMOS, the IPO of Vasta on Nasdaq (USA) and the acquisition of the Eleva education system (Cogna, 2021).

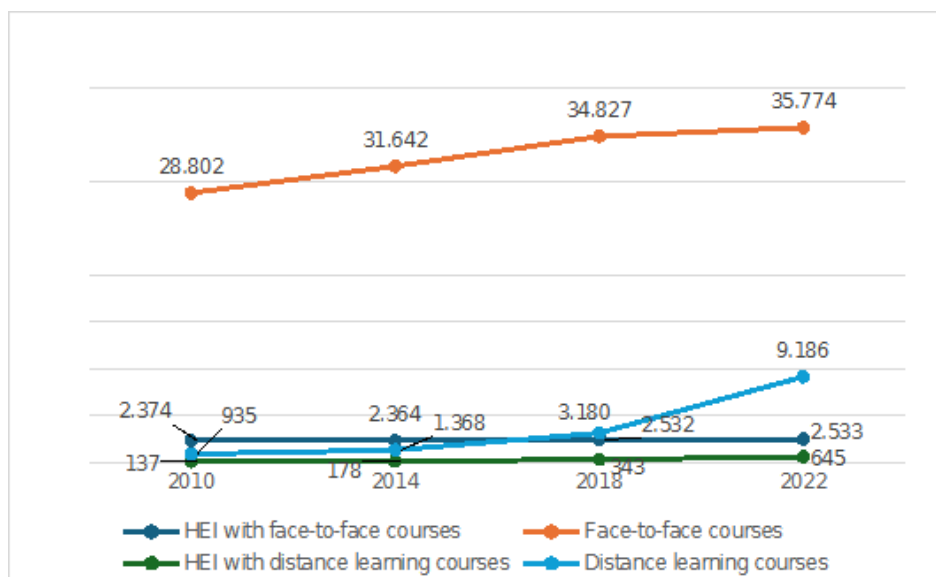
Given the above and the current situation, in which there is a strong expansion of listed companies in higher education through large private education groups, especially in distance education, with courses of dubious quality and almost

no state control, due to the autonomy of universities, in the next section we will look at the incursion of the Cogna holding into higher education in the State of Mato Grosso through two universities: UNIC and UNOPAR.

QUALITY INDICATORS IN TWO HOLDING COGNA EDUCATION UNIVERSITIES: UNIC AND UNOPAR

The expansion of higher education institutions and courses and the enlargement of enrollments, especially in distance education, have occurred rapidly in Brazil. The implementation of regulatory frameworks, especially since LDB No. 9,394/1996 (Catani; Oliveira, 2007), and expansion policies such as FIES and ProUni since the 2000s have facilitated this process (Chaves; Amaral, 2016). Information from the Anísio Teixeira National Institute for Educational Studies and Research (INEP) shows that the number of face-to-face higher education courses increased from 28,802 courses offered by 2,374 higher education institutions in 2010 to 35,774 courses offered by 2,533 higher education institutions in 2022. In distance education, 137 higher education institutions in 2010 offered 935 courses; in 2022, 645 higher education institutions will offer 9,186 courses.

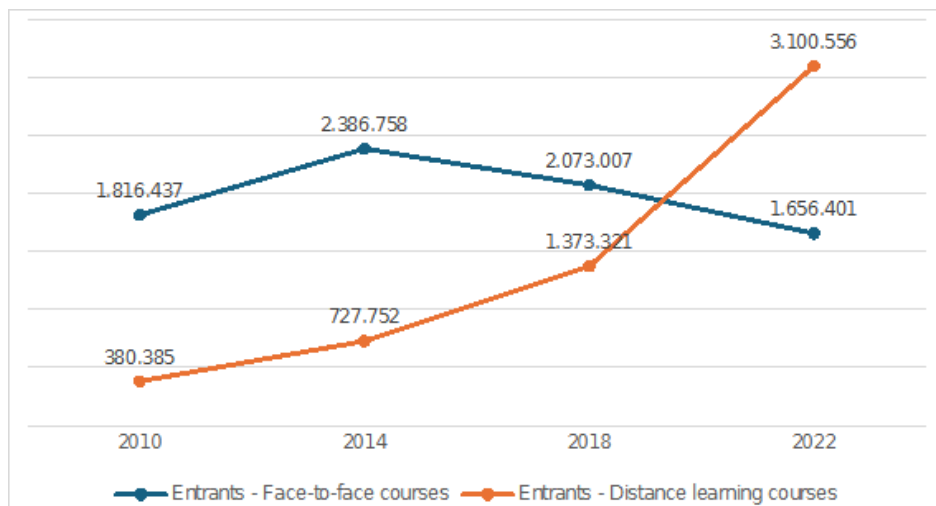
Graph 1 - Number of HEIs and face-to-face and distance learning courses - Brazil 2010-2022



Source: Prepared by the authors according to the Higher Education Census, 2010-2022.

The expansion of courses and HEIs, in both face-to-face and distance learning modalities, has taken place all over the country, and the reflection of this growth can be seen in the number of places and entrants to the courses.

Graph 2 - Number of entrants per face-to-face and distance learning course - Brazil 2010-2022



Source: Prepared by the authors according to the Higher Education Census, 2010-2022.

Bielschowsky (2024, p. 3), citing various studies, says: “we are facing an advanced process of precariousness in private higher education in the country, which has now been widely identified”. With a view to regulating this level of education, the Ministry of Education monitors the performance of institutions through quality indicators, such as GCI, PCS and Enade, which are discussed in the text.

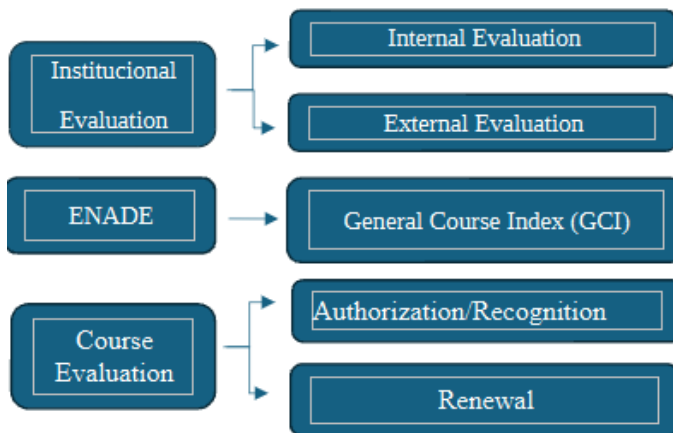
The debate on associating quality in higher education with quantitative indicators is not recent, as it originated in the United States in the 1970s and spread to other countries, including Brazil, under the influence of neoliberalism. The 1980s were marked by the promotion of “the quality of higher education linked to indices and indicators” by the Evaluation State, encouraged by the World Bank (Castro; Almeida, 2020 p. 4). The expansion of the private higher education sector was driven by neoliberalism in the 1990s, with the globalization of the economy and the arrival of foreign investment in the education sector (Castro; Almeida, 2020; Silva, 2020; Souza, 2017).

In Brazil, concern about the quality of higher education resulted in the creation of evaluation mechanisms, such as Sinaes, formulated in 2004. This system established the need for all higher education institutions to be evaluated, going

beyond voluntary adherence to the Institutional Assessment Program for Brazilian Universities (IAPBU). The academic performance of students, measured by Enade, has become one of the main indicators of the quality of institutions, even influencing participation in student financing programs. The evaluation also considers other factors, such as the institutions' physical resources, the qualifications of the teaching staff and the characteristics of the students, and reflects the complexity of quality in higher education in Brazil (Castro; Almeida, 2020; Silva, 2020).

The General Course Index (GCI) is an indicator that evaluates the performance of HEIs in Brazil, taking into account the weighted average of the evaluations of their graduate and postgraduate courses⁵. The GCI represents the quality of all the courses offered by an institution and is published annually by Inep/MEC after Enade. HEIs with a GCI score of less than 3 cannot expand their activities, while scores of 4 and 5 are considered excellent. In graduate courses, the average Preliminary Course Score (PCS) takes into consideration Enade, the teaching staff, the facilities, and the pedagogical structure (<http://portal.mec.gov.br/>). Silva (2020) represented the fundamental axes of Sinaes in the figure below:

Figure 1 - National System for Evaluation of Higher Education (SINAES)



Source: Silva, 2020.

With regard to Sinaes, Silva (2020) highlights the importance of the emancipatory vision of higher education, which should be considered a social right and a responsibility of the state, based on public values and a democratic and participatory evaluation process.

⁵ If the HEI does not have a *stricto sensu* postgraduate program, the GCI will only be calculated using the average of the last 3 PCCs (INEP, 2009).

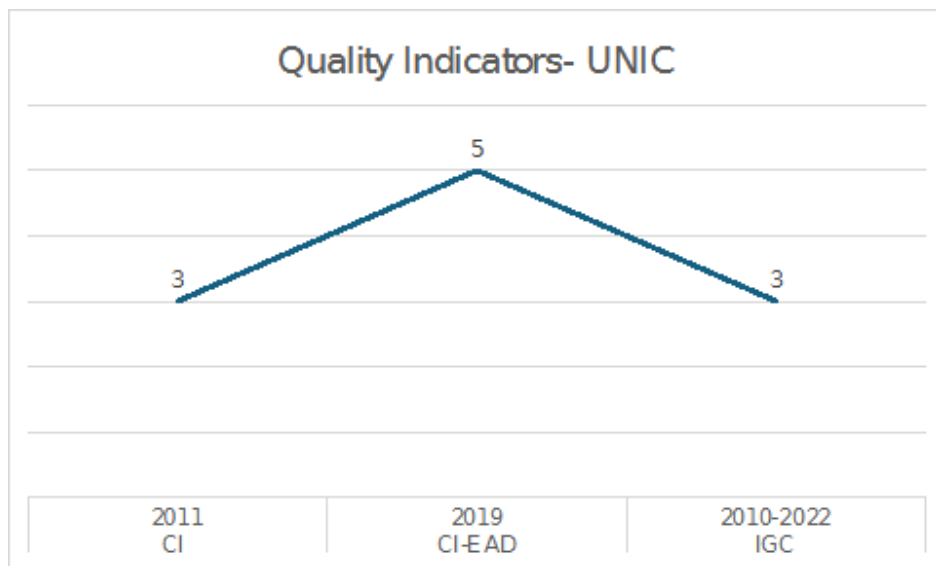
In 2022, according to these evaluations, most federal and state universities achieved GCI 4 or 5, a significant increase over previous years. Private institutions, on the other hand, performed somewhat less well, with the majority receiving GCI 3 (Contee.org, 2024). These results are a wake-up call for the quality of courses offered by private institutions throughout Brazil.

Given the objective of this text, which is to analyze the Sinaes performance of two universities - UNIC and UNOPAR - owned by the Cogna holding company and located in the municipality of Cuiabá (MT), we present on the graph below each of the universities selected in this study separately, as well as the quality indicators of 10 courses (face-to-face and distance learning) from each of them, starting with the Universidade de Cuiabá (UNIC).

The persistence, dropout, and graduation rates are also presented throughout the text. The persistence rate represents how many students remain enrolled in a course for a specified period, while the dropout rate indicates how many students leave the course before completing it, excluding those who have died. The completion rate shows how many students graduate in relation to the number of students enrolled, and is influenced by several factors, such as the quality of the course and socio-economic conditions.

Universidade de Cuiabá was incorporated into Kroton/Cogna in 2010 and has already been briefly characterized in another text dealing with the working conditions of professors at the university (Costa; Brito; Rojas, 2023). Therefore, in order to achieve the main goal of this text, we started with UNIC's quality indicators, based on data extracted from e-MEC, as shown in Figure 3.

Graph 3 - Quality indicators - UNIC. 2010 a 2022

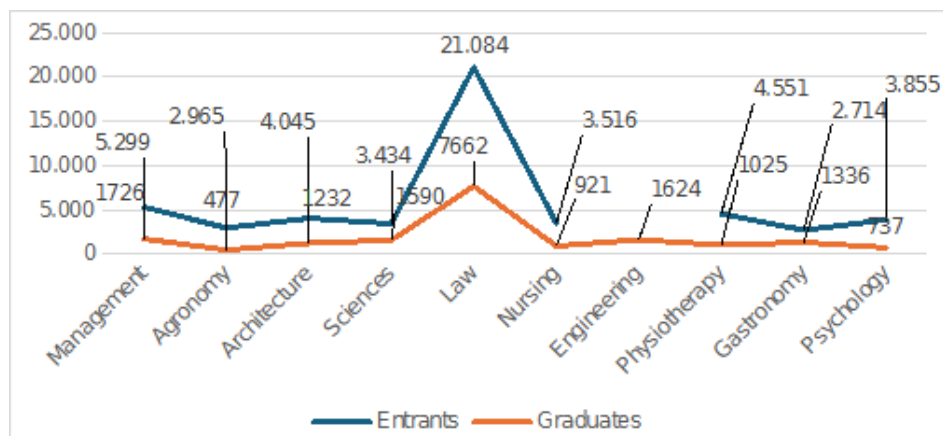


Source: Prepared by the authors based on data from e-MEC - Textual consultation, 2024.

UNIC received a score of 3 in the Institutional Concept (CI) in 2011 and a score of 5 in the CI-EaD in 2019; in the GCI, it received a score of 3 from 2010 to 2022. After the acquisition by Cogna Holding, there were no changes in the institution's GCI. The CI is part of Sinaes and aims to improve the quality of higher education.

At UNIC, the 10 courses with the highest number of enrolments were Law, Business Administration, Civil Engineering, Physiotherapy, Nursing, Architecture and Urbanism, Psychology, Accounting, Agronomy and Gastronomy, all of which are face-to-face courses.

Below, we present the data on the progression of students in the courses offered by UNIC in the municipality of Cuiabá (MT).

Graph 4 - Entrants and Graduates - UNIC - Cuiabá (MT) - 2010-2022

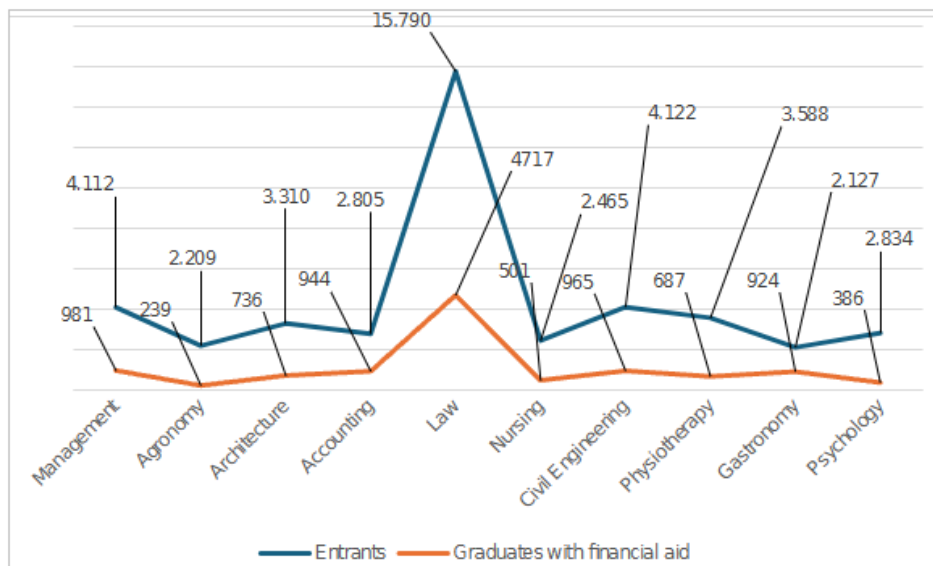
Source: Prepared by the authors based on microdata from the 2010-2022 Higher Education Census

At UNIC, the courses with the highest number of entrants in the period 2010-2022 are Bachelor's degrees, with the Law course standing out, which registered 21,084 entrants during the research period, of which approximately 74.8% had some kind of financing. The number of graduates was 36.4%, indicating that even student funding is not enough to reduce the dropout rate. With a monthly tuition of R\$ 1,587.50 in 2022, this course has maintained a high enrollment throughout the period, with the majority of students coming from public schools and without social support.

The study of law has progressed greatly in Brazil in recent years, especially with the opening of new courses in private institutions. Previously reserved for the elite, the study of law has become more popular, changing the profile of graduates. In addition to the quality of teaching and the number of for-profit courses, the preponderance of private institutions over public ones also raises discussions about the privatization of education, not only in the legal field, but also in all educational sectors (Rodrigues, Simões and Barros, 2022).

The course with the highest number of graduates in relation to the number of enrollments was Gastronomy, with 49.3% of graduates in the period, and when they entered, about 78% of the students had some kind of financing. The monthly fee for this course in 2022 was R\$ 559.00, and no student reported receiving social assistance.

**Graph 5 - Entrants and graduates with financial aid - UNIC - Cuiabá (MT)
(2010-2022)**

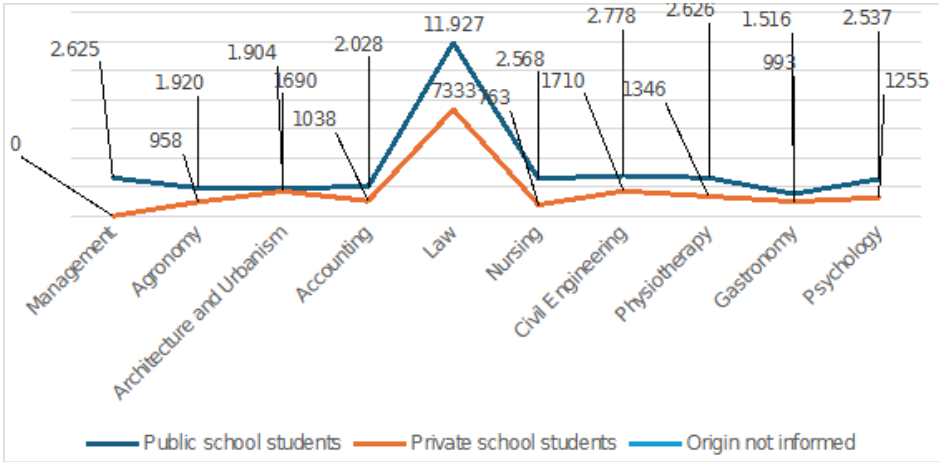


Source: Prepared by the authors based on microdata from the 2010-2022 Higher Education Census.

In general, all courses had a completion rate of less than 50%. Among the students who enrolled during this period, 76.5% had some form of financing. Although the number of students with financing is high, the number of graduates with financing reached 25.5% during the period analyzed.

According to a study by Chaves and Amaral (2016), government investments in programs such as FIES and ProUni for private institutions have had a positive impact on increasing enrollment in the sector. However, it is important to note that these resources are transformed into loans that increase the public debt. In order to achieve the goals of the National Education Plan, it is essential to direct more resources and enrollments to the public sector and to reduce the current hegemony of private institutions in higher education.

Graph 6 - Students' school of origin 2010-2022

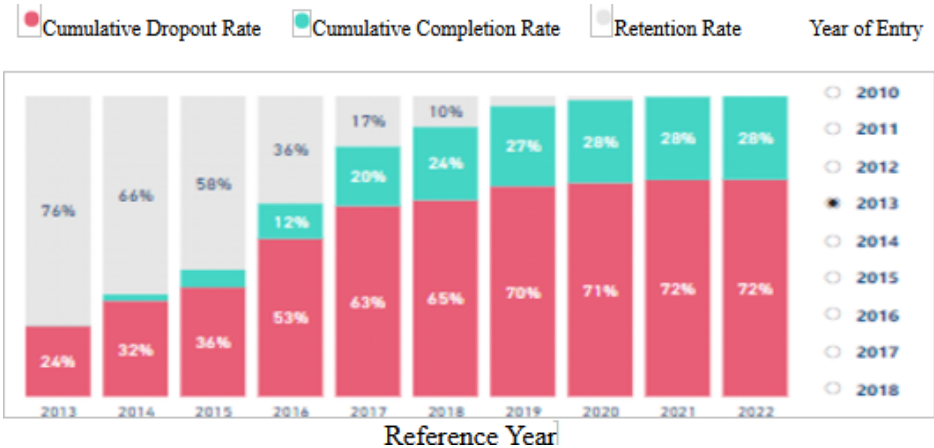


Source: Prepared by the authors based on microdata from the 2010-2022 Higher Education Census.

The great majority of UNIC students come from public schools, with 57.23% entering through ENEM and with some form of financial support.

Despite attempts to include low-income students, the high dropout rate and low number of graduates suggest that factors such as social inequalities and cultural capital can hinder the transition to higher education (COSTA, 2021). Less than 30 percent of the institution's students complete their degrees, highlighting the obstacles they face along their academic journey.

Figure 2 - Higher Education Trajectory Indicators – UNIC

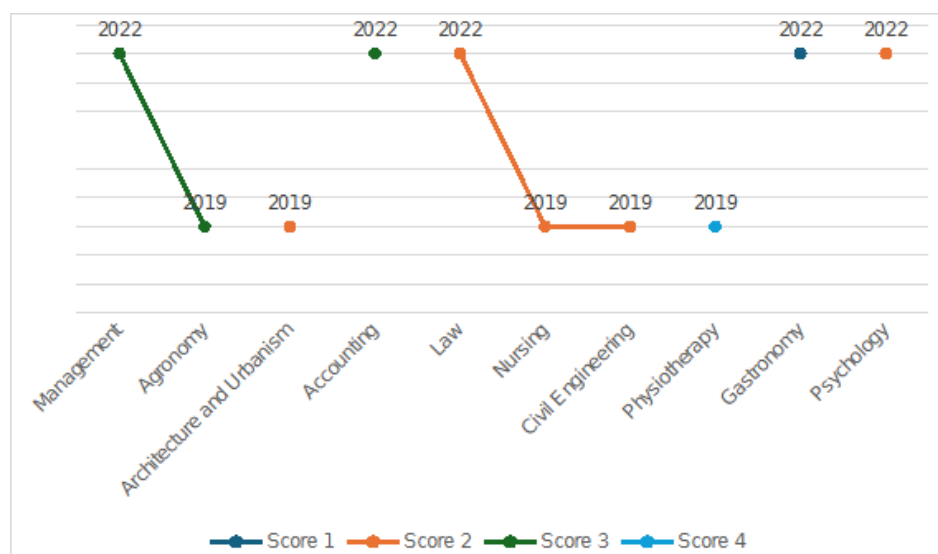


Source: Statistics - Higher Education Census, 2022.

According to the trajectory indicators, there was a reversal in the dropout and cumulative completion rates for the courses offered by UNIC in the 2013-2022 period, in 2013 the cumulative dropout rate was 24%, while the completion rate was 76%. In 2022, the dropout rate was 72%, while the completion rate was 28%.

Costa (2021) emphasizes that the expansion of higher education is related to market demand and the financial condition of students, resulting in courses being offered in various regions, with tuition fees adapted to the economic reality of those interested. The following chart shows the Enade Score of the UNIC courses considered in this study.

Graph 7 - Enade Score - UNIC - 2010 to 2022



Source: Prepared by the authors based on the Quality Indicators for Higher Education - INEP, 2024.

We noticed that the physical therapy course received a score of 3 in 2010, but in subsequent evaluations, it received a score of 4. On the other hand, the nursing course, which had a score of 4 until 2017, dropped to a score of 3. Similarly, the law course, which had a score of 3 until 2015, has a score of 2 in the most recent evaluations. On the other hand, architecture and urbanism have maintained a score of 2 since 2010. This shows that the acquisition by the Cogna holding company did not have an impact on the indicators, since some courses showed improvements in quality while others regressed.

This situation was reproduced at UNOPAR, an institution owned by Cogna Holding. The performance of UNOPAR in Sinaes is analyzed below, using 10 distance-learning courses as an object.

The historical evolution of UNOPAR, outlined on its website, shows that from its creation on February 17, 1972, until its purchase by educational groups such as Kroton/Cogna, the institution went through a process of course creation and mergers with other colleges. Finally, on July 3, 1997, it was accredited as a university by a federal decree published in the Federal Official Gazette on July 4, 1997.

After attempts at accreditation and based on the recommendations of the National Education Council, the Universidade Norte do Paraná was accredited in 2002 to offer a three-year Higher Normal Course, with a degree in Early Childhood Education and a degree in Early Years of Primary Education. Although the opinion allowed the use of distance learning, the courses had to be limited to the state of Paraná.

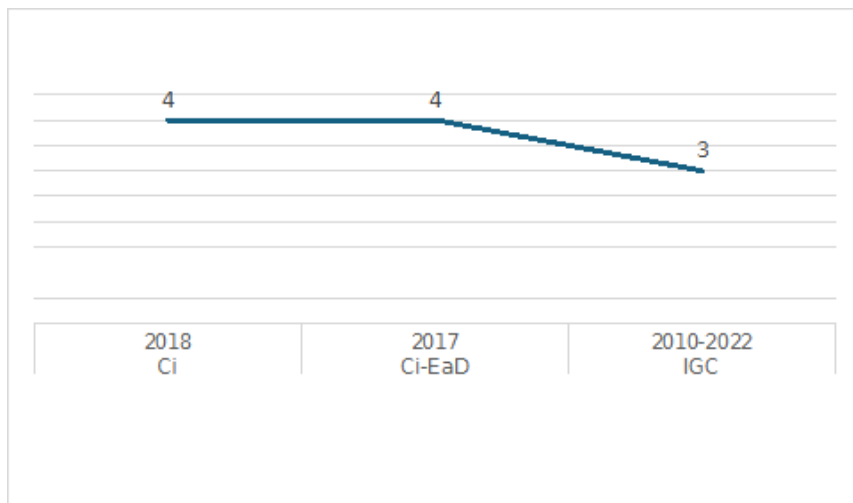
In 2003, the university filed an appeal with the Collegiate Body, requesting the rectification of Opinion 402/2002, which limited the courses to 150 places. After analyzing the matter, the Higher Education Board accepted the university's request, rectifying the previous opinion and removing the limitation of places, because it complied with point IV of Article 53 of Law 9.394/96, which recognizes the university's autonomy to determine the number of places based on its analysis of the situation (CNE/CES, Opinion No. 0073/2003).

Regarding the university's autonomy to create courses and expand to other units of the Federation, UNOPAR obtained a favorable sanction from the College, which issued Opinion No. 301/2003/CNE/CES, which recognized that "as long as the university is accredited to offer distance education in the form of Article 80 of the LDB, the creation of courses, the determination of the number of places, and the scope of action respect the precept of university autonomy" (CNE/CES, Opinion No. 301/2003, p. 3).

In the logic of expansion, we see, based on the data issued by the e-MEC system[1], that on December 19, 2003, UNOPAR created 57 Distance Education Centers in the State of Mato Grosso. According to Opinion No. 467/2011/CNE/CES, this college was reconstituted for a period of 10 years. Also, according to the document, exams and other compulsory face-to-face moments in distance higher education courses fall under the terms of §2 of art. 10 of the Decree No. 5.622 of December 19, 2005, as amended by Decree no. 6.303 of December 12, 2007, must take place in the face-to-face support centers listed in the Opinion.

In 2011, UNOPAR was sold to the educational holding group Cognia. The group, headquartered in Londrina (PR), has authorized the creation of centers in several Brazilian states, including 43 municipalities in the State of Mato Grosso, including Cuiabá.

Graph 8 - Quality indicators - UNOPAR, 2010 to 2022



Source: Prepared by the authors based on data from e-MEC - Textual consultation, 2024.

UNOPAR gained a score of 4 in the CI-EaD in 2017 and a score of 4 in the CI in 2018; in the GCI, it managed to achieve a score of 3 from 2010 until 2022.

Normative Decree No. 11 of 2017 facilitated the expansion of distance learning and stimulated competition between educational institutions. It allows HEIs to open a greater number of hubs each year, depending on their classification, which enables the expansion of teaching by educational groups with shares on the stock exchange, highlighting the lack of investment in public HEIs. Even before this Ordinance was issued, Bastos (2013, p.18) pointed out and problematized the low investment in public HEIs, stating that “the aim is to massify the market before the public system expands and competition is saturated, making tuition fees cheaper by rationalizing/ outsourcing the support structure, standardizing teaching materials, large class sizes and precarious working conditions for professors”.

In Brazil, the quality of distance learning - especially in the training of professors and the Pedagogy course, which is the most popular distance learning course in the country - is being debated due to the unsatisfactory results of basic education compared to other countries. Face-to-face training with internship supervision is recommended, as pointed out by the National Education Council (CNE), in order to establish closer links with schools and students (Bertolin, 2021).

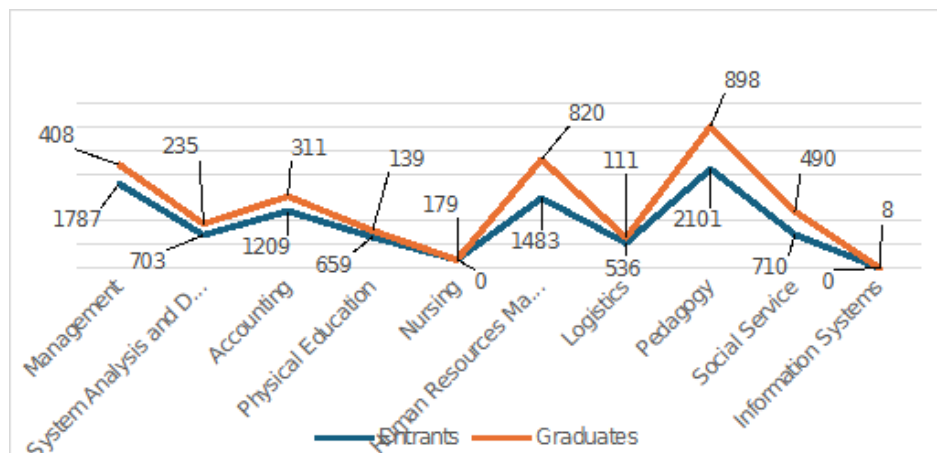
In 2023, the Ministry of Education suspended the authorization of some distance learning courses to review the regulations, with a view to improving the quality of *online* courses (Ordinance No. 2,041/2023). A public consultation was opened to discuss the proposal to increase the quality standard of institutions offering

online courses and to limit the number of face-to-face hours (Ordinance No. 1838). The proposal consisted of raising the minimum quality standard for HEIs wishing to offer distance learning courses from 3 to 4 (on a scale of 1 to 5) and only recognizing courses with up to 30% of the workload in face-to-face activities.

We analyzed the quality indicators of UNOPAR's distance learning courses, focusing on the 10 courses with the highest number of entrants during the research period. The courses selected were: Pedagogy, Administration, Accounting, Physical Education, Social Work, People Management, Nursing, Information Systems, Logistics, and Business Management (Statistics from the Higher Education Census 2010-2022). We used the data from the Higher Education Census for Cuiabá and added up the numbers of indicators over the research period in order to generate the graphs shown.

The following section shows the number of entrants and graduates from the courses offered by UNOPAR in the municipality of Cuiabá.

Graph 9 - Entrants and graduates - UNOPAR - Cuiabá (MT) - 2010-2022



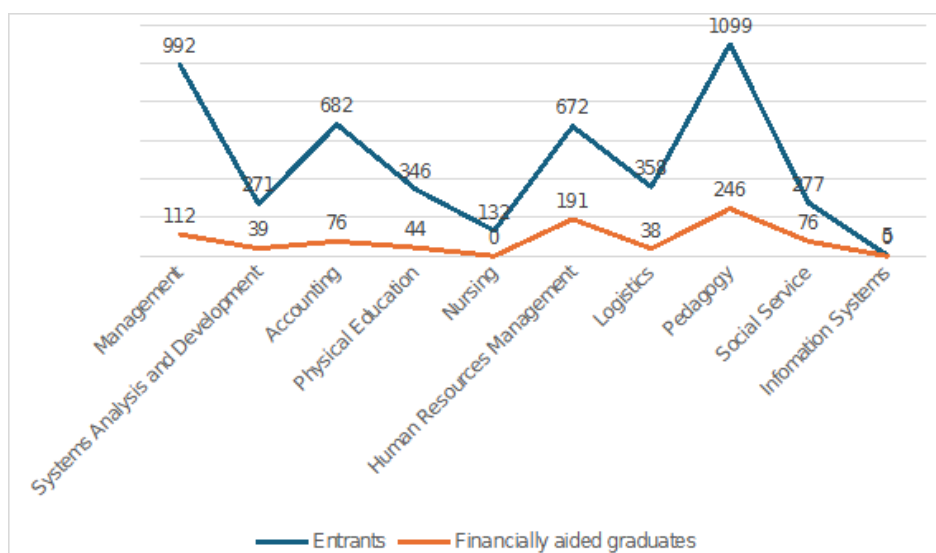
Source: Prepared by the authors based on microdata from the 2010-2022 Higher Education Census.

In the Municipality of Cuiabá, the courses with the highest number of entrants in the period were, in descending order, Pedagogy, Administration, Human Resources Management and Accounting. However, the number of graduates shows that among these four courses, Human Resources Management had 55.2% of graduates compared to the number of entrants, while Pedagogy, Accounting, and Administration had 42%, 25.7%, and 22%, respectively. The courses of Information Systems, Nursing, Logistics and Physical Education had the lowest number of

entrants. Some courses are new to the Municipality of Cuiabá, what explains the low number of entrants; for example, nursing, which started being offered in 2019, still had no graduates at the time of the survey.

Teixeira, Mentges, and Kampff (2019) point out that dropout in private institutions is mainly related to students' financial problems, such as lack of resources for expenses and the need to work to pay for studies. In addition, they point out that poor infrastructure also discourages students from continuing their academic education.

Graph 10 - Entrants and graduates with financial aid - UNOPAR - Cuiabá 2010-2022



Source: Prepared by the authors based on microdata from the 2010-2022 Higher Education Census.

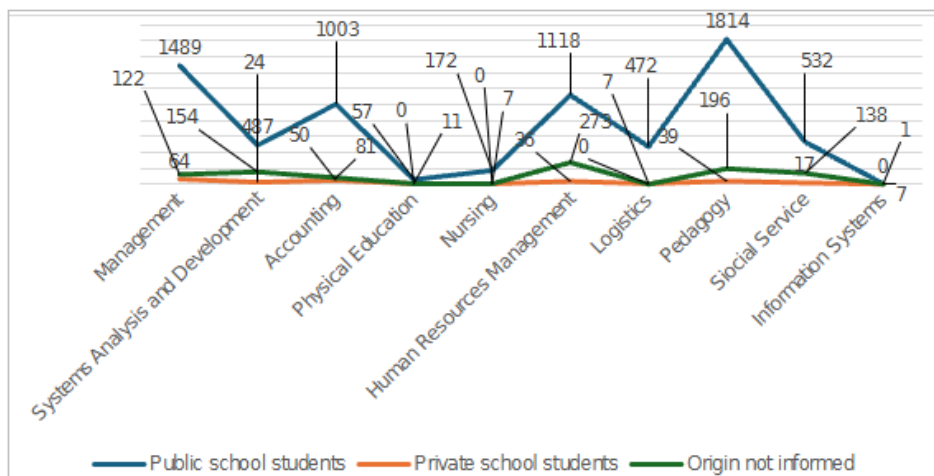
The courses with the most funding were Pedagogy, Administration, Accounting and Human Resources Management. The Pedagogy course had 2,101 entrants, of which around 52% had some kind of funding and 62% had social support⁶. As demonstrated, even with student funding and social support, the total number of graduates was 42%.

6 [1] Social support - refers to the different types of social support, such as: permanence grants, food support, work grants, support for the purchase of teaching materials, housing support, transportation support. Ver mais em: <https://repositorio.enap.gov.br/jspui/bitstream/1/7050/1/2021.11.30%20-%20Pol%C3%AADticas%20nacionais%20de%20assist%C3%Aancia%20estudantil%20-%20P2%20-%20rev.%2023-05-22.pdf>.

With the majority of students coming from public schools and affordable tuition (R\$109.00) (<https://www.anhanguera.com/cursos>), there is a discrepancy between the number of entrants and graduates, as well as a high number of closed and unlinked enrollments. This is a phenomenon that occurs with large educational groups in the competitive market, which can expand their business with gains in enrollment numbers, for example. “Once the fruits of the expansion have been harvested, it is up to them to realize the equity gain at the right time,” say the owners of this type of business (Bastos, 2013, p.18).

The Social Work degree, with a monthly fee of R\$129.00, was the one with the highest number of graduates compared to the number of entrants - around 69% completed the course in the period. Approximately 75% of the students came from public schools, 82% had social support and 39% had some kind of funding.

Graph 11 - Students' school of origin 2010-2022

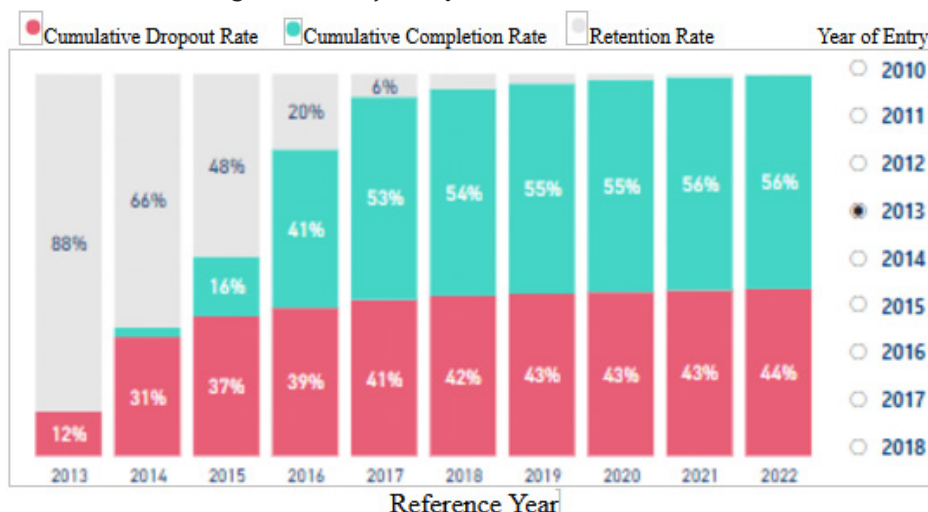


Source: Prepared by the authors based on microdata from the 2010-2022 Higher Education Census.

The public at this HEI is mostly made up of students from public schools, who enter with student funding and social support. The exception is the Nursing and Information Systems courses, which may not have been saturated, finding favorable promises for access to the job market.

In general, the trajectory indicators for this HEI's distance learning courses show that, in 2022, the cumulative dropout rate was 44%, while the completion rate was 56%, as shown in the figure below.

Figure 3 - Trajectory Indicators - UNOPAR

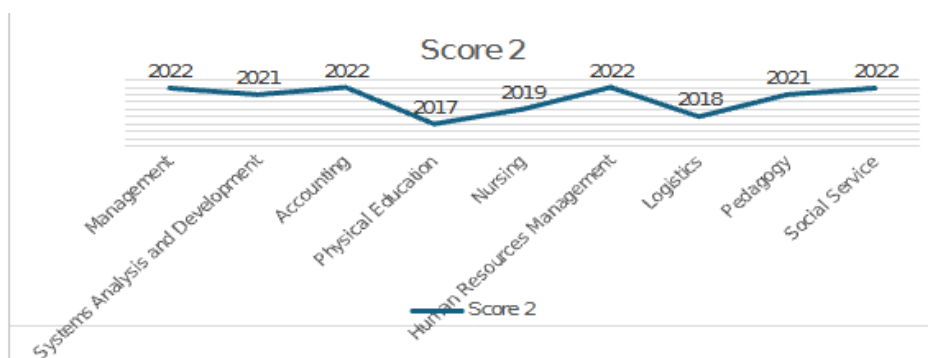


Source: Statistics - Higher Education Census, 2022.

As demonstrated, in 2013, the permanence rate in distance learning courses reached 88%; in 2022, this figure is replaced by the cumulative dropout and completion rate.

The following graph shows the latest Enade score for the UNOPAR courses considered in this study.

Graph 12 - Enade Score - DE - UNOPAR



Source: Prepared by the authors based on the Quality Indicators for Higher Education - INEP, 2024.

The Enade score is an evaluation of the quality of university courses based on the results of students in the exam. It is published for each course evaluated and ranges from 1 to 5. Grades 1 and 2 indicate below-average performance, 3 is average, and 4 and 5 are above the national average. This concept makes it possible to compare different courses.

Thus, as it was shown the courses offered by UNOPAR in the distance learning modality obtained a score of 2 for this indicator during the period considered. Although the GCI's scores are satisfactory, the Enade approach raises concerns and indicates the need to review the conditioning factors of the quality indicators.

Comparing the two institutions, we can infer that in the CI, UNOPAR had a higher score than UNIC, while in the CI-EAD, UNIC had a higher score than UNOPAR and, comparing the scores of UNOPAR with those of UNIC, we conclude that the majority of the courses on campus obtained a higher Enade score, although they were not the same in the two institutions. Another important point is that the cumulative dropout rate was higher at UNIC than at UNOPAR. Factors such as funding, social support, and tuition fees may exacerbate these rates.

The growth of private colleges is due to the demand for more places and the limitations of public universities, facilitated by government policies. Large educational groups can expand courses and enrollment due to university autonomy, which attracts the interest of investors and shareholders. A study by Bertolin (2021) found that students from lower socio-economic backgrounds are the main users of distance learning, contributing to inequality in private provision. This problem is exacerbated in the training of professors, where distance learning predominates and can create a damaging cycle of lack of adequate preparation. Despite the benefits of distance learning for access to higher education, it is important to consider the challenges of learning in this modality.

FINAL CONSIDERATIONS

The advance of the financialization of higher education in Brazil, through the creation of large educational groups such as the Cogna holding company, raises questions about education as a public good and an inalienable right. This study analyzes two higher education institutions owned by the Cogna holding company.

Under the aegis of neoliberalism and its logic of the economization of various aspects of life, the political choices of our rulers, under pressure from the market and the international organizations (IOs) linked to it, have led to the expansion of courses and the enlargement of enrollments in higher education through private and

distance learning, in detriment of investment in public universities. The text discusses the regulation of higher education by Sinaes, analyzing the three quality indicators selected in this study.

The data on dropouts in higher education is not recorded in detail in the Higher Education Census, but it can be estimated by analyzing a given period. For example, if we look at the evolution of the enrollment rate, we can see that at UNOPAR, the total number of students enrolled in distance learning courses increased from 130,960 in 2010 to 686,801 in 2022, representing a growth of 425% in 12 years. Meanwhile, the number of graduates will increase from 30,903 in 2010 to 82,338 in 2022, an increase of about 170% in relation to enrollments. At UNIC, the total number of students enrolled was 15,991 in 2010 and will decrease to 9,470 in 2022, a decrease of approximately 42%. The number of graduates, which was 2,040 in 2010, will be 1,828 in 2022, a reduction of approximately 10%. Despite the positive points raised by these data, it is important to point out that with the significant expansion of enrollment, even with the increase in the number of graduates, the data confirms that the number of people left on the sidelines is significantly higher in quantitative terms.

The growth of distance learning has prompted reflection on the characteristics of graduates, their skills and expertise, and the consequences of this phenomenon for the world of work. Despite the positive evaluation of some courses, higher education data in general show that access has been democratized through quotas, ProUni and Fies, among others. Entry policies have massified entry, but there have not had enough permanence policies to guarantee completion and quality of education. In this sense, democratization has been disguised and incomplete.

Although this study does not focus on public universities, it is worth noting. Even with social policies for entry and permanence (ENEM, quotas, research grants, extension, teaching initiation and student support grants, for example), which are absent in private universities, the reality of higher education in the country is challenging, both in terms of permanence and completion and in terms of the quality of teaching. In this sense, the absence of programs and policies aimed at student quality and persistence in private HE courses and the resulting impact on completion are increasingly visible.

Looking at the Enade scores, we can see the impact of financialization on higher education, i.e., the low investment of the group analyzed here (holding company Cogna Educação) in the quality of teaching and the implementation of scholarship policies for research, teaching, and extension. These are the principles of neoliberal capitalism that are present in offering courses as a business: profitability, productivity, earning more in less time, and with less financial investment in the “education business”.

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