



**SOCIAL DIMENSION
OF STUDYING IN
MONTENEGRO**

EUROSTUDENT V

Report for Montenegro

SOCIAL DIMENSION OF STUDYING IN MONTENEGRO

EUROSTUDENT V REPORT FOR MONTENEGRO

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March 2016, Belgrade



Co-funded by the
Tempus Programme
of the European Union

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– EUROSTUDENT V
Report for Montenegro

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Publisher University of Belgrade

ISBN 978-86-7522-051-0

Printed in 150 copies

Printed by JP Službeni glasnik, Belgrade

Partner **eurostudent.eu**




Co-funded by the
Tempus Programme
of the European Union

This project has been funded with support from the European Commission. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

This publication was published through the project „Towards Sustainable & Equitable Financing of Higher Education Reform in Bosnia and Herzegovina, Montenegro and Serbia - FINHED“ which is financed by TEMPUS programme (530550-TEMPUS-1-2012-1-RS-TEMPUS-SMGR)

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Abbreviations

CEEPUS	Central European Exchange Program for University Studies
EHEA	European Higher Education Area
EU	European Union
ECTS	European Credit Transfer System
MONSTAT	Statistical Office of Montenegro
HEI	Higher Education Institutions
HE	Higher Education

NOTE

The expressions in this text are used in their grammatical masculine form and include both the natural male and female gender of the persons referred to.

The word parent is used to mean biological parent(s), caregiver(s) and anyone who was or is taking primary care of the students.

Foreword

The correlation between education, particularly higher education, economic growth and social development has been verified through a considerable volume of research, while the need to develop human capital and prepare citizens for occupations requiring higher qualifications is undisputed. Therefore, it is not surprising that an increasing number of countries are approaching this area systematically and strategically. For years, higher education reforms in European countries have primarily been based on issues directly or indirectly related to economic growth and development (e.g. the creation of the European Higher Education Area, student and workforce mobility, etc.) and held primacy over issues regarding the social dimension of higher education.

Montenegro is no exception in the process of adaptation and harmonization of education to the context of a modern twenty-first century society. Following the signing of the Bologna Declaration and the adoption of the Law on Higher Education in 2003, Montenegro started the reforms aimed at increasing the efficiency of studying and harmonizing the Montenegrin higher education system with European trends in higher education, based on the principles of the Bologna Declaration and the Lisbon Convention. In 2011, Montenegrin authorities also adopted the Strategy of Development and Financing of Higher Education for the period 2011–2020, setting the strategic framework for establishing mechanisms and arrangements for the implementing of corresponding system of financing higher education, while the further operationalization of strategic commitments has been done by the new Law on Higher Education (2014). This Law additionally recognizes a need to finance study programmes of public interest, implemented by private higher education institutions (Article 67, Law on Higher Education, 2014).

With the above strategic orientation in mind, it is clear that the research producing valid and comparable data is of major importance. One such research is the EUROSTUDENT survey implemented across a wider European area with the goal of analysing the socio-economic status of students providing comparable, detailed and reliable data on the social dimension of higher education in Europe. The data collected through this survey refers primarily to social and economic indicators of the status of students and their living conditions. The EUROSTUDENT also examines temporary international mobility. A baseline assumption for this survey is the belief that knowing the characteristics of students and their lives is a key for assessing the equity and efficiency of a higher education system. The importance of this survey is also reflected in the fact that the four rounds of the EUROSTUDENT survey have been implemented so far, with the number of participating countries increasing with each subsequent cycle.

Therefore, in 2012 Montenegro has joined the fifth cycle of the EUROSTUDENT survey for the first time through the TEMPUS project *“Towards Sustainable and Equitable Financing of Higher Education in Bosnia and Herzegovina, Montenegro*

and Serbia – FINHED", thereby becoming one of the 30 European countries implementing this survey. This cycle of the survey lasted in the period 2012–2015 and the field research segment was implemented during the summer semester of 2013/14.

This report represents an analysis of the data collected for Montenegro as a part of the EUROSTUDENT survey. Its value is reflected at three levels – firstly, it provides data regarding the availability and equality of higher education in the country, but also provides the opportunity for the comparative reviews (regarding the assessment of strengths and weaknesses of the national higher education system); secondly, Montenegro, like most countries in the region, is in a period of educational reform, where adequate data facilitate adjusting higher education policy to the needs of students; and thirdly, analyses regarding the social dimension of higher education in Montenegro were produced based on a targeted methodology intended to measure and provide insights into various aspects of the social dimension of higher education in Montenegro., Therefore, this survey represents the first comprehensive and targeted survey of the student population in the country. In other words, the EUROSTUDENT questionnaire has been an instrument to collect data and make them available for adopting policies that will stimulate equity both in the European and in Montenegrin higher education.

Regarding the structure of the report, it has eight chapters. The first (introductory) chapter gives an overview of the context and the second chapter contains methodological explanations for the survey. The remaining six chapters contain systematized data and its analysis regarding the social and economic status and origin of the students, along with access to higher education, the correlation of previous education and the studies currently attended, the characteristics and various dimensions of the transition towards higher education, the progress of studies, satisfaction with the studies, plans after the studies, study satisfaction, student living conditions, employment and international mobility.

Having in mind the state of the labour market in Montenegro and the overall economic situation, as well as the results of studies on the employability of graduate students, it is important to note that the data regarding the employment, the assessment of the prospects within the domestic and international labour market, as well as plans for continued studies, have been analysed in particular detail.

Moreover, wherever possible, the data obtained for Montenegro has been compared with the data obtained for other countries participating in the fifth cycle of the EUROSTUDENT survey, making sure to present both, the data from countries with similarities with Montenegro (at the level of the economy, the educational system, historical heritage, etc.), and from Western European countries that differ from Montenegro in many ways but in certain ways represent good practice examples that could serve as guidelines for Montenegro in elaborating the adaptation of the higher education system to the needs of students.

Finally, we hope that the findings presented in this report will be informative and significant for decision and policy makers at the national level, as well as for the representatives of the research community, civil society organizations working in education, representatives of higher education institutions, the students themselves and all other stakeholders interested in this topic.

1. Background

Since the last decade, the higher education system in Montenegro has been undergoing numerous reforms in the field of higher education. In addition to signing the Bologna Declaration in 2003, the process of higher education reform in Montenegro has involved changes of legal regulations for this part of the educational system, the adoption and implementation of a number of measures aiming to increase the efficiency and effectiveness of higher education. Although the system of higher education in Montenegro is significantly smaller compared to the other countries in the region, it has faced the same challenges as most systems in the region (and beyond), as a consequence of the sudden increase in the number of higher education institutions, increase in private service providers, the number of students and number of study programmes (Branković, 2013).

Additionally, Montenegro has chosen to reform the system of financing higher education as one of the particularly important issues in the field of higher education. This has been included in the strategic and legal framework, i.e. the Strategy of Development and Financing of Higher Education in Montenegro 2011–2020 from 2011 and the Law on Higher Education, adopted in late 2014. However, despite all the changes, the system of financing higher education in Montenegro has still not been significantly amended. The financing model is still centralized, based on input parameters and real expenses, and the major sources of the funds are still the state budget and student tuitions. As with all countries in the region, the basis for financing higher education in Montenegro is insufficiently diversified. Although there is no established mechanism to strengthen other sources of financing, a certain type of stimulation towards diversified forms of financing higher education may be suggested by the fact that representatives of the non-academic community (e.g. representatives of the economy and business sector) are increasingly involved in issues of higher education, either through the involvement in various projects or through the work of the National Council for Higher Education.

Regarding student status, the system of higher education in Montenegro only recognizes the student category of “full-time student” and distinguishes between students financed from the budget (their tuition is paid by the state) and self-financed students (those paying the tuition for themselves). In other words, since the University of Montenegro is financed from the state budget (and the ministry responsible for the education prepares the proposal for financing, taking into account the opinion of the Council for Higher Education), the government accordingly decides on the number of students to be financed from the state budget (around 40% of students), while the remainder (around 60% of them) pay for their studies from their own funds.

One specific feature of Montenegro compared to other countries in the region is that the private higher education institutions can be also financed from the state budget (European Commission, 2010).

Regarding issues of access to higher education in Montenegro, it is clear that the strategic commitment of Montenegro is to provide equity of access to higher education to all, as stated in the Law on Higher Education (Article 5). Since access to higher education is not just an issue of increasing the number of students enrolling in higher education, but is closely related to the social dimension of higher education and tightly linked with the composition of the student body, it should be underlined that, within the system of financing students and the student standard, Montenegro's state support system is primarily based on the students' merits, i.e. on their success during studies. The students' socio-economic status does not represent an important component when deciding on whether the student will receive the state support.

Moreover, as one of its strategic goals noted in the Strategy of Development and Financing of Higher Education in Montenegro 2011–2020 (2011) Montenegro has adopted the goal of the Europe 2020 strategy that by 2020 the share of 30–34 year olds with tertiary educational attainment should increase by at least 40%, thus making education equity and accessibility one of the key strategic goals. Likewise, the Strategy emphasizes the importance of reducing the percentage of drop-outs, from the 60% in 2011, to 10% in 2020, based on a constant monitoring of the social status of students; increasing the internationalization of higher education; provision of student benefits. Since this report also deals with student mobility, it should be noted that Montenegro provides a state support for the international mobility to a certain number of students.

The necessary information on the Montenegro context, in addition to the legal and strategic framework, have also been provided by various new studies regarding the higher education system and the student population. They can supplement the data obtained by the EUROSTUDENT survey, and serve as a basis for a comparison of the situation and/or progress. Thus, the survey implemented as part of the CONGRAD Tempus Project has shown the following: a statistically significant correlation between the educational attainment of parents and the type of secondary school attended; that an increase in the level of educational attainment of parents leads to an increase in the probability of a graduate student having completed a gymnasium¹, i.e. that there is a higher probability that students who have completed secondary vocational schools have parents with less years of education; that the students' educational background is also correlated with the choice of higher education institution (an increase in the level of educational attainment of parents leads to an increase in the probability of students completing faculties instead of vocational non-university HEIs²) (Lažetić et al, 2015). The study "Appropriate Funding Mechanisms for the Development of Higher Education in Montenegro" (Salmi, 2013), states that the allocation of public funds for the University of Montenegro is only marginally linked with the strategic considerations. The established subsidy system actually gives ground to creating an inequitable division among the Montenegrin population because only a minority of students receive educational grants.

¹ General track of secondary education.

² ISCED level 5 – short cycle (vocational) tertiary degree.

However, Montenegro is also an example where systemic measures can significantly impact the social dimension of higher education and provide results in a short timeframe. Namely, through the programme Professional Development of Persons with Attained Higher Education³ Montenegro offers the nine months professional development to all graduate students without previous work experience. These nine months are recognized as a 12-month work experience. There were 7000 positions open in 2014 for graduate students without work experience, while 3348 graduate students have gained the opportunity for professional development. This measure is particularly important for graduate students coming from families with a lower socio-economic status, as well as graduate students from vulnerable groups, since they find it more difficult to get an employment. Such systemic support enables them to improve their competitiveness in the labour market (Živadinović and Čekić Marković, 2015).

Having in mind all the above strategic commitments, legal solutions, data obtained by and shown in various surveys, we may conclude that the system of support for students in Montenegro is still not entirely adequate. However, the importance of support for students is (increasingly) recognized and Montenegro has made the reform of higher education (including a reform of the system of financing higher education) a strategically important issue. Another fact in favour of this statement is that Montenegro is supporting the project “Towards the Sustainable and Equitable Financing of Higher Education in Bosnia and Herzegovina, Serbia and Montenegro”. This report is produced under this project. Its goal is to contribute to a more efficient, effective and equitable system of financing higher education through (a) the collection and analysis of basic and key evidence on financing at the systemic and institutional level and equity in higher education; (b) introducing and implementing the EUROSTUDENT survey; (c) strengthening local expertise in developing policies on financing and equity in higher education; (d) developing a systemic framework for efficient, effective and equitable systems of higher education; (e) designing a model for financing universities based on a smart diversification of income sources; and (d) founding a regional resource centre to ensure the sustainability of results and their dissemination across the region. Likewise, it may be concluded that the above strategic directions make a good initial basis for creating and implementing individual support measures for students. It is important to determine the true needs of the student population, examine the degree of clarity and applicability of the operationalization of these commitments to the student body in the form of measures. Furthermore, it is necessary to determine whether there are any significant obstacles preventing the students in realizing their rights to receive quality education under equal conditions, and, based on the data obtained, what could be the pillars for decision makers in the process of creating adequate support measures for students. These issues are discussed in the following chapters.

3 <https://www.euprava.me/program-strucno-osposobljavanje>

2. Research Methodology

Upon joining the fifth cycle of the EUROSTUDENT survey on the social dimension of higher education in Europe in 2012, Montenegro has launched the preparations for its realization. The survey was implemented during the summer semester of the school year 2013/14.

In Montenegro, an electronic questionnaire has been used for the survey. The decision on the method of implementing the survey in Montenegro has been adopted by the EUROSTUDENT team, composed of representatives of competent ministries, partner institutions and the Centre for Education Policy, taking into account the available resources, available data, and available technical conditions in the given state.

The preparations for this type of survey included getting a server, programming and designing the electronic questionnaire and designing data security and protection. The Student Parliament of the University of Montenegro has done the promotional activities required for the on-line implementation of the survey electronically, the organization, and redistribution of electronic questionnaires, while the Centre for Education Policy have had a mandate to implement the EUROSTUDENT survey in Montenegro. The Centre for Education Policy has been responsible for the security of data collected through the research, ensuring the principle of data validity and reliability, storing further data and overall quality assurance.

The survey for students in Montenegro was developed based on a generic English language questionnaire received from the EUROSTUDENT consortium and adjusted to the characteristics of the student population and the conditions of study in Montenegro. For example, a question was added regarding whether the student is financed from the budget or is self-financed, which is not an option in other countries, yet represents a key division in case of the student population in Montenegro. The team adjusting the questionnaire made every effort to keep the changes to the generic version to a minimum, in order to retain the possibility to compare different national higher education systems.

Having in mind the size of the student population and the advantages of a survey implemented by electronic questionnaire, it has been decided to invite all students in Montenegro to participate in this survey, thus no particular type of sample was created.⁴ Upon the expiry of the deadline for completing the

4 Higher education in Montenegro is structured as a three-cycle system, involving: bachelor studies, magisterial studies and doctoral studies. Study programmes in bachelor studies were organized as three-year programmes - 180 ECTS for most study programmes. After another additional year, students may be awarded a specialist diploma amounting to 60 ECTS (first phase of post-graduate studies), while after another year (also 60 ECTS), they can be awarded the degree of magister. Throughout this report, students of the second cycle of studies will be referred to as students of master studies, in order to provide comparability with other countries.

questionnaire, following the detailed control of the completed questionnaires, implemented in accordance with the rules of the EUROSTUDENT survey, a certain number of the questionnaires were excluded from further data analysis due to the insufficient number of responses to mandatory questions. Thus, the final analysis included 1632 questionnaires submitted by the same number of students. The sample was weighted using the variables: gender, status, level of study and field of education.

The main characteristics of the survey sample are provided in Figure 1 showing the distribution of students in Montenegro, based on the level of studies enrolled according to MONSTAT data and in the sample. A nearly identical distribution can be found within the overall student population and the sample population.

Figure 1: Distribution of students within the student population and sample by level of studies

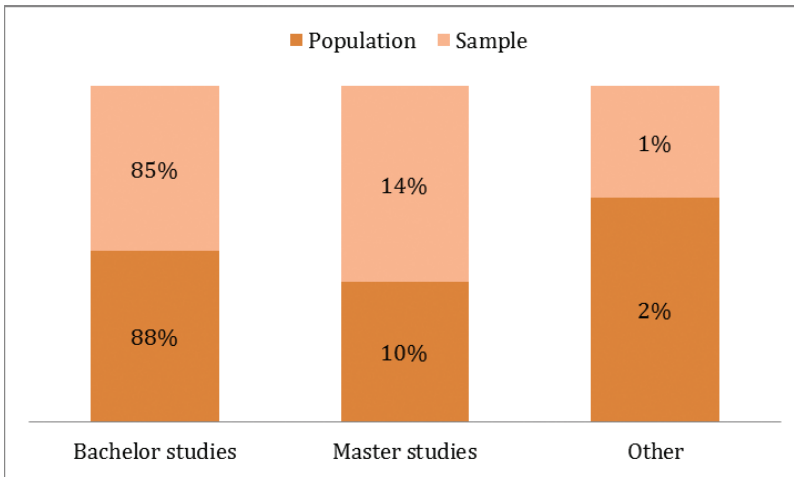
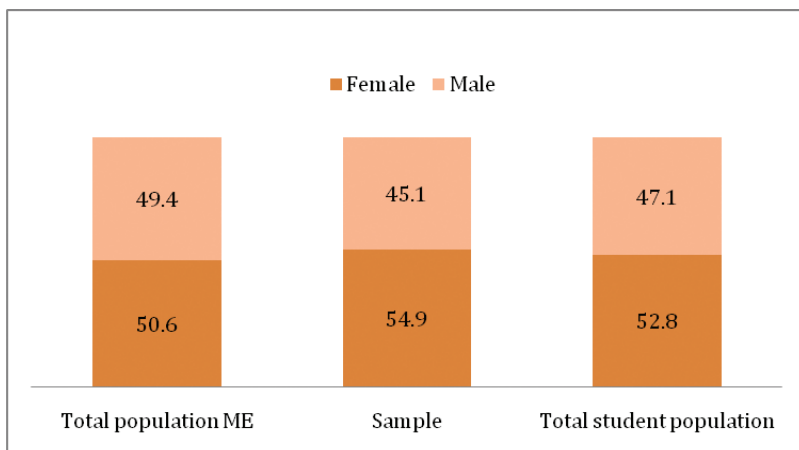


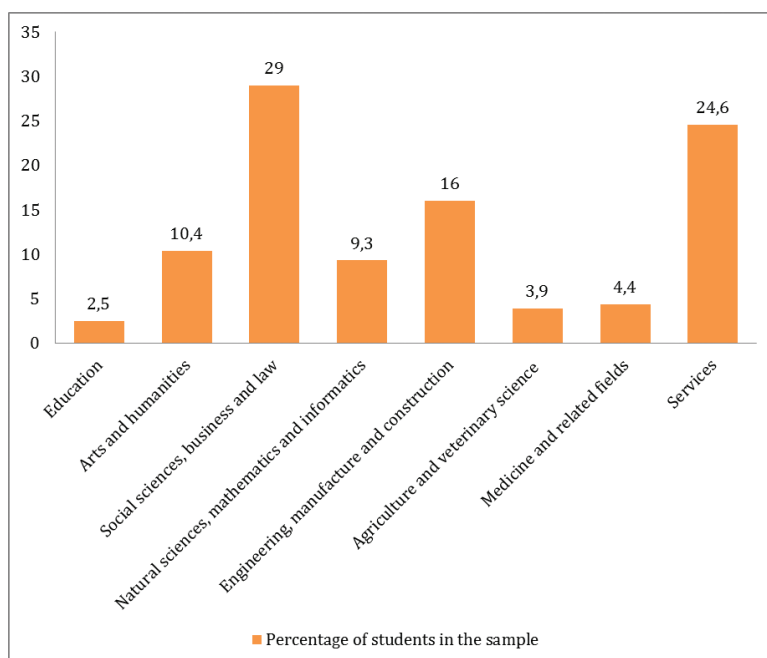
Figure 2 represents the distribution of the overall population, the student population and the sample population by gender. On the basis of MONSTAT data (the general population uses data from the 2011 Census the student population data from reports regarding higher education for the academic year 2013/14, when the EUROSTUDENT survey was implemented) and the data obtained by the EUROSTUDENT survey, we may conclude that the gender structure in the sample is balanced and corresponds to the distribution of students by gender in the overall student population, i.e. women in the sample comprise nearly 55% and, men 45%, whereas the distribution in the overall student body is nearly 53% of women and 47% of men.

Figure 2: Distribution of general and student population and sample by gender (in %)



Regarding the field of education, nearly 30% of the surveyed students are in the fields of social sciences, business and law, while the second greatest group of students are in the services field. Attractive fields of study seem to be areas of technology, manufacture and construction, arts and sciences, while the lowest number of students in Montenegro are enrolled in programmes in the field of education (Figure 3).

Figure 3: Sample distribution by field of education



3. Socio-Economic and Demographic Profile of Students

As stated before, the Eurostudent survey has been implemented for the last several decades in a large number of European countries, with the intention of collecting data on the socio-economic status of students.

The data regarding the socio-economic status of students is particularly important because if we accept the perspectives that socio-economic status represents a composite measure of the educational attainment of parents, parental occupation, the level of prestige of their occupation, the material status and cultural resources at the disposal of the family (Baucal, 2012), and/or if we define it as a status within a social hierarchy impacting the availability of financial funds, power and prestige (Sirin, 2005), it becomes clear that an individual's socio-economic status will influence both his/her current, as well as future life, which certainly also includes education. This means that if the link between education and the economic, political and cultural system of a society is analysed through the prism of class relations in society (power in schools and influence of high-income parents), it is clear that education is linked to the economic system in two ways. Firstly, the access and full utilization of the possibilities offered by education largely depends on the economic resources an individual possesses. Secondly, schools and faculties represent the main means of selection and stratification of the workforce, because the distribution of economic goods is a key for the quality of education, and educational institutions are a key for our "life choices". Therefore inequality in education cannot be observed independently of economic inequality (Lynch & Baker, 2005). This, at the same time, means that if the educational system is organized so that everyone has equal access, and thereafter, quality education, it ceases to be a channel for the reproduction of social inequality (Čekić Marković and Jokić, 2015).

Since this data should serve as the basis for creating and improving existing policies in the field of education, but also provide an "image" of Montenegro in this area in relation to the other European countries having participated in this survey, the general data providing insight into the student population in Montenegro, as well as general data on the socio-economic status of students have been analysed separately in this chapter, and a significant amount of this data will also be the basis for the data analysis in subsequent chapters.

The most of the data has been analysed in a comparative perspective, to create a clearer view of the situation in Montenegro compared to the selected countries, and where adequate data could be obtained, the results for Montenegro have been compared with the results of some other European countries. Therefore, in addition to the countries in the region, the results of Croatia, Austria, Slovakia and the Czech Republic were mostly used. The Austria was chosen due to the fact that it is one of the first countries in Europe that has introduced and implemented support measures for students on a systemic level. Croatia was chosen because it is characterized by the same historical heritage as Montenegro

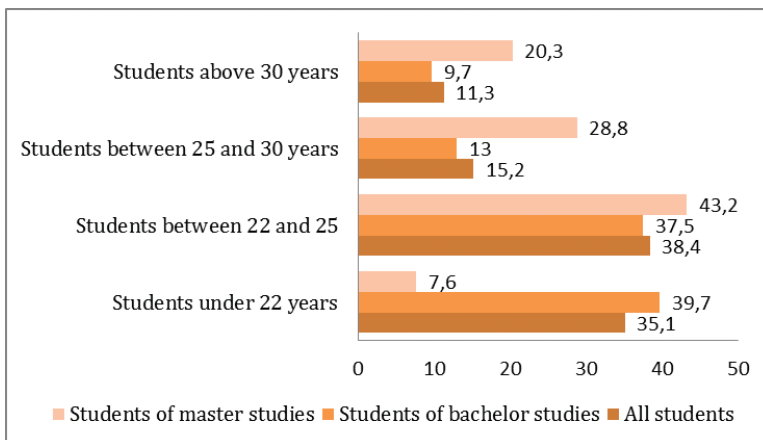
(the heritage of former Yugoslavia), but in the processes of establishing systemic support measures for students, *inter alia*, it has completed the process of harmonization with the educational systems of European Union countries, having become a member state in mid-2013. The Czech Republic and Slovakia were chosen because they have been members of the European Union for over a decade and therefore it was important to get an insight into the current status of their educational systems, as well as the subsystem of higher education and its complementary measures of student support, and see if the remnants of a centralized education system (as is the case with Montenegro) are still a challenge, or these countries today are more like the “old members” of the European Union.

3.1. Age Structure and Origin of Students

Concerning the age of students in Montenegro sample, a student in Montenegro is on average 24.4 years old (the median is 23 years). According to MONSTAT data, the average age of persons attending higher education institutions in Montenegro is 25.5 years, compared to the EU27 average where the mean age of students is 22.1 years (MONSTAT, 2014). Within the student population, the lowest percentage belong to the oldest students, those above 30 years of age (11.3%), indicating a relatively adequate pace of study. However, a significant segment of the students in bachelor studies still studying are over thirty years of age (9.7%).

This data is in accordance with the data obtained through the CONGRAD survey showing that the time of study has been significantly reduced after the Bologna reform, which was one of the goals of the systemic changes in higher education. When comparing the age structure of students in master and bachelor studies, there is a trend of a relatively successful mobility towards master studies based on student age (Lažetić et al, 2014).

Figure 4: Age of students in Montenegro by level of study (in %)

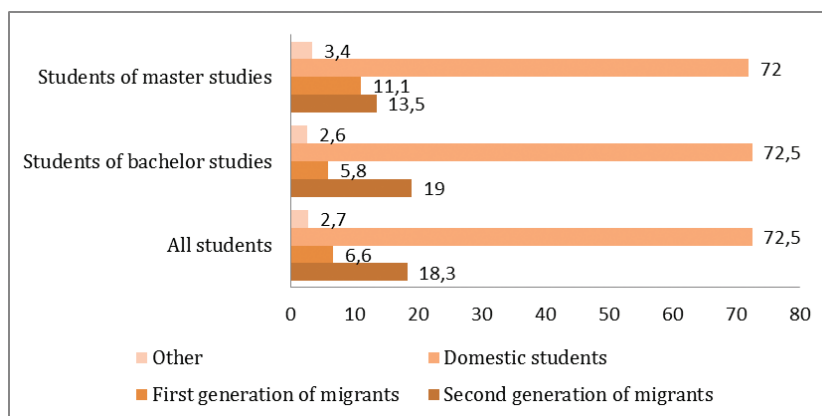


Regarding Figure 5 we see that most of the students in higher education institutions in Montenegro were born in the same country as their parents (72.5%). The situation is the same regarding students of bachelor and master studies – in both cases, domestic students predominate.

The percentage of students whose parents were not born in the student's country of study, but the student was (second generation of migrants) is significantly higher than the first generation of migrants, where the students themselves were not born in the country of study. The difference between the number of students in the first and the second generation is the lowest in the category of master studies students, while it is the highest for bachelor studies, where 19% of students belong to the second generation of migrants, compared to 5.8% of students from the first generation of migrants. This data is important to enable creating additional support measures for these students.

However, it is important to note that the first and even the second generation migrant students could be students from the former Yugoslavia territory, since the EUROSTUDENT survey views migration through the birthplace of parents and students according to the currently existing state borders. In order to direct the planned measures better and more adequately towards the target groups, the next cycle of the EUROSTUDENT survey needs to separate students considered as migrants (although this does not impact their social status, because they have moved to Montenegro in the waves of labour or other migrations during the existence of former Yugoslavia) from students whose families are refugees or were internally displaced from the territory of former Yugoslavia, which can significantly impact their socio-economic status.

Figure 5. Migrant students by level of study (in %)



3.2. Basic socio-economic characteristics of students in Montenegro

The basic socio-economic characteristics of students in Montenegro are given in the following table (Table 1) based on indicators such as educational attainment of parents, parental occupation type, family situation of the student, etc.

Table 1: Basic socio-economic characteristics of students in Montenegro (in %)⁵

Question	% of students
Students whose fathers do not have tertiary education	54.9
Students whose mothers do not have tertiary education	63.5
Students whose fathers are manual workers	32.4
Students whose mothers are manual workers	12.9
Students with children	6.2
Female students in bachelor studies	54.4
Female students in master studies	58.6
Students whose parents are workers without tertiary education compared to the total number of manual workers	71.1
Students in bachelor studies whose parents have not attained tertiary education	46.9
Students in master studies whose parents have not attained tertiary education	38.1
Students assessing their parents to belong to the lower half of the scale regarding their social status (mark 4 or below on a scale of 1 to 10)	13.5
Students whose parents have a low social status (1–4 on a scale of 1 to 10) and no tertiary education compared to other students	9.3
Students in bachelor studies with a lower social status	14.3
Students in master studies with a lower social status	8.9

The following data refers to the highest level of education attained by the students' parents. In the international comparisons, the attained educational level of students' parents is frequently viewed as an indicator of the effects of socio-cultural and economic factors on an access to higher education. Although not entirely precise, it can enable relatively reliable international comparisons using the International Standard Classification of Education (ISCED)⁶. The focus is actually on the students coming from families with a lower educational attainment of parents in which these students are, very often, the first family members entering higher education.

Table 2 shows the distribution of students by level of study according to the highest level of education attained by their parents. The focus is on the characteristics of parents, i.e. the indicators probably showing groups with unequal status regarding access to higher education.

We can note that the most of the Montenegro sample students' parents have attained higher education. Bachelor and master studies students' parents most frequently have higher education. However, it is noted that with the increase of the level of studies the number of parents with primary school is decreasing,

⁵ For all situations referencing parents, the meaning is either of the two parents.

⁶ <http://www.uis.unesco.org/Education/Pages/international-standard-classification-of-education.aspx>

while the number of parents with higher education is increasing. In other words, regarding the level of studies where the students are analysed by the social status of their parents shown by the parents' highest educational attainment provides a different view of the degree of inequalities in social status reflected through higher education.

Table 2: Ratio of the level of studies of the students and the highest educational attainment of students' parents (%)

Highest level of educational attainment of parents?	What level of study are you currently at?		
	Bachelor studies	Master studies	All students
Primary school	2.5	0.8	2.4
Secondary school	44.4	37.3	43.2
Higher education	47.1	51.7	47.8
Master studies	3.6	5.5	3.8
Doctoral studies	2.4	4.7	2.8
Total	100.0	100.0	100.0

Comparing the employment structure of the students' parents and the employment structure of the entire Montenegro population, focusing on the employed parents in low-qualification occupations and with low personal income, we may conclude that the students with less educated and poorer parents have smaller chances to access the higher education system. Likewise, data from this survey (shown in Table 3), indicates that the employment structure of the parents of students differs from the population of Montenegro according to the 2011 Census (MONSTAT, 2013). Namely, students whose parents have simpler jobs (i.e. in crafts, agriculture, services or trade) have significantly smaller chances to access higher education. The situation is similar in other Eastern-European countries covered by the survey.

Table 3: Distribution of the students' parents by type of current or last occupation (in %)

Occupation	Current or last occupation of father	Current or last occupation of mother
Manager (executive), senior official or law officer	17.2	7.6
Expert or artist	9.9	17.4
Engineer, associate professional or technician	16.4	10.4
Clerk or administration worker	10.1	28.2
Service or sales worker	9.1	23.4
Skilled agricultural, forestry, fishery or similar worker	4.0	2.8
Craft or related trades worker	13.5	4.5
Plant and machine operator, assembler or driver	14.1	0.7
Simple occupations	0.8	4.9
Defence forces	4.8	0.2
Total	100.0	100.0

The percentage of the surveyed students' fathers engaged in manual occupations in Montenegro is 32.4%, while for mothers it is 12.9%. Comparing these results with the countries selected from the EUROSTUDENT V survey (Croatia, Austria and Slovakia), in Croatia these percentages are 35.4% and 22.9%, in Slovakia 42.6% and 19.4%, while data for Austria is unavailable.

Table 4 shows the distribution of students' parents according to the occupation and a level of education for manual occupations (agricultural, forestry, fishery or similar worker, craft or related worker, plant and machine operator, assembler or driver and simple occupations (e.g. cleaner, agricultural worker on another person's property, waste disposal worker). The percentage of manual workers without tertiary education in the total number of manual workers is 90%. In Serbia, this percentage is 88%, in Croatia 87.2%, in Slovakia 96.9%, while data for Austria is not available.

Table 4: Ratio of educational attainment of students' parents and current/last occupation of parents (%)

Parents engaged in manual occupations	Highest level of educational attainment of parents?				
	Primary school	Secondary school	HEI	Master studies	Doctoral studies
Skilled agricultural, forestry, fishery or similar worker	19.4	5.6	0.5	0	0
Craft or related trades worker	30.1	14.3	3.3	3.5	0
Plant and machine operator, assembler or driver	8.8	8.1	1.6	0	0
Simple occupations	2.9	1.6	0.3	0	0

Regarding the population of Montenegro according to the 2011 Census (Table 5), the percentage of the adult population (15 years of age and above) with the highest attainment being primary education is 28%, secondary school 52% and higher education 17% (MONSTAT, 2013), while among the student population around 45% of the students are from highly educated families (at least 1 parent has completed higher education). Thus, based on this data, we may conclude that there is unequal representation of different social groups in a higher education in Montenegro, and it is very difficult for the parents with a low level of education to provide for their children's studies. However, we should keep in mind that in this case somewhat different issues were compared – the percentage of the population with higher education and the number of families where at least one parent is highly educated.

Table 5: Population distribution according to data from the 2011 Census

Education level	Percentage
No formal education	2
Incomplete primary and primary education	28
Secondary education	52
Higher education	17
Unknown	1
Total	100

To provide better insight into the situation in Montenegro regarding the educational attainment of students' parents, it would be useful to present data from other countries. In Austria, according to data from the EUROSTAT V survey for students in bachelor studies, the percentage of parents with primary education is 5.2%, secondary education 61.6%, and tertiary education 33.2%. In Croatia, these indicators are 2.4%, 50.6% and 47%. In Slovakia, the percentage of students' parents with primary education is 0.5%, with secondary 59.5% and with higher education 40%.

Figure 6 complements the previous analysis regarding the level of the educational attainment of parents by students' gender. The indicator by gender is noted to be uniform, except for the students of doctoral studies, where women are significantly under-represented.

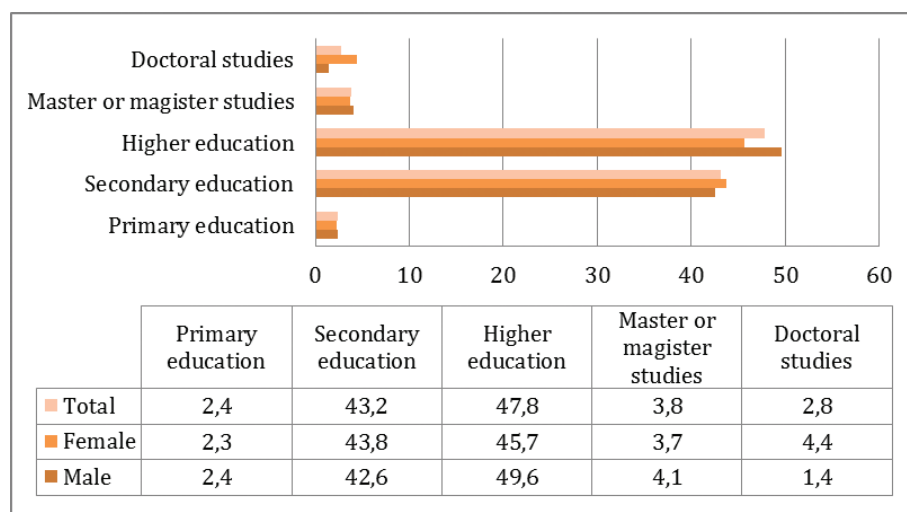
Figure 6: Highest educational attainment of students' parents by gender of students

Table 6 gives an overview of the perception of students regarding the social status of their parents. The purpose of these results is to try to assess the socio-economic status of students in a more comprehensive way, not just through the educational

and occupation structure of the parents. A simple comparison of the proportion of students at the ends of the scale provides information on their perception of their own social status what is a very wide conceptual framework for self-evaluation. Based on the data obtained, we may conclude that, regarding social status, 47% of female students assess their parents to belong to the lower half of the scale (grade 6 and below), for male students the percentage is 52.3%, while the total percentage for all students is 49.4%. The results of the EUROSTUDENT V survey indicate that in Croatia the percentage is 54.2%, in Austria 20.1% and in Slovakia 33.8%.

Table 6: Students' perceptions of the social status of their parents by gender of students (in %)

Level of social status	Women	Men	All students
10 High social status	6.8	7.8	7.2
9	8.8	6.2	7.7
8	17.7	15.1	16.6
7	19.5	18.4	19
6	16.8	13.2	15.2
5	19.3	22.5	20.7
4	5.8	8.3	6.9
3	4	6.1	4.9
2	0.9	1.8	1.3
1 Low social status	0.3	0.6	0.4
Total	100.0	100.0	100

Table 7 shows the perception of social status depending on the level of the educational attainment of parents. This links the subjective assessment of the social status with one of the relatively reliable indicators for the very same status.

Table 7: Students' perceptions of social status by educational attainment of students' parents (in %)

Level of social status	All students	Primary school	Secondary school	Faculty	Doctorate
10 High social status	7.2	5.7	6.5	6.8	1.6
9	7.7	5.7	4.3	9	14.8
8	16.6	14.3	13.4	19.9	16.4
7	19	14.3	14.3	22.5	27.9
6	15.2	5.7	17.6	14.5	16.4
5	20.7	31.4	23.2	19.3	19.7
4	6.9	8.6	10.6	4.6	0
3	4.9	14.3	7.1	2.7	0
2	1.3	0	2.5	0.5	0
1 Low social status	0.4	0	0.6	0.1	3.3
Total	100	100	100	100	100

The data shows that the students' perception of the social status is correlated with the level of educational attainment of their parents. Generally speaking, considerably less students whose parents have attained lower levels of education perceive themselves as having a high social status compared to the students where one of the parents has higher education or a doctorate. This is most likely correlated with a real family income and objective quality of life. However, an interesting finding is that a certain, not so negligible portion of students from these two categories still believe that they have low social status. The following table (Table 8) presents a combination of student perception of the social status of their parents and the three levels of study. The data are from the responses to the question if there are significant differences between different levels of study and student structure by social status.

The results indicate that the percentage of students in bachelor studies with a higher social status (marks 7–10) is 49.4%, while for lower social status it is 50.5%. Within the category of master students, the percentages are 55.9% and 44.1%. We may also conclude that there are no large differences in the perception of social status among students at bachelor and master studies, although students of master studies consider that their status is higher.

Regarding other countries from the EUROSTAT V survey, in Croatia there are 24.6% students with a self-assessed higher social status (7 and more) and 75.4% with lower (6 and less), while in master studies these percentages are 29.5% and 70.5%. In Austria, there are 15.7% students in bachelor studies with higher social status, 84.3% with lower status, while the percentages in master studies are 62.3% and 37.7%, representing a very significant change in the perception of socio-economic status between the two levels of study. In Slovakia, in bachelor studies, 35.5% of the students perceive their socio-economic status as high, while in master studies this is the case with 34.6% of students.

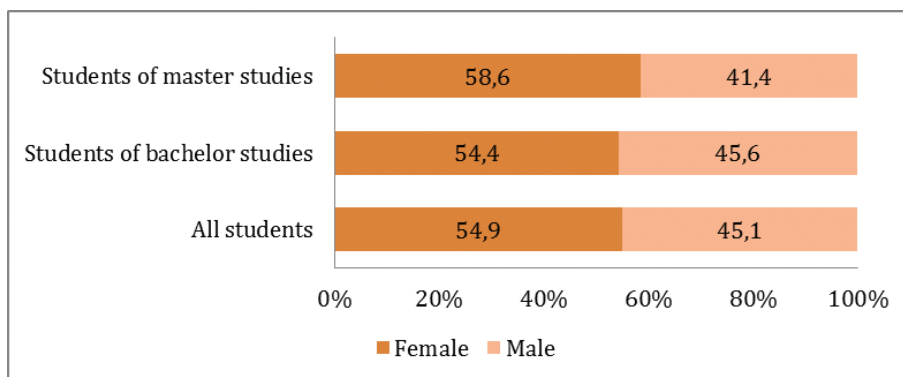
Table 8: Students' perceptions of the social status of parents by level of students' studies (in %)

Level of social status	Bachelor studies	Master studies	All students
10 High social status	7.1	8.5	7.2
9	7.5	8.5	7.7
8	16.4	18	16.6
7	18.4	20.9	19
6	14.5	19.4	15.2
5	21.7	15.8	20.7
4	6.9	6.8	6.9
3	5.4	2.1	4.9
2	1.5	0	1.3
1 Low social status	0.5	0	0.4
Total	100	100	100

At the European level the proportion of male and female students is unequal, from both the aspect of study programmes and the aspect of other important characteristics, as shown by the fourth and fifth cycle of the EUROSTUDENT survey.⁷ The gender profile of the student population is changing over time and the share of female students is increasing.

The distribution of students by gender in Montenegro is rather uniform. Figure 7 shows that the share of female students is somewhat greater. While this difference in primary studies is nearly identical to the entire sample population, at the level of master studies it increases in favour of female students. Regarding the results of the EUROSTUDENT V survey in other countries used for the comparative analysis, the percentage of female students is increasing with higher levels of study, except in Austria. In Croatia, the share of female students in bachelor studies is 55.5%, in master studies 57.2%, in Austria, the share of female students in bachelor studies is 53% and in master studies 47.2%, while in Slovakia the percentage in bachelor studies is 58.1% and in master studies 60%.

Figure 7: Distribution of students by gender and level of studies



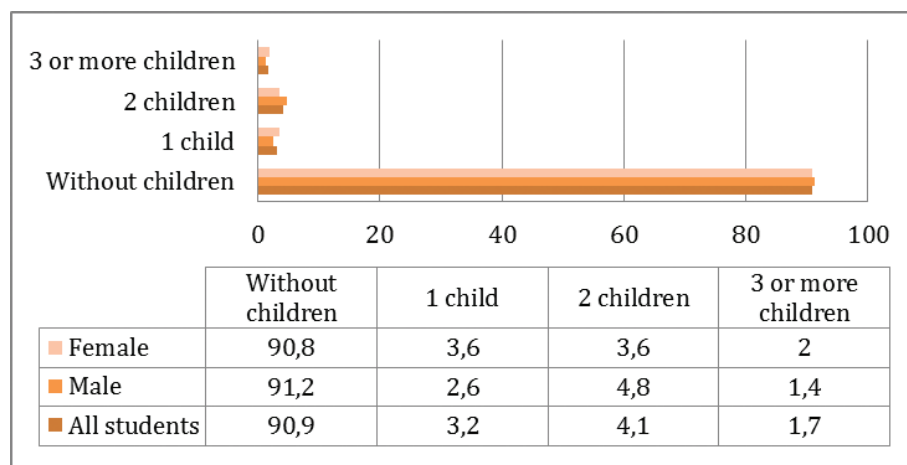
Students with children have to allocate their resources, i.e. their time and money, between themselves and their children. This produces additional burden for these students, leaving them in a subordinate situation compared to the students without children. The important factor is not only if a student has children, but also children's age what significantly impacts the allocation of resources.

Figure 8 shows the percentage of parents among students of different genders and the number of children they have. The total number of students with children is 9%. There is uniformity by gender among student parents. As expected, the most numerous are student parents in the category of students over thirty years of age. Regarding other countries, in Croatia the percentage is 3.3%, in Austria 8.9% and in Slovakia 7.1%. In Montenegro, students who are also parents are in a significantly more disadvantaged situation compared to student-parents in the most of countries covered by the EUROSTUDENT survey, since Montenegro belongs to those countries without organized childcare

⁷ <http://www.eurostudent.eu/results/reports>

programmes within HEI and student dormitories. Student-parents also have no option to follow lectures and undertake other obligations in a way adapted to their situation.

Figure 8: Distribution of students with children by gender and number of children (in %)



Comparing students by whether they are parents or not, relative to the degree of satisfaction with their workload during studies (Table 9), there is no significant difference in their satisfaction by study workload. The data, for example, shows that among student parents there is one percent more of those unsatisfied, but there is also one percent more of them in the group of those completely satisfied. This is an interesting finding, because it would be expected that those students sharing their time between family, parental and study obligations would be more unsatisfied compared to the students fully dedicated to studies, but data indicates that this is not the case in Montenegro.

Table 9: Distribution of students by degree of satisfaction with workload during studies by parental status (in %)

Satisfaction with workload	No children	Student parents	Students overall
Not satisfied at all (1)	11	12	11
(4)	15	17	15
(3)	39	39	38.9
(2)	21	17	20.4
Completely satisfied (5)	15	16	14.7
Total	100	100	100

Regarding students who are parents and considering the financial difficulties they experience (Table 10) compared to students without children, student parents experience larger financial difficulties.

Table 10: Distribution of students by financial difficulties they experience by parental status (in %)

Level of difficulties	No children	Student parents	Students overall
I do not have any financial difficulties (1)	6.8	3.1	6.5
(2)	17.7	18.8	17.8
(3)	39.7	35.9	39.3
(4)	25	28.9	25.4
I have very serious financial difficulties (5)	10.7	13.3	11.0
Total	100	100	100

The results of students responding to the question with who they live during studies show that most students in Montenegro live with their parents (53.2%), while a significantly smaller number of students live on their own (14.5%). The lowest percentage of students lives with their partner (and children, if any) (11.9%). Likewise, a significant share of the students reports living with other persons (20.41%), including living with roommates in student dormitories or rented accommodation.

3.3. Students with Impairments

The total percentage of students with some type of impairment, chronic health problem or functional limitation is 5.9%. The following table shows the distribution of students with impairments within the sample by type of health problem, indicating that the most numerous are students with sensory impairments, followed by students with other health problems and students with chronic diseases.

Table 11: Distribution of students by type of health problem

Type of health problem	Percentage of total number of students
Chronic diseases	1.3
Mental health problems	0.7
Mobility difficulties	0.6
Sensory impairments	2.3
Learning difficulties	0.6
Other health problems	1.9
Total number of students with impairments/health problems	5.9

According to the results of the EUROSTUDENT V survey, in Croatia 14.1% of students report having some type of impairment, chronic health problem or functional limitation, in Austria 14.5%, while in Slovakia this is the case for 22.1% of students. However, direct comparisons of the number of students regarding types of student health problems across different countries are impossible, because different countries have different traditions in defining and categorizing health problems that qualify for additional state support.

Table 12 provides insight into the perceptions of students with some form of impairment, and/or health problem regarding the degree of obstacles they face during studies. The highest number of students consider that their health status is a small, or no obstacle for studying. At the same time, nearly 11% of students with some form of impairment/health problem see their impairment/health problem as a large obstacle for studying. However, the data obtained (how only a smaller number of students see their impairment as a large obstacle) should be interpreted carefully because of the possibility that a large number of those with serious impairments has not even begun their studies due to a lack of adequate conditions (ranging from infrastructure (e.g. accessibility) to adequate teaching tools). However, having in mind the above data, we may conclude that any impairment or type of health problem can be a limiting factor for studies.

Regarding students in other countries, in the most countries the percentage is around 30% (Spain, Finland, France, etc.). In Croatia, the percentage is at 45.6%, in Slovakia 35%.

Table 12: Student perception of the level of obstacle for studies caused by the impairment

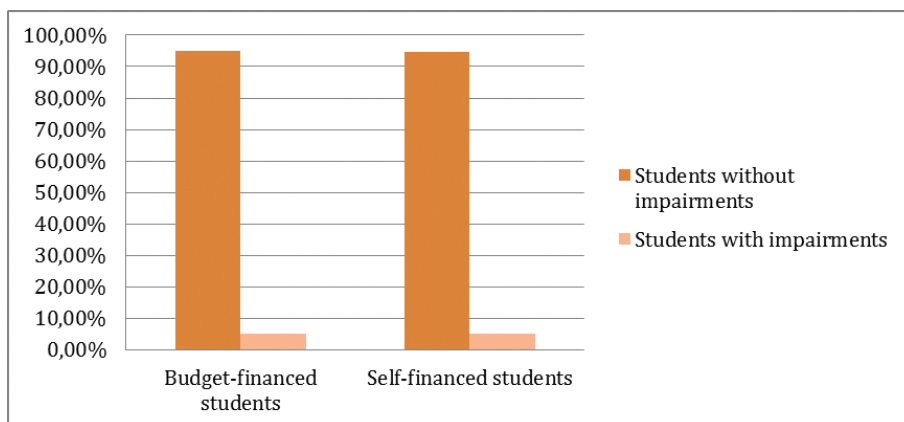
Level of obstacle	Number of students	Percentage
Large obstacle	10	10.9
Medium obstacle	19	20.7
Small or no obstacle	63	68.5

Table 13 shows to what extent students perceive their impairment, chronic health problem or functional limitation as an obstacle. Evidently, a large number of students do not see their health problem as an obstacle to study. However, we may also conclude that a high percentage of students with other chronic problems (other than those listed) consider that their health status is a large obstacle – 33.3%. An additional analysis has shown that 11.5% of students with health problems in bachelor studies consider that their problems are obstacle for studying. The same data is not available for students of master studies.

Table 13: Type of student health problem by level of obstacle the problem presents (in %)

Type of health problem	No obstacle at all (1)	(2)	(3)	(4)	Large obstacle (5)	Total
Chronic disease	73.3	13.3	3.3	0	10	100
Mental health problems	64.3	14.3	21.4	0	0	100
Mobility difficulties	27.3	18.2	18.2	18.2	18.2	100
Sensory impairment (e.g. vision or hearing problems)	40	0	60	0	0	100
Learning problem (e.g. ADHD, dyslexia)	53.3	26.7	20	0	0	100
Other chronic health problems	0	50	16.7	0	33.3	100

Considering the distribution of students with some form of impairment by status of study (Figure 9), their percentage per status (budget financed or self-financed) coincides with the percentages of students without impairments.

Figure 9: Distribution of students with impairments regarding status of studies

The data in the following table could indicate a bad status of students with impairments in Montenegro, because it shows that most of the students with some form of impairment believe that there is no institutional support provided during studies. Only the students with mental health problems (20% of them) report having a high level of support, which is not a case with any of the others. This data indicates a worrying situation regarding institutional support to all students with impairments/health problems.

Table 14: Type of health problem of students compared to the amount of institutional support they receive during studies (in %)

Type of health problem	High support	Moderate support	Low support	No support	Support not needed/ requested	Total
Chronic disease	0	0	0	69.2	30.8	100
Mental health problems	20.0	50.0	0	30.0	0	100
Mobility difficulties	0	20.0	0	80.0	0	100
Sensory impairment (e.g. vision or hearing problems)	0	0	3.6	53.6	42.9	100
Learning problem (e.g. ADHD, dyslexia)	0	20.0	0	40.0	40.0	100
Other chronic health problems	0	0	3.6	53.6	42.9	100

Regarding the decision to continue studies among students from this group, and comparing students with some form of impairment to students with no chronic health problems or limitations, notably less students with health problems plan to continue studies within one year of completing their current study programme. There is a larger percentage of those planning to do so within a period longer than one year, i.e. they need more time to continue their studies.

Also, a higher percentage of students from the group of those with impairments/ health problems do not plan to continue studies at all.

Table 15: Student plans to continue studies after completing the current study programme (in %)

Response	Without chronic health problems or impairments	With chronic health problems or impairments
Yes, within one year after completing the study program I currently attend	40.6	34.4
Yes, but within a period longer than one year after completing the study program I currently attend	20.6	27.8
No, I do not plan to continue my studies	11.6	18.9
I still do not know	27.2	18.9

It is worth considering how much are students with chronic health problems or limitations satisfied with the organization of studies and schedule of classes compared to other students (Table 16).

Based on the data shown, the percentage of those unsatisfied among the group with health limitations is much higher, leading to the conclusion that higher

education institutions have not invested sufficient efforts to provide a satisfying level of organization of studies and classes for students with certain health impairments..

Table 16: Satisfaction with the organization of studies and schedule of classes (in %)

Satisfaction level	Without chronic health problems or impairments	With chronic health problems or impairments
Very satisfied (5)	20.2	14.1
(4)	25.1	23.5
(3)	27.1	20.0
(2)	17.5	27.1
Very unsatisfied (1)	10.2	15.3
Total	100	100

Furthermore, based on data from Table 17, we may conclude that students with chronic health problems or limitations are nearly equally satisfied or unsatisfied with their treatment by the administration in higher education institutions. This finding separates Montenegro from other countries in the region, since both in Serbia and Bosnia and Herzegovina there is a considerably higher number of students unsatisfied with their treatment by the administration.

Table 17: Satisfaction with treatment of students by the administration staff (in %)

Satisfaction level	Without chronic health problems or impairments	With chronic health problems or impairments
Very satisfied (5)	33.1	35.3
(4)	27.0	25.9
(3)	21.6	22.4
(2)	11.2	8.2
Very unsatisfied (1)	7.1	8.2
Total	100.0	100.0

The treatment of students by teaching staff also shows a more critical attitude of students with chronic health problems or limitations, but the attitude is not so different from the other students' opinions (Table 18). The large majority are, however, the students satisfied with their treatment by teaching staff, and the percentage of those unsatisfied is, in fact, larger among students without chronic health problems or limitations.

Table 18: Satisfaction with treatment of students by teaching staff (in %)

Satisfaction level	Without chronic health problems or impairments	With chronic health problems or impairments
Very satisfied (5)	29.8	26.4
(4)	32.6	37.9
(3)	23.7	24.1
(2)	10.5	6.9
Very unsatisfied (1)	3.4	4.6
Total	100.0	100.0

Regarding satisfaction with the infrastructure and equipment of higher education institutions, the conclusion is that students are mostly satisfied with these elements, regardless of whether they have health problems or limitations, although it would be expected that the higher education institutions infrastructure and equipment would influence the studies of students with impairments (Table 19). However, although the opinions of students without chronic health problems or limitations and those with them are rather uniform for all other levels of satisfaction, it is important to note that the number of those very unsatisfied is noticeably larger within the group of students with chronic health problems or limitations.

Table 19: Satisfaction with HEI equipment (library, computers, building, classrooms) (in %)

Satisfaction level	Without chronic health problems or impairments	With chronic health problems or impairments
Very satisfied (5)	16.9	18.6
(4)	19.2	18.6
(3)	26.8	18.6
(2)	19	17.4
Very unsatisfied (1)	18	26.7
Total	100	100

Regarding financial difficulties, data from the following table leads to the conclusion that both groups of students, regardless of whether they have a kind of impairment or not, experience financial difficulties, but students without chronic health problems or limitations have somewhat more severe financial difficulties. However, at the same time, there is a somewhat lower percentage of students with chronic health problems or limitations reporting having no financial difficulties whatsoever.

Table 20: Assessment of financial difficulties (in %)

Degree of financial difficulties	Without chronic health problems or impairments	With chronic health problems or impairments
I have very serious financial difficulties	11.1	8.6
I have serious financial difficulties	25.2	27.2
I have moderate financial difficulties	39.6	35.8
I don't have financial difficulties	17.3	25.9
I don't have any financial difficulties	6.7	2.5
Total	100	100

4. Education Prior to Studies and Transition to Higher Education

When researching the social dimension of higher education, it is important to analyse all relevant information on the students' prior education, to be able to derive conclusions on whether the accessibility of higher education or the intensity of studies depends on the students' prior education, and, *inter alia*, whether some areas of study are preferred by students differing by a type of the attained secondary education. Likewise, it is important to determine whether there are any systemic differences between students coming from families with different educational and socio-economic status in the context of studies and previous education.

Within students participating in the EUROSTUDENT V survey in Montenegro who have responded to this question, a nearly identical number of students comes from vocational secondary schools and gymnasiums. This number also includes those with foreign qualifications that could be assessed as corresponding to general education in Montenegro. This data can lead to the conclusion that higher education in Montenegro is also very accessible to the secondary vocational schools students. .

Important information on an educational system also give data on its equity, i.e. to what extent the educational system is able to provide equal conditions for education to all its citizens. Data on system equity also speaks of vertical mobility within a society. The educational attainment and occupation of parents are taken as indicators of the socio-economic status of students in this survey, and their influence was examined regarding various aspects of studies, such as delayed enrolment, the intensity of study, student employment during studies.

Data on the Montenegro students' parents educational attainment indicates that students whose parents have not attained higher education have mostly attended vocational secondary education programmes. In other word, regarding the parental educational attainment, we notice that students from families where at least one parent has higher education tend more towards attending gymnasiums, while students from families where neither parent has higher education tend more towards attending vocational schools (Table 21).

Table 21: Previous education of students and educational attainment of students' parents (in %)

Previous education	Without higher education (ISCED 0–4)	With higher education (ISCED 5–8)	All students
Gymnasium	43.6	55.5	50.2
Vocational secondary school	56.4	44.5	49.8
Total	100	100	100

The data also shows that students attending vocational secondary schools enrol in the applied bachelor and specialist applied studies more than students having attended gymnasiums, while former gymnasium graduates more frequently enrol in bachelor academic studies and master studies (Table 22).

Table 22: Previous education of students and type of higher education institution they attend (in %)

	Gymnasium	Vocational secondary school	All students
Bachelor academic studies	46.1	48.4	47.4
Bachelor applied studies	5.0	18.4	11.5
Integrated academic studies	0.3	0.0	0.3
Master studies	14.1	5.9	10.2
Specialist applied studies	5.0	9.6	7.3
Specialist academic studies	26.3	15.3	20.4
Doctoral academic studies	2.9	1.6	2.4
I study according to the pre-Bologna programme	0.3	0.9	0.6
Total	100	100	100

Regarding the time dedicated to study obligations per week by students having completed secondary vocational education and gymnasiums, more students having attended vocational schools report low intensity of studies, while more former gymnasium students report high intensities. This indicates that previous student education does impact the intensity of their studies (Table 23).

Table 23: Previous education of students and intensity of studies (in %)

Previous education	Low intensity of studies ⁸	Medium intensity of studies	High intensity of studies	Total
Gymnasium	27.8	47.2	25.0	100.0
Vocational secondary school	33.5	46.6	19.8	100.0
All students	32.0	46.3	21.7	100.0

Students who attended secondary vocational schools and students who attended gymnasiums do not differ regarding the source of income that dominates the financing of their living and education expenses (Table 24).

⁸ Low intensity of studies refers to students dedicating under 20 hours per week for study obligations, medium intensity of studies is for students dedicating between 20 and 40 hours per week for study obligations, while high intensity of studies is for those students dedicating over 40 hours per week to completing study obligations.

Table 24: Previous education of students and dominant source of income (in %)

Previous education	Family as the dominant source of income ⁹	Own income from work as the dominant source of income	Public source of income as the dominant source of income	Other sources of income ¹⁰	Total
Gymnasium	68.9	20.4	2.9	7.9	100.0
Vocational secondary school	67.4	24.5	1.5	6.6	100.0
All students	67.9	22.5	2.1	7.5	100.0

Significant differences are found in comparing the ratio of students at higher education institutions having completed vocational secondary schools and those having completed gymnasiums by different fields of study (Table 25).

Table 25: Field of studies depending on secondary education (in %)

Field of studies	Gymnasium	Vocational secondary school	Total
Education	29.0	71.0	100.0
Humanities and arts	69.8	30.2	100.0
Social sciences, law and business	61.9	36.1	100.0
Sciences, mathematics and informatics	38.1	61.9	100.0
Engineering, manufacture and construction	58.0	42.0	100.0
Agriculture and veterinary medicine	36.1	63.9	100.0
Medicine and related fields	53.0	47.0	100.0
Services	29.9	70.1	100.0
All students	50.2	49.8	100.0

The data indicates that students from secondary vocational schools tend more toward enrolling in higher education institutions with study programmes in the field of education, agriculture, sciences and services. They enrol to a lesser extent in study programmes from all other fields of study.

9 Dominant source of income means that the given source provides for 50% or more of the total monthly income of the student.

10 Other sources of income, in addition to pensions, include child support, private sources of financing, but also students without any the dominant sources of income from the above categories.

4.1. International Students

International students within this survey are those students who have completed their previous level of education outside the Montenegro. Data on international students is important in order to determine what type of students are attracted by higher education institutions from Montenegro to enable the formulation of recommendations for strengthening incoming mobility by increasing the Montenegro higher education institutions attractiveness for secondary school students from other countries.

Data obtained by this survey shows that among the total number of students, 93.4% have completed secondary schools in Montenegro. Among those having completed secondary schools outside the borders of Montenegro, and reporting on the country in which they have completed secondary school, students having completed secondary school in former Yugoslav countries are majority – somewhat over 90%, with students having completed secondary school in Serbia dominant, followed by students having completed secondary school in Bosnia and Herzegovina. This data indicates that higher education institutions in Montenegro are most attractive to students from former Yugoslav countries. The number of students coming from other countries is very low, with the largest number of those having completed secondary school in USA. The data indicates that higher education institutions are attractive for students without language barrier, and in the context of increasing mobility towards Montenegro, activities should be primarily aimed at increasing the number, quality and recognisability of study programmes offered in English and other languages.

Data indicates that, in comparison with international students, a larger percentage of students who have completed secondary school in Montenegro have highly educated parents (Table 26).

Table 26: International students by educational attainment of parents (in %)

Type of student	Educational attainment of parents		
	Without higher education (ISCED 0–4)	With higher education (ISCED 5–8)	Total
Students from Montenegro	45.0	55.0	100.0
International Students	53.9	46.1	100.0
All students	45.4	54.6	100.0

The number of international students additionally varies depending on the field of study. The most attractive study programmes for international students are programmes in the field of education and services (Table 27).

Table 27: International students by field of studies (in %)

Field of studies	Students from Montenegro	International Students	Total
Education	70.3	29.7	100.0
Humanities and arts	92.8	7.2	100.0
Social sciences, law and business	98.2	1.8	100.0
Sciences, mathematics and informatics	97.3	2.7	100.0
Engineering, manufacture and construction	95.1	4.9	100.0
Agriculture and veterinary medicine	96.8	3.2	100.0
Medicine and related fields	91.2	8.8	100.0
Services	87.5	12.5	100.0
All students	93.4	6.6	100.0

It is important to note that the data indicates that international students and students from Montenegro do not differ by intensity of study. There is also not a statistically significant difference regarding a dominant source of income used to support and finance their education.

4.2. Transition to Higher Education and Interruption of Studies

One of the most important aspects of the Bologna reform of higher education is broadening of access to higher education, i.e. the inclusion of underrepresented groups in higher education. An increase in the number of persons with higher education and the broadening of access to higher education are also the goals of the Europe 2020 Strategy (2010), as well as the South-East Europe Strategy 2020 (2013). The development goals regarding the broadening of access to higher education, *inter alia*, have at their core individuals who have not followed a so-called *traditional path to higher education*, meaning direct continuation of education at HEIs after completing secondary school.

Therefore, the EUROSTUDENT V survey has also examined the transition of students from secondary to higher education. An important dimension of this transition is the issue of whether students have had a delay between different levels of education (secondary school and higher education institutions), and/or breaks between two levels of study. Furthermore, it has examined to what extent students make significant breaks after enrolling in a higher education institution, and prior to obtaining their first degree, i.e. prior to completing the first level of studies.

At the same time, the policy of broadening access to higher education must take into account individuals returning to higher education institutions after longer breaks and incorporate measures to facilitate their return. Therefore,

the EUROSTUDENT V survey pays special attention to students with *delayed transition* to higher education institutions, i.e. having a delay of more than two years between secondary school and higher education.

Thus, and according to the obtained data, among the 1287 students responding to the question related to delayed transition to higher education institutions, the period between completing secondary school and enrolling in a higher education institution was under a year for nearly 81% of them. Around 13% of students have had a delay of over two years between completing secondary school and enrolment in higher education institutions.

Additionally, the EUROSTUDENT survey has separately analysed data provided by students making a break of over one year during their studies. The data indicates that, upon enrolling in a higher education institution, 18.3% make a break in their studies longer than one year. On the other hand, 7.2% of the students make a break longer than a year between the two levels of study, i.e. after obtaining their first diploma and continued studies. Having this in mind, various aspects of delayed completion of studies will be shown below.

4.2.1. Delayed Transition to Higher Education

As noted above, around 13% of the students in Montenegro have had a longer delay between secondary school and higher education. There are no differences between students from families with different educational backgrounds regarding delayed enrolment in higher education institutions (Table 28).

Table 28: Delayed enrolment in higher education institutions depending on the educational attainment of students' parents (in %)

Type of enrolment	Parents without higher education (ISCED 0–4)	Parents with higher education (ISCED 5–8)	All students
Direct enrolment	87.1	86.5	86.8
Delayed enrolment	12.9	13.5	13.2
Total	100.0	100.0	100.0

It is interesting to note that delaying studies does not impact subsequent intensity of studies (the differences are not statistically significant).

Students enrolling in higher education institutions in the field of services, agriculture and education tend to delay enrolment in higher education institutions more, while the smallest number of students delaying enrolment is among the group of students educated in the fields of engineering, manufacture and construction (Table 29).

Table 29: Delayed enrolment in higher education institutions depending on field of study (in %)

Field of studies	Direct enrolment	Delayed enrolment	Total
Education	77.3	22.7	100.0
Humanities and arts	85.4	14.6	100.0
Social sciences, law and business	83.6	16.4	100.0
Sciences, mathematics and informatics	90.8	9.2	100.0
Engineering, manufacture and construction	93.8	6.2	100.0
Agriculture and veterinary medicine	78.4	21.6	100.0
Medicine and related fields	82.0	18.0	100.0
Services	79.0	21.0	100.0
All students	86.8	13.2	100.0

Students financing studies from their own sources, such as employment, delay enrolment to higher education institutions to a greater extent (Table 30). Students financed from public sources of income (such as student scholarships and loans) mostly have a *traditional educational path*, i.e. they mostly do not delay enrolment to higher education institutions.

Table 30: Delayed enrolment in higher education institutions and dominant source of income (in %)

Type of enrolment	Family as the dominant source of income	Own income from work as the dominant source of income	Public source of income as the dominant source of income	Other sources of income	All students
Direct enrolment	87.5	77.5	95.8	82.9	86.8
Delayed enrolment	12.5	22.4	4.2	17.1	13.2
Total	100.0	100.0	100.0	100.0	100.0

Students delaying enrolment have mostly had paid jobs longer than a year and have worked more than 20 hours per week compared to colleagues continuing directly to faculties. Likewise, a larger percentage of those students without work engagement continue directly to higher education (Table 31).

Table 31: Work experience prior to studies and delayed enrolment in higher education institutions (in %)

Work experience	Direct enrolment	Delayed enrolment
Paid work for over one year and 20 or more working hours per week	9.4	33.8
Paid work for under one year or less than 20 working hours per week	7.9	6.2
No work engagement	82.6	60.0
Total	100.0	100.0

4.2.2. Interruption of Studies

The efficiency of studying has been the focus of higher education reform for nearly the last ten years. In Montenegro, prior to the signing of the Bologna Declaration that officially started the reform process, the so-called old system of studies was sharply criticized precisely from an efficiency perspective, i.e. its basic dimension – the duration of studies. According to data from the survey implemented within the CONGRAD Tempus project on graduate students having graduated in 2007 and 2012, the introduction of the Bologna system of studies brought about significant progress in increasing the efficiency of studies, i.e. a reduction in the number of years required for students to complete studies (Lažetić et al, 2014). The average duration of studies for graduate students studying according to the old, pre-Bologna programme was 7.28 years, while the average duration of studies for graduate students having completed the new, Bologna system of studies is 4.89 years (Lažetić et al, 2014). However, despite the increased efficiency of studies, it is important to consider all the obstacles for the efficient studying faced by students today.

Regarding data on study interruptions for a period longer than a year, there is no difference between students by a level of the parents' educational attainment (Table 32).

Table 32: Students interrupting education for more than one year by educational attainment and occupation of parents (in %)

Duration of interruption	Parent without higher education (ISCED 0–4)	Parent with higher education (ISCED 5–8)	All students
Interruption longer than one year	11.7	11.7	11.7
No interruption longer than one year	88.3	88.3	88.3
Total	100.0	100.0	100.0

Among all students interrupting studies, students attending higher education institutions with study programmes in sciences and services interrupt studies for more than a year to a higher percentage, while the largest percentage of students of education, agriculture and medicine do not make pauses longer than a year (Table 33).

Table 33: Students interrupting education for more than one year by field of study (in %)

Field of studies	Interruption longer than one year	No interruption longer than one year	Total
Education	2.8	97.2	100.0
Humanities and arts	11.1	88.9	100.0
Social sciences, law and business	12.5	87.5	100.0
Sciences, mathematics and informatics	16.1	83.9	100.0
Engineering, manufacture and construction	7.5	92.5	100.0
Agriculture and veterinary medicine	3.3	96.7	100.0
Medicine and related fields	4.2	95.8	100.0
Services	15.6	84.4	100.0
All students	11.7	88.3	100.0

The data shown in Table 34 indicates that students supported by their own income more frequently make breaks longer than a year, while students relying on public sources of income do not make interruptions in their studies. (Chapter seven will show a more detailed sub-sample of the students working while studying).

Table 34: Students interrupting education for more than one year per dominant source of income (in %)

Duration of interruption	Family as the dominant source of income	Own income from work as the dominant source of income	Public source of income as the dominant source of income	Other sources of income	All students
Interruption longer than one year	8.7	15.5	0.0	21.1	11.7
No interruption longer than one year	91.3	84.5	100.0	78.9	88.3
Total	100	100	100	100	100

Those students making breaks in their studies longer than a year also show a lower intensity of study, i.e. they allocate less time for their study obligations (Table 35). It is possible that there is a same cause for making breaks during studies and a lower intensity of study.

Table 35: Students interrupting education for more than one year by intensity of study (in %)

Duration of interruption	Low intensity of studies	Medium intensity of studies	High intensity of studies	Total
Interruption longer than one year	50.8	33.9	15.3	100.0
No interruption longer than one year	30.0	47.6	22.4	100.0
All students	32.0	46.3	21.7	100.0

4.2.3. Transition to Master Studies

A break between the two levels of studies statistically significantly differs regarding the field of study. Students of agriculture, medicine and related fields, and education show the smallest tendency towards making breaks between the two levels of study. Students from the fields of humanities and arts make breaks longer than a year most frequently (Table 36).

Table 36: Students interrupting education between the two levels of study for more than one year by field of study (in %)

Field of studies	No interruption longer than one year	Interruption longer than one year	Total
Education	100.0	0.0	100.0
Humanities and arts	76.9	23.1	100.0
Social sciences, law and business	90.9	9.1	100.0
Sciences, mathematics and informatics	90.9	9.1	100.0
Engineering, manufacture and construction	97.1	2.9	100
Agriculture and veterinary medicine	100.0	0.0	100.0
Medicine and related fields	100.0	0.0	100.0
Services	90.9	9.1	100.0
All students	91.9	8.9	100.0

Students who have made a break longer than a year have a lower intensity of study twice as often as students without such interruptions (Table 37).

Table 37: Students interrupting education between the two levels of study for more than one year by intensity of study (in %)

Duration of interruption	Low intensity of studies	Medium intensity of studies	High intensity of studies	Total
No interruption longer than one year	28.7	45.9	25.5	100.0
Interruption longer than one year	13.3	66.7	20.0	100.0
All students	22.8	40.3	21.8	100.0

Students financing their own expenses during studies most frequently make an interruption of over one year between the two levels of studies.. Interestingly, none of the students supported from public sources of income during studies has made a break longer than a year between the two levels of study (Table 38).

Table 38: Students interrupting education between the two levels of study for more than one year by dominant source of income (in %)

Duration of interruption	Family as the dominant source of income	Own income from work as the dominant source of income	Public source of income as the dominant source of income	Other sources of income
No interruption longer than one year	91.7	89.4	100.0	93.3
Interruption longer than one year	8.3	10.6	0.0	6.7
Total	100.0	100.0	100.0	100.0

4.3. Employment Prior to Studies

The survey paid special attention to the question of whether students have had work experience or paid internships before entering higher education. Work experience is categorized as 1) work or paid internship for a period longer than a year and with at least 20 working hours per week (long-term work engagement) 2) work or paid internship lasting less than a year with less than 20 working hours per week (short-term work engagement).

Among the total number of students, 12.4% have had a long-term and intensive employment prior to enrolment at a faculty (longer than a year and more than 20 hours per week), while 7.4% of students have had short-term employment (less than a year and 20 hours per week). Most of the students have not had any type of work experience prior to enrolling in a higher education institution (80.2%). These aspects of studying will be analysed in more detail below.

In the countries covered by the EUROSTUDENT V survey students with work experience before entering higher education are more frequently older, without higher education background, with delayed transition, and dedicate less time for study obligations (i.e. studying with low intensity) (Hauschildt et al, 2015). The Montenegro sample has shown a minor tendency of more work experience within the students whose parents have higher education (Table 39).

Table 39: Work experience prior to studies by educational attainment of parents (in %)

Work experience	Parents without higher education (ISCED 0–4)	Parents with higher education (ISCED 5–8)	All students
Long-term work engagement	10.3	14.3	12.4
Short-term work engagement	6.4	8.1	7.4
No work engagement	83.3	77.6	80.2
Total	100.0	100.0	100.0

Students dedicating less time to their studies have had work experience prior to studies., This corresponds to the above general findings of the EUROSTUDENT V survey (Table 40).

Table 40: Work experience prior to studies by intensity of studying (in %)

Work experience	Low intensity of studies	High intensity of studies	All students
Long-term work engagement	15.4	8.5	12.4
Short-term work engagement	8.8	7.5	7.4
No work engagement	75.9	84.0	80.2
Total	100.0	100.0	100.0

Students with long-term work engagements prior to enrolment in a higher education institution are, at the same time, students predominantly using their own sources of income from work during studies (Table 41). The data, thus, indicates that students who worked prior to enrolment in a faculty tend to remain employed during studies and to use the funds earned from previous work for current living expenses and education.

Table 41: Work experience of students prior to enrolling in a HEI by dominant source of income (in %)

Work experience	Family as the dominant source of income	Own income from work as the dominant source of income ¹¹	Public source of income ¹²	All students
Long-term work engagement	8.2	20.4	0.0	12.4
Short-term work engagement	7.5	8.5	2.3	7.4
No work engagement	84.3	71.1	93.8	80.2
Total	100.0	100.0	100.0	100.0

11 This category includes income from a current job or a job the student had prior to the studies.

12 This category includes credit/loan, scholarship as the dominant source of income.

5. Progress of Studies, Satisfaction with Studies and Future Plans

This chapter presents the findings of the EUROSTUDENT V survey regarding: (1) progress of studies; (2) satisfaction with studies and (3) plans after studies. The first section, regarding the progress of studies, shows the relation between study programmes, types of higher education institutions and basic characteristics of the student population. The second part gives analyses of satisfaction with the organization of studies and higher education institutions equipment, while the third section will address student plans in the context of further study and labour market activities.

5.1. Progress of Studies

The results of the EUROSTUDENT V survey indicate a correlation between the educational and economic origin of students, measured by the educational attainment and occupation of parents. The data shown in Table 42 indicates that nearly 27% of the students whose parents have not attained higher education are on the budget, while nearly 32% of the students whose parents have attained higher education hold the same status. This situation is likely the consequence of the socio-economic status of students and can be correlated with above data regarding student employment, i.e. the fact that students with a lower socio-economic status work prior to studies more frequently and continue working upon enrolment in higher education institutions. It should also not be forgotten that these students' situation can influence efficiency of studies, as discussed below.

Table 42: Studies financing status by educational attainment of parents (in %)

Status	Without higher education (ISCED 0–4)	Completed higher education (ISCED 5–8)	All students
Budget-financed students	26.8	31.9	29.6
Self-financed students	73.2	68.1	70.4
Total	100	100	100

There is a significant difference between the source of student income and study status (Table 43). The majority of students primarily financed from public sources (scholarship, loans, etc.) have the status of budget students, while the vast majority of students financing their own expenses have the status of self-financed students. Students, who during studies, financially depend on their

family are also self-financed students in a higher percentage. These percentages suggest that the self-financed status puts a certain number of students into a position where they have to work to finance their studies, which may impact the effectiveness and efficiency of studies. In other words, a larger portion of the self-financed students from families with a lower socio-economic status are forced to work during studies thus having less time for study obligations.

Table 43: Studies financing status by dependence of student on source of financing (in %)

Status	Dependence on source of financing				
	Dependence on family	Dependence on own income	Dependence on public support	Other	Total
Budget-financed students	30.2	19.8	55.6	40.2	29.6
Self-financed students	69.8	80.2	44.4	59.8	70.4
Total	100.0	100.0	100.0	100.0	100.0

There is a significant difference between budget and self-financed students regarding the intensity of studies, i.e. the time students spend completing obligations related to their studies. A low intensity of studies is significantly larger for the self-financed students while the smaller percentage of them shows a high intensity of studies. This result is surprising, because the organization of studies, i.e. the student workloads, are same for all (Table 44).

Table 44: Studies financing status by intensity of studies (in %)

Status	Intensity of studies			
	Low	Medium	High	Total
Budget-financed students	19.2	45.3	35.5	100.0
Self-financed students	37.7	46.5	15.8	100.0
All students	32.0	46.3	21.7	100.0

Children of parents without higher education enrol in study programmes in the field of education, agriculture and sciences to a greater extent. There is also a significant difference between fields of study regarding the gender of students: female students dominate in all fields of study programmes, except in sciences, engineering, manufacture and construction (Table 45).

Table 45: Field of studies by educational attainment and occupational status of students' parents and student gender (in %)

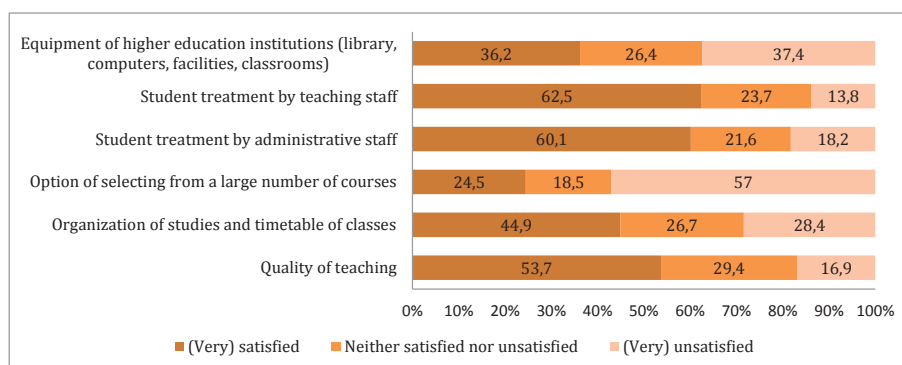
Field of studies	Educational attainment of parents			Gender		
	Without higher education (ISCED 0-4)	Completed higher education (ISCED 5-8)	Total	Female	Male	Total
Education	57.5	42.5	100.0	55.0	45.0	100.0
Humanities and arts	40.7	59.3	100.0	74.1	25.9	100.0
Social sciences, law and business	43.7	56.3	100.0	70.3	29.7	100.0
Sciences, mathematics and informatics	52.3	47.7	100.0	22.4	77.6	100.0
Engineering, manufacture and construction	41.3	58.7	100.0	33.7	66.3	100.0
Agriculture and veterinary medicine	54.0	46.0	100.0	57.1	42.9	100.0
Medicine and related fields	46.5	53.5	100.0	73.2	26.8	100.0
Services	46.5	53.5	100.0	53.9	46.1	100.0
Total	45.4	54.6	100.0	55.6	44.4	100.0

5.2. Satisfaction with Studies

Satisfaction with studies was measured through six dimensions related to the quality and organization of teaching (quality of teaching, organization of studies and schedule of classes, option to select from a large number of courses), student treatment by staff (student treatment by administration staff, student treatment by teaching staff) and equipment of higher education institutions (library, computers, facilities, classrooms). The students have assessed each dimension separately on a five-degree scale reduced to a three-degree scale in the analysis, as shown in Figure 10.

In most countries participating in the EUROSTUDENT V survey the students are satisfied with their study programmes. Student satisfaction is highest in the domain of quality of teaching and equipment of higher education institutions (Hauschildt et al, 2015). The results from Montenegro show a somewhat different picture: students are most satisfied with treatment by teaching administration staff, while they are least satisfied with the organization of studies and options for selecting from a larger number of courses (Figure 10). In the comparative perspective of 26 EUROSTUDENT V countries, the results for Montenegro are near the average regarding faculty equipment, while regarding the assessment of quality of teaching they are below average of the 26 countries.

Figure 10: Satisfaction with studies (in %)



In Montenegro, satisfaction with the conditions for studies varies significantly among different study programmes. Most satisfied are students studying programmes from the field of social sciences, business and law. They have rated as many as four dimensions of the conditions of study with the highest grade: the quality of teaching and teaching staff treatment of students, organization of studies and schedule of lectures and faculty equipment. Generally speaking, the quality of teaching has been assessed as the best by students of sciences and students of engineering, manufacture and construction. The students of agriculture and medical sciences are most unsatisfied with the option for

selecting from a large number of courses and student treatment by teaching staff.

5.3. Further Studies and Employment after Studies

The reform of the educational system occurring after Montenegro has become a signatory of the Bologna Declaration has brought not only a change in the system of studies, but also the introduction of the three study cycles that differed from the previous cycles. Thus bachelor, master and doctoral studies have been reorganized in accordance with the above reform processes. Following the entrance of the first generations of “Bologna students” entered the labour market, the issue of the degree of true recognition for the new diplomas in the labour market has arisen.

On the other hand, a high unemployment among youth can influence the decision to prolong studies and thus delay entry into the labour market, simultaneously increasing knowledge and skills that may provide better options of finding adequate employment.

The EUROSTUDENT V results for Montenegro show that more than 60% of students wish to continue studies within one or more years after a completion of the study programme they currently attend. Only 12% of students do not plan to continue studies.

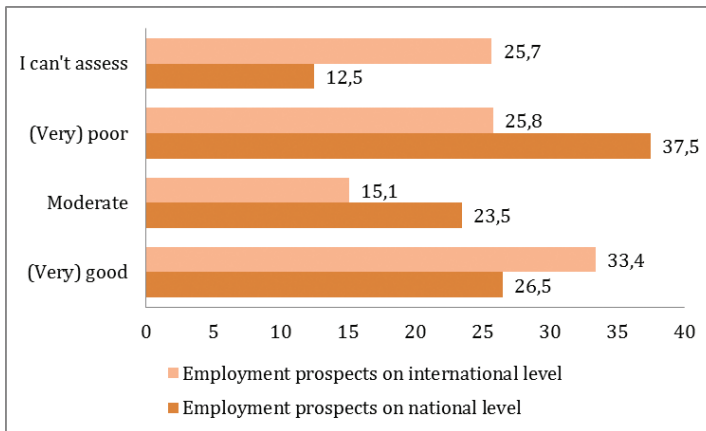
The desire to continue studies is significantly more prevalent among students with a high intensity of current studies, i.e. those who dedicate more than 40 hours per week to study-related obligations. Likewise, a larger percentage of students primarily financed from public sources of financing (loans, scholarships) show the greatest desire to continue studies. These findings can be explained by the fact that students financed from public sources are those students who are on budget and nearly as a rule they are the most successful students. However, the percentage of such students is not significantly higher than the percentage of their colleagues primarily financed by parents who also want to continue studies to a large extent. The only difference between self-financed students and the others is that the percentage of students depending on their own sources of income who want to continue studies is the smallest.

It is interesting to note that a significantly greater number of students of bachelor studies plan to continue studies – 44.1% plan to continue studies within one year of completing their current study programme, while 20.8% plan to do this within a period longer than one year. Unlike them, 17.4% of master students plan to continue studies within a period of one year of completing their current study programme, while 22.6% plan this within a period of over two years. However, in the group of master students the number of those who still have not decided whether they want to continue studies is higher.

Students were further asked to assess their employment prospects in the country or abroad. Assessments were given on a scale of 1 to 5, while in Figure 11 they are reduced to a three-degree scale to provide clarity of responses (with the addition of the “I cannot assess” response). All the data presented refers to students of bachelor studies, because the number of students of postgraduate studies responded to this question was not sufficient to make a valid and well-founded conclusion. Likewise, it should be underlined that the question did not define the type of employment, i.e. it referred to any kind of employment that might be found. The assessment of employment prospects reflects, on the one hand, the perception of the quality of attained knowledge and potential for its application, but also, on the other hand the perception of the situation in the labour market.

Results show that students studying in Montenegro assess their employment prospects outside the borders of Montenegro as significantly better. Among the 25 EUROSTUDENT V countries with data on these dimensions, this places Montenegro among the total of 7 countries where students believe that they have better chances for employment outside the borders of their country.¹³ Under 30% of *optimistic students* (students assessing their chances on the domestic market as (very) good) most probably speaks more in favour of their perception of the labour market in Montenegro than about the assessment of their qualifications, because a higher percentage of students think they have (very) good chances for employment abroad.

Figure 11: Assessment of employment prospects (in %)



Students vary in their assessments based on the study programme they have completed, but the assessment within the same study programmes also differ regarding the level of observation: national, and/or international level. Thus, the future engineers have assessed that they have the best employment prospects within the country and internationally. The students of medicine and related fields assess the prospects of employment abroad as the best (Table 47 and Table 48).

¹³ The other six countries are: Bosnia and Herzegovina, Montenegro, Slovenia, Croatia, Hungary and Ireland. However, Hungary and Ireland have significantly more *optimistic students*, i.e. students assessing their chances as high, compared to the other countries in this group. Hence, a homogeneous group in this context are, students from Serbia, Bosnia and Herzegovina, Montenegro, Slovenia and Croatia.

Table 47: Assessment by students of bachelor studies of employment prospects at the national level by field of study

Employment prospects	Humanities and arts	Social sciences, law and business	Sciences, mathematics and informatics	Engineering, manufacture and construction	Agriculture	Medicine and related fields	Services
(Very) good	33.6	15.2	29.6	43.4	25.4	29.1	22.2
Moderate	21.4	27.4	30.8	18.1	20.3	21.8	20.8
(Very) bad	30	46.9	30.2	26.7	42.4	36.4	42
Cannot assess	15	10.6	9.4	11.8	11.9	12.7	15
Total	100	100	100	100	100	100	100

Table 48: Assessment by students of bachelor studies of employment prospects at the international level by field of study

Employment prospects	Humanities and arts	Social sciences, law and business	Sciences, mathematics and informatics	Engineering, manufacture and construction	Agriculture	Medicine and related fields	Services
(Very) good	29	22.6	33.6	44.8	34.5	53.6	37.2
Moderate	23.7	16.9	14.8	13.3	15.5	14.3	10.5
(Very) bad	17.6	36.7	25.5	18.6	20.7	8.9	24.6
Cannot assess	29.8	23.7	26.2	23.3	29.3	23.2	27.7
Total	100	100	100	100	100	100	100

6. Conditions of Student Life

The previous chapters have presented the socio-economic profile of the student population, elaborated the conditions for study and the progress of studies. This chapter and largely the following one that addresses student employment, focus on the economic conditions of student life. The chapter will attempt to shed light on the way and the conditions of students' life in Montenegro. It will also offer a comprehensive view of the costs of studies. The groups with special financial difficulties are identified

One specific feature of students in Montenegro, as well as their colleagues in the region, is their great dependence on parents as a main source of financing.

As noted, the dominant source of income in the EUROSTUDENT V survey is income with a share of 50% or more in the total student income. In accordance with the above definition, nearly 70% of students financially depend on their parents, but the 20% of students are financially independent (Table 49). This means that, in the region, only the situation in Montenegro is close to the European average. However, a primary dependence on parents predominates, and although this does not appear to be an obstacle, it corroborated thesis that for students in Montenegro, the parental status is directly reproduced. At the same time, this finding indicates a low percentage of public income (only 2.7%) in the income sources for students in Montenegro. It indicates an obviously inadequate system of student scholarships and loans and a need to adjust the student standard system to the needs of students. This finding also definitely confirms a need for changing the very system of financing higher education.

Table 49: Dominant source of student financing in Montenegro, Serbia, the Federation of B&H and Republika Srpska (in %)

Source of income	Serbia	Montenegro	Federation of B&H	Republika Srpska
Family as the dominant source of income	90.7	69.8	89.6	81.9
Own income from work as the dominant source of income	4.1	20.0	3.8	3.1
Public source of income as the dominant source of income	1.1	2.7	1.9	2.6
Other sources of income	4.1	7.5	4.7	12.3

The ensuing question is to what extent students experience the financial difficulties. Taking into consideration the above data showing that the vast majority of students are financially dependent on their families and the fact that during the collection of data on the costs of living and studying a significant percentage of students have shown poor financial literacy by not being able to realistically assess their own costs of living and studying, the issue of the subjective assessment of financial difficulties should not be directly correlated with the real financial difficulties/burden faced by the students' families.

According to their own assessment 5.6% of students do not have any financial difficulties, while nearly double number of students believe that they have serious financial difficulties. Somewhat over two-fifths of the students report having modest financial difficulties. The largest financial difficulties have reported students primarily depending on their own sources of income. Therefore, it is assumed that they are best aware of their own income and expenditures (Table 50). No student dependent on public sources of financing stated having severe financial difficulties what once again indicates the importance of financing students from public funds and a need to restructure the student standard system and the very system of financing higher education.

Table 50: Assessment of financial difficulties of students by source of student income (in %)

Level of difficulties	Total	Family as the dominant source of income	Own income from work as the dominant source of income	Public source of income as the dominant source of income	Other sources of income
1 – Severe financial difficulties	10.4	10.0	11.2	0.0	13.6
2	26.2	25.2	28.3	38.9	26.1
3	39.7	41.1	35.7	33.3	40.9
4	18.1	18.5	19.2	16.7	10.2
5 – No financial difficulties	5.6	5.1	5.6	11.1	9.1
Total	100	100	100	100	100

The self-assessment of financial difficulties shows a statistically significant correlation not only with the source of student's income, but also with educational attainment of parents and study programme of the student. Regarding the educational attainment of parents, there is a significant difference between students whose parents have not attained higher education and students whose parents have (Table 51).

Table 51: Assessment of financial difficulties of students by educational attainment and occupation of students' parents (in %)

Level of difficulties	Educational attainment of students' parents	
	Without higher education (ISCED 0–4)	With higher education (ISCED 5–8)
1 – Severe financial difficulties	12.9	7.3
2	30.8	20.7
3	35.6	44.7
4	15.6	20.4
5 – No financial difficulties	5.2	6.9
Total	100	100

Severe financial difficulties have been reported mostly by students studying study programmes in the field of education and sciences, while the students studying programmes in the field of medicine and related fields have reported less financial difficulties (Table 52).

Table 52: Assessment of financial difficulties of students by field of studies (in %)

Field of studies	5 – Severe financial difficulties	4	3	2	1 – No financial difficulties	Total
Education	15.6	31.3	40.6	9.4	3.1	100
Humanities and arts	6.1	33.1	41.9	13.5	5.4	100
Social sciences, law and business	6.4	21.0	43.2	22.0	7.4	100
Sciences, mathematics and informatics	18.2	30.8	38.5	7.0	5.6	100
Engineering, manufacture and construction	12.8	21.7	36.9	21.2	7.4	100
Agriculture and veterinary science	8.8	26.3	42.1	15.8	7.0	100
Medicine and related fields	9.4	35.9	42.2	10.9	1.6	100
Services	10.5	23.6	38.6	21.6	5.7	100
All students	10.0	25.2	40.4	18.3	6.2	100

6.1. Student Accommodation

Over half of the students (52.8%) live with their parents, while 14.5% live independently (Table 53). There is no significant difference between female and male students regarding the type of accommodation. Regarding comparisons by the educational attainment of parents, more significant differences occur in the groups of students living independently or with others (who are neither their primary or secondary family). Namely, the children of parents with higher education live independently more frequently, and less frequently with others, compared to students with parents without higher education. The distribution of students living with parents and partners/children is almost the same in the both group of students.

Regarding students living in dormitories, there is no significant difference between male and female students. Regarding dependence on sources of financing, there is a lower percentage of students in all the groups living in student dormitories (Table 54).

Table 53: Accommodation of students by gender, educational attainment of students' parents and source of financing (in %)

Place of residence	Gender		Educational attainment of parents		Dependence on source of financing		
	Male	Female	Without higher education (ISCED 0–4)	Completed higher education (ISCED 5–8)	Dependence on family	Dependence on own income	Dependence on public support
With parents	54.8	51.3	52.0	53.3	50.4	46.8	66.7
With partner/children	7.4	8.2	7.5	8.2	4.4	18.1	0.0
With other people	23.0	26.4	29.8	20.8	29.2	23.2	18.5
Alone	14.8	14.2	10.7	17.6	16.0	11.9	14.8
Total	100	100	100	100	100	100	100

Table 54: Students living in student dormitories by gender, educational attainment of students' parents and source of financing (in %)

Place of residence	Gender		Educational attainment of parents		Dependence on source of financing		
	Male	Female	Without higher education (ISCED 0–4)	Completed higher education (ISCED 5–8)	Dependence on family	Dependence on own income	Dependence on public support
Students not living in student dormitories	88.9	90.2	89.2	90.1	88.5	92.8	73.1
Students living in student dormitories	11.1	9.8	10.8	9.9	11.5	7.2	26.9
Total	100	100	100	100	100	100	100

Finally, it is also important to analyse student satisfaction with the housing conditions. Over half of the students (57%) are (very) satisfied with the housing conditions, with students living with parents being the most satisfied group. However, the percentage of satisfied students is significantly lower among students living in student dormitories. Only one third of the students are very satisfied with dormitory accommodation (Table 55).

Table 55: Student satisfaction with accommodation (in %)

Satisfaction level	Total	With parents	With partner/children	With other people	Alone	Students living in student dormitories
1 Very satisfied	57.3	71.3	60.0	37.1	45.5	30.0
2	21.5	16.2	24.0	31.1	20.6	31.9
3	13.7	9.2	9.6	19.5	20.2	26.3
4	5.3	2.4	3.2	8.3	10.7	6.3
5 Not satisfied at all	2.2	0.9	3.2	4.0	3.0	5.6
Total	100	100	100	100	100	100

6.2. Costs of Living and Studying

The costs of living during studies are frequently neglected dimension in a public discourse, mostly centred on the costs of studies, and usually on the amount of tuition. However, the costs of studying, most frequently and as shown financed by the students' parents, represent a significant monthly expenditure for the entire family. In the EUROSTUDENT V survey, the costs of living represent the sum of the following expenditures:

1. Cost of accommodation (rent/mortgage including utilities, heating, water...)
2. Cost of food
3. Cost of transport
4. Cost of communication (telephone(s), internet, etc.)
5. Cost of healthcare protection (health insurance) – only for students paying their own health insurance
6. Cost of childcare
7. Payments of debts (other than mortgages)
8. Cost of leisure activities
9. Other costs of living (clothes, hygiene, cigarettes, pets, insurance – other than health insurance)

The costs of studying in the EUROSTUDENT V survey have been calculated at a six-month semester level and include:

1. Tuition, enrolment fee, exam payments, administrative fee payments
2. Contributions to educational institutions and student organizations
3. Teaching materials (books, photocopying, materials, etc.)
4. Other regular costs related to studies (private tutors, additional courses, etc.)

Regarding the average monthly costs including both studies and life, students living with parents assess that their total monthly living expenses are around EUR 480, negligibly higher than for students not living with their parents. A detailed breakdown of costs will be given in the following tables. Since the costs for students living and not living with their parents are very different, they will be shown separately.

Table 56: Average monthly costs, including study costs, for students living with their parents (in EUR)

	Paid by the student from their own income		Paid by parents for the student		Total cost	
	EUR	%	EUR	%	EUR	%
Total cost of accommodation	12.67	8.9	96.33	28.7	108.99	22.8
Food	25.94	18.3	83.7	25	109.64	23
Transport	18.3	12.9	20.89	6.2	39.19	8.2
Communications (telephone(s), internet, etc.)	7.95	5.6	13.39	4	21.34	4.5
Healthcare costs (health insurance)	0.37	0.3	0.53	0.2	0.91	0.2
Childcare	0.27	0.2	0.18	0.1	0.45	0.1
Debt payments (other than mortgage)	4.53	3.2	7.15	2.1	11.68	2.4
Leisure activities	17.73	12.5	14.16	4.2	31.89	6.7
Other costs of living	26.17	18.4	32.05	9.6	58.23	12.2
Tuition, enrolment fee, exam payments, administrative fees	23.64	16.7	61.13	18.2	84.76	17.8
Contributions to educational institutions and student organizations	0.22	0.2	0.51	0.2	0.72	0.2
Teaching materials (books, photocopying, materials, etc.)	2.64	1.9	3.91	1.2	6.55	1.4
Professional practice, travel	1.45	1	1.43	0.4	2.88	0.6
Total	141.88	100	335.36	100	477.23	100

In addition to the costs of food, accommodation and other costs (e.g. clothes, hygiene), most of the total amount of the costs of students living with parents are for tuition and other dues paid to higher education institutions (20.0%). The situation is similar for students not living with their parents.

Table 57: Average monthly costs, including study costs, for students not living with their parents (in EUR)

	Paid by the student from their own income		Paid by parents for the student		Total cost	
	EUR	%	EUR	%	EUR	%
Total cost of accommodation	57.05	23.1	65.92	31.6	122.97	27
Food	58.61	23.7	47.34	22.7	105.95	23.2
Transport	19.06	7.7	10.29	4.9	29.35	6.4
Communications (telephone(s), internet, etc.)	10.64	4.3	5.6	2.7	16.24	3.6
Healthcare costs (health insurance)	0.59	0.2	0.49	0.2	1.08	0.2
Childcare	12.22	4.9	1.15	0.6	13.38	2.9
Debt payments (other than mortgage)	5.41	2.2	3.77	1.8	9.18	2
Leisure activities	20.71	8.4	9	4.3	29.71	6.5
Other costs of living	31.83	12.9	18.92	9.1	50.75	11.1
Tuition, enrolment fee, exam payments, administrative fees	27.25	11	41.17	19.7	68.42	15
Contributions to educational institutions and student organizations	0.16	0.1	0.44	0.2	0.6	0.1
Teaching materials (books, photocopying, materials, etc.)	2.74	1.1	3.11	1.5	5.86	1.3
Professional practice, travel	1.04	0.4	1.35	0.6	2.4	0.5
Total	247.31	100	208.55	100	455.89	100

Comparing students not living with their parents by the structure of their income, students with their own income spend more, as a consequence of the fact that they are mostly students who have started the families and thus have higher costs. The same situation also applies to older students, and the same factor may be a reason for their higher costs.

Table 58: Average monthly costs of studies for students not living with their parents by dominant source of income (in EUR)

	Family as the dominant source of income		Own income from work as the dominant source of income		Public source of income as the dominant source of income	
Costs of accommodation	125.18	28.4	127.84	23.7	10.22	4.1
Costs of transport	25.43	5.8	44.24	8.2	8.54	3.5
Tuition	67	15.2	75.11	13.9	23.42	9.5
Total cost of studies / share of total costs	441.31	49.4	539.15	45.8	246.67	17.1

Table 59: Average monthly costs of studies for students not living with their parents by other characteristics (in EUR)

	Male	Female	Without HE – parents	With HE – parents	Up to 21 years of age	Between 22 and 25	Between 25 and 30	Over 30 years of age
Costs of accommodation	126.29	118.41	111.6	132.57	107.25	119.56	129.4	161.73
Costs of transport	28.39	30.67	21.02	36.2	22.7	26.71	41.44	41.14
Tuition	64.44	73.89	63.09	73.03	50.55	68.01	79.03	101.9
Total costs of studies	454.24	458.15	405.18	498.87	350.21	433.66	530.4	690.14

7. Employment

To draw valid conclusions regarding student employment in Montenegro and put the data obtained through the EUROSTUDENT survey in the relevant context, it is necessary to emphasize that the economy transition in Montenegro, during recent decades, has been followed by various structural changes significantly influenced by trends in the global and European economy. Thus the main characteristics of the labour market are high long-term unemployment, high youth unemployment, a disproportion between workforce supply and demand; a significant number of people working in the “grey economy”, the seasonal character of employment, an increase in the number of the unemployed with higher education institutions diplomas, large regional disparities in the unemployment rates (Institute for Employment of Montenegro, 2014).

The last decade of Montenegrin economy has also been characterised by alternating phases of growth (arising under the influence of increased export, strengthening of the tourism sector, increase of industrial production, retail and turnover in retail) and decline (as a consequence of the global economic crisis causing a drop in the domestic and foreign demand and a drop in exports).

The activity and youth employment rates for the 15–24 age group in 2013 remained approximately same as in 2012. (23.2%: 24.5%) while the unemployment rate was reduced from 43.7% to 41.6%. Regarding the age, the unemployment has increased among younger categories – up to 25 years increase was 13.7%, while in the age group of 25–30 years the increase was as much as 35.2% (Institute for Employment of Montenegro, 2014, p. 7).

The qualification structure of employees, based on the Employer Survey 2013/2014, implemented by the Institute for Employment of Montenegro in December 2013 on a sample of 1,005 employers employing 36.5% of the registered number of employees in this period, is as follows: among the total number of the employed, 9.8% have had the lowest education level, 50.7% have been secondary school graduates, and 36.6% have had higher education (Institute for Employment of Montenegro, 2014).

One of the specific characteristics of the labour market in Montenegro is a considerable rate of employment of foreigners, a trend that has existed for a number of years and has been steadily increasing during the last few years. There are several reasons for this phenomenon, but primarily it is a constant deficit in the supply of certain occupations in Montenegro (Draft Strategy for the Development of Vocational Education in Montenegro 2015–2020, 2014).

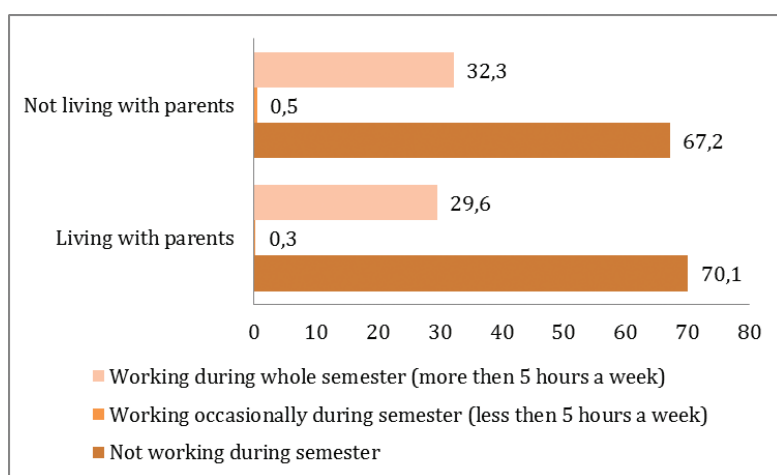
Having in mind the above situation in Montenegro, analysing data regarding the work status/employment of students in Montenegro is significant.

Students not living with parents usually have to cover larger expenses and thus are in a greater need to earn money. However, the percentage of employed students in Montenegro is notably nearly the same regardless of whether the students live with parents or independently. The survey indicates that only a slightly higher number of students not living with their parents work (32.3%) compared to the students living with their parents (29.6%). However, the poor

functioning of the labour market is most probably the main reason why a higher number of students is not employed, and the poor economic situation have forced even those students living with their parents to look for work. This is also confirmed by the above data, primarily regarding the unemployment rates of the work able population and the youth unemployment.

The same indicators in similar countries are as follows: In Croatia, 37% of the students living with their parents work over 5 hours per week throughout the semester, compared to 35.9% of those who do not. In Austria, 37.7% of the students living with their parents work throughout the semester, compared to 48% of those who do not. In Slovakia, 31.3% of the students living with their parents work, compared to 27.3% of students who do not.

Figure 12: Distribution of students by employment status and whether they live with their parents or not (in %)



Considering the similar status on the labour market for students living with or away from their parents, further analysis does not segregate the student population by this characteristic in regards to labour market behaviour. The following segment presents an analysis of student behaviour on the labour market by socio-economic status, viewed through the educational attainment of parents. Since, in this case, socio-economic status is seen as the parents' potential for providing financial support to their child what also affects the student's decision whether to look for job during studies, the presented data shows that nearly the same percentage of the students who work can be found in the groups with the lowest and highest educational attainment of parents, i.e. that almost equal number of students did not work during the last semester they attended (Table 60).

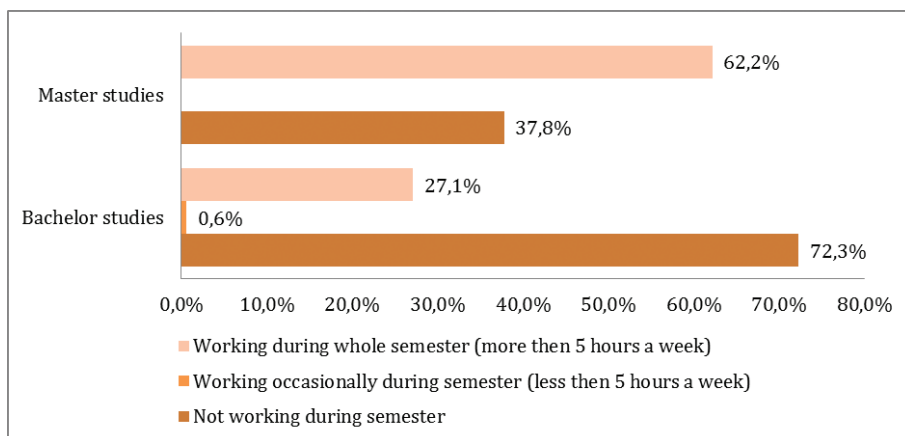
This result is interesting because we have started from the assumption that the socio-economic status of students increases with the educational attainment of parents, thus reducing the need for students to work during studies. Therefore, we may assume that this situation was significantly affected by the overall economic situation in Montenegro, characterized by a poor job offer what makes the students to use employment opportunities regardless of their socio-economic status.

Table 60: Correlation of student employment status and educational attainment of students' parents (in %)

	Without higher education (ISCED 0–4)	Attained higher education (ISCED 5–8)	All students
No, I did not work during this semester	71.0	68.8	70.1
Yes, I worked occasionally during this semester (under 5 hours per week)	0.0	0.6	0.3
Yes, I worked during this semester (over 5 hours per week)	29.0	30.7	29.6
Total	100.0	100.0	100.0

Regarding employment rates of students by field of study, in order to collect information on whether students from some categories get employed more than others, we may note that students from the field of education and sciences work the most during studies. In a comparative perspective, the situation in Serbia is very similar; in Croatia the employment rate for engineering students is the highest at 15.4%, while for social sciences-humanities it is 7.6%. In Slovakia, 10.5% of engineering students are employed, while this is a case for 8% of social sciences and humanities students. In this sense, the situation in Montenegro is considerably different, because employment among engineering students is only at the fifth place.

Figure 13 presents the same data on student engagement in the labour market, but by level of study. By level of study, there is a higher share of students in master studies having worked over 5 hours per week during the semester. Interestingly, in this group of students there are no students having worked occasionally, but below 5 hours per week. The lowest relative percentage of employed students by level of studies belongs to students of bachelor studies.

Figure 13: Distribution of students by work status and level of studies for students not living with their parents (in %)

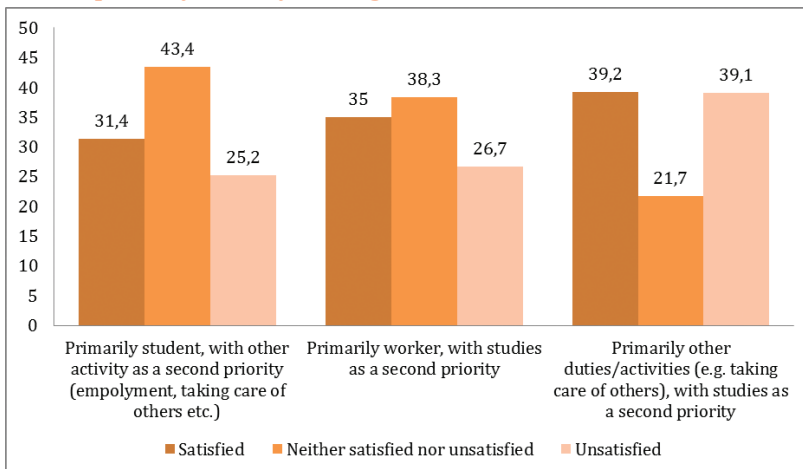
Data presented in Table 61 shows an assessment of how students see their workload during the week. We have paid particular attention to the students employed during studies, because the assumption is that those students have to distribute their time between work and student obligations and would be less satisfied. Regarding student satisfaction with their workload at studies and at work, the conclusion is that nearly one third of the students are unsatisfied by the overall workload.

Table 61: Student satisfaction with their workload at the workplace and in studies

Satisfaction level	Workload of obligations regarding studies		Workload at paid jobs		Total workload	
	%	n	%	n	%	n
Completely satisfied by workload(1)	15.2	183	15.8	161	13.9	157
(2)	20.9	251	14.8	151	19.3	218
(3)	40.3	484	31.8	324	39.8	449
(4)	14.5	174	13.9	142	15.4	174
Completely unsatisfied by workload (5)	9.1	109	23.6	240	11.6	131
Total	100	1201	100	1018	100	1129

Figure 14 presents the distribution of the employed students by satisfaction with their workload and obligations in studies by whether they primarily study or primarily work (to clarify, the five-degree scale used in the questionnaire was reduced to a three-degree scale). The most unsatisfied are students who study, but are primarily engaged in other activities (e.g. care for others) – 39.1%. However, it is interesting to note that the same percentage of them are also satisfied with their workload. Students who are primarily students in addition to other activities show the highest percentage of moderate satisfaction, followed by those satisfied, and finally those unsatisfied. Among primarily employed students, likewise, the greatest number are moderately satisfied ones.

Figure 14: Distribution of students by total workload satisfaction and primary activity during studies



Regarding workload satisfaction at studies, at work, and overall by gender, there is a uniform distribution of opinions of students of both genders (Table 62).

Table 62: Correlation of gender and workload of students during studies (in %)

Level of workload	Workload in studies		Workload at workplace		Total workload	
	Female	Male	Female	Male	Female	Male
Completely satisfied by workload (1)	14.3	16.4	16.6	14.9	12.5	15.6
(2)	20.2	21.8	14.1	15.7	18.6	20.1
(3)	42.6	37.4	34.3	28.9	42.0	37.1
(4)	15.1	13.7	11.9	16.4	16.6	14.0
Completely unsatisfied by workload (5)	7.8	10.7	23.2	24.0	10.3	13.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 63 and Table 64 show the students' assessment of the employment prospects at the national level and abroad after studies, by dominant source of student financing. Among all three groups of students the highest number assesses the prospects as poor. However, the highest number of students assessing their prospects as good is in the group of students financed from public sources of income. Regarding employment prospects at the international level, the highest number of students with the family as the dominant source of income and those with their own income as the dominant source of income assess their prospects as very good. However, it is interesting to note that the number is nearly identical for the students who believe their prospects are (very) poor and those who cannot assess their prospects in the international labour market. There are no available data for this case for the students financed from public sources.

Table 63: Assessment of employment prospects at the national level upon completing the programme by source of income (in %)

	Family as the dominant source of income	Own income from work as the dominant source of income	Public source of income as the dominant source of income
(Very) good	27.1	26.3	31.3
Neither good or poor	23.1	23.7	21.9
(Very) poor	38.7	35.2	40.6
Cannot assess	11.0	14.8	6.3
Total	100.0	100.0	100.0

Table 64: Assessment of employment prospects at the international level upon completing the study programme (in %)

	Family as the dominant source of income	Own income from work as the dominant source of income	Public source of income as the dominant source of income
(Very) good	31.4	32.7	/
Neither good or poor	17.8	16.6	/
(Very) poor	26.0	25.1	/
Cannot assess	24.8	25.6	/
Total	100.0	100.0	/

Comparing students according to their current status in studies and whether they have had paid work during the semester, it is noted that a far higher percentage of self-financed students have worked during a semester (Figure 15). Most of the students have not done any paid work, and the reason should primarily be sought in the poor condition of the labour market, where it is very difficult to find a job, particularly if they want to study and earn at the same time.

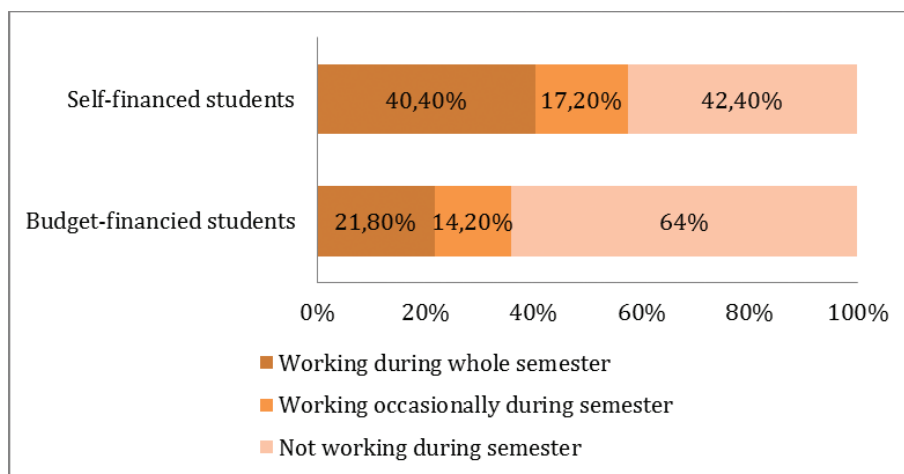
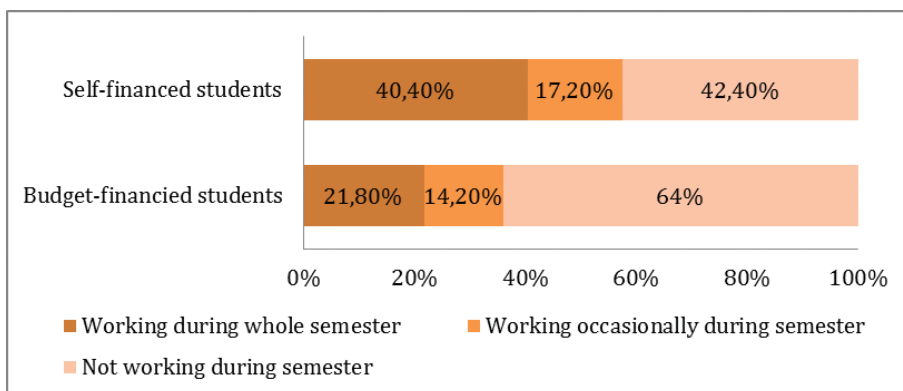
Figure 15: Distribution of students by employment and study status (in %)

Figure 16 provides a comparative view of students of both genders regarding data obtained by the same question on the paid employment during studies. The conclusion is that a somewhat larger percentage of male students have found job during the semester.

Figure 16: Distribution of employment status of students by gender (in %)

Regarding the students having worked during the semester, the reasons for their employment were primarily improvement of living standard and gaining experience in the labour market (Table 65). However, when interpreting this data it should be underlined that self-financed students work more frequently than budget students and therefore gaining work experience in the labour market as a dominant reason for employment should be taken with some reservation.

Table 65: Distribution of students by reason for getting a job

Degree of accordance	I work to survive		I work to improve my living standard		I work to gain experience in the labour market		I work because I have extra free time	
	n	%	n	%	n	%	n	%
Completely	170	28.9	346	54.2	322	56.2	50	9.5
Partly	72	12.2	152	23.8	110	19.2	22	4.2
Undecided	88	15.0	106	16.6	81	14.1	76	14.5
Partly no	97	16.5	20	3.1	32	5.6	94	17.9
Not at all	161	27.4	14	2.2	28	4.9	283	53.9
Total	588	100	638	100	573	100	525	100

A clearer view of how employed students see themselves provide the data in the following table. Among the group of employed students, the number is equal for those considering themselves primarily employed, and those considering themselves primarily students (Table 66).

Table 66: Statements best describing the current situation of the student

Response	Percentage	Number
I am primarily a student along with other activities	45.8	329
I am primarily employed, and additionally I study	46.7	335
I am primarily engaged in other activities in addition to studying	7.5	54
Total	100	718

Table 67 shows that the correlation of employment with the study programme of students who work is almost 33%. However, the 27% of students who have a job completely unrelated to their studies is concerning. This means that only one third have a job at which they can gain adequate experience related to their study programmes, while over one half work at jobs very slightly or not at all connected with their study programme.

Table 67: Correlation between students' work and their study programme

Response	Number of students	Percentage
Very related (5)	235	32.9
(4)	110	15.4
(3)	104	14.5
(2)	72	10.1
Not related at all (1)	194	27.1
Total	715	100

Figure 17 shows the correlation of student employment with their study programme, by level of study. Notably, the percentage of students who believe their work is related to the study programme is nearly the same for bachelor and master students, while for doctoral students the percentage of those who can relate their study programme and work they do increases.

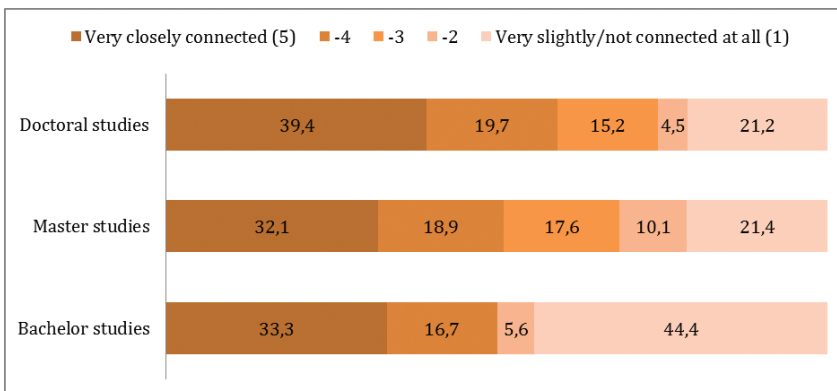
Figure 17: Distribution of students by level of study and correlation of employment with the type of studies

Table 68 shows how much employed students work during studies, by their own perception of the social status of their families. The largest percentage of the employed can be found among students believing to be in a higher socio-economic status group (grades 6 to 10) and the percentage of the employed students (whether working occasionally or working throughout a semester) is around 68%. In the group of those who have not worked during studies, the percentage of those believing to belong to the group with a higher socio-economic status is 64.5%, somewhat less than in the previous two cases. The overall conclusion regarding this data is that students are interested in employment during studies regardless of the perception of social status.

Table 68: Correlation of social and working status of students (in %)

Level of social status	Yes, I've worked throughout the semester	Yes, I've worked occasionally during this semester	No, I did not work during this semester
10 High social status	7.0	7.9	6.1
9	8.3	8.8	6.9
8	19.3	15.4	17.5
7	18.2	25.0	17.1
6	14.9	11.0	16.9
5	18.6	18.9	23.1
4	6.2	5.3	6.4
3	4.6	5.3	5.2
2	2.5	1.3	0.4
1 Low social status	0.4	1.3	0.1
Total	100	100	100

Table 69 shows how many working hours per week the employed students spend at work, according to their own perception of the social status of their families. Notably, this number of working hours is lower than the usual 40-hour work week, except for students who believe that their socio-economic status is rather low (level 2). Likewise, there are no significant differences in the duration of the work week by perception of social status, but it should be noted that students with the lowest social status work the shortest hours.

Table 69: Correlation of the social status of students and number of work hours per week

Level of social status	Average number of hours
10 High social status	33.5
9	39.2
8	35.5
7	36.1
6	33.6
5	34.4
4	33.5
3	33.6
2	47.0
1 Low social status	26.5
General average	35.3

8. International Mobility

Promoting international student mobility in the European Higher Education Area is one of the key goals of the Bologna process. International student mobility is important for several reasons. On the one hand, it improves the quality of study programmes, contributes to excellence of research and increases cooperation and competition among higher education institutions. It nurtures respect for diversity and encourages linguistic pluralism. On the other hand, international student mobility is equally important for the personal development of students. It increases the prospects for obtaining better quality education and employment prospects. Due to the all above, one of the goals of the European educational policy is to increase mobility in all countries and for all groups of students. The Leuven Communiqué (2009) states that by 2020 at least 20% of graduate students should have experience of studying abroad.

The importance of internationalization is clearly recognized in the strategic documents of Montenegro. A considerable number of measures for increasing mobility have been undertaken both at the national and the international level. Mobility programmes at the University level are implemented through the Service for International and Inter-University Cooperation of the University Rectorate, in cooperation with the vice-deans of academic affairs, and/or international cooperation departments within the organizational units of the University. An example of stimulating student mobility in Montenegro is the project “Higher Education and Research for Innovation and Competitiveness – INVO”. Through this project, the successful students get national scholarships for magisterial, doctoral and post-doctoral studies if they are enrolled in (accepted) or plan a research visit to universities abroad. The report on the external evaluation of higher education institutions in Montenegro for 2014 states that the importance of internationalisation has been recognized by all higher education institutions participating in the evaluation and that all of them show a tendency towards progress in their internationalization, although these aspirations are not always supported by adequate staff and financial resources (EUA – Institutional Evaluation Program, 2014).

Additionally, the reform of higher education in Montenegro has been supported since 2001 through the Tempus programme, primarily by providing support in the field of development of study programmes. Except Tempus, it is important to note the Central European Exchange Program for University Students (CEEPUS programme), has started to work in Montenegro during the academic year 2005/2006. By now, a large number of students and academic staff have been able to utilize the mobility options as part of the CEEPUS programme. Aiming to increase student and staff mobility, in addition to various bilateral and cooperation agreements between the University of Montenegro and various

universities worldwide, the University of Montenegro has participated in the two projects within the former Erasmus Mundus programme.

It should be reminded that since 2010 Montenegro has adopted national qualifications framework that significantly facilitates the recognition of higher education diplomas obtained and periods of study completed abroad upon return to the home institution. Likewise, there are certain scholarships offered to Montenegrin students by foreign governments.

Having this in mind, it is of key importance to determine the highest possible number of factors influencing student mobility. Existing studies on international mobility indicate a significant link between student mobility and educational structure. The level of study, field of education, type of higher education institution, are just some of the elements of the educational structure noted as significant predictors of mobility rates. In addition to the differences in mobility by educational structure, a lot of attention is given to social factors, such as educational attainment of parents, socio-economic status of students, etc.

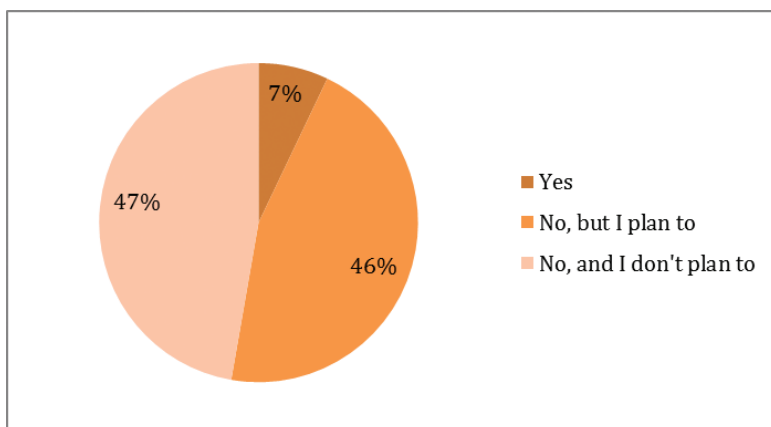
In order to increase the mobility rate, except determining the factors influencing implementation of student mobility, it is also very important to examine the expectations, desires, motivation, potential reasons, as well as potential obstacles for studying abroad.

Thus, the goal of this chapter is to present the basic results of the EUROSTUDENT V survey on the mobility of students from Montenegro and examine the key factors affecting student attitudes towards the possibility of studying abroad.

Additionally, this survey is particularly important because it represents a unique source of data collected on international student mobility, thus enabling a detailed review of data on temporary student mobility and plans for future student mobility during studies. Therefore, the analysis presented below regards only temporary study stays outside Montenegro, i.e. the analysis excludes those students having completed their entire study programme abroad.

Regarding terminological clarifications it should be noted that the term temporary mobility in the EUROSTUDENT framework involves two options for study visits abroad: attending part of the studies abroad and implementation of activities abroad related to the studies. Activities related to studies include research work, study visits, foreign language courses, summer or winter schools, practical education or employment.

According to data from the EUROSTUDENT V survey, only 7% of the surveyed students in Montenegro have experienced temporary studies abroad (the group of students stating they have been at temporary studies abroad), 46% have not experienced studying abroad, but plan to, and 47% have not experienced studying abroad and do not plan to (Figure 18). The 7% mobility rate places Montenegro among the countries with a medium rate of student mobility in Europe.

Figure 18: Distribution of mobility rate among total student population

The average mobility rate according to data available from the EUROSTUDENT V survey is around 10%. In a comparative perspective, the mobility rate in Montenegro is much closer to the European average than in certain countries in the region – e.g. Serbia and Croatia with a mobility rate of 2% belong to the countries with the lowest student mobility rate. Ukraine and Slovakia are also in the category of low mobility rates, while the highest result has been recorded for Scandinavian countries, reaching 18% of students in Norway having experienced studying abroad.

On the other hand, regarding planned study stays abroad and according to the EUROSTUDENT V survey, Montenegro is notably a country with a significant percentage of students intending to spend part of their studies abroad. The situation is similar in all the countries in the region – Bosnia and Herzegovina, Croatia and Serbia. In most other countries, the percentage of planned stays is at most twice as high as the realized study stays. It should certainly be kept in mind that it would be difficult to achieve the potential mobility rate due to potential obstacles that may deter students from the planned study stays, as discussed in subsequent chapters.

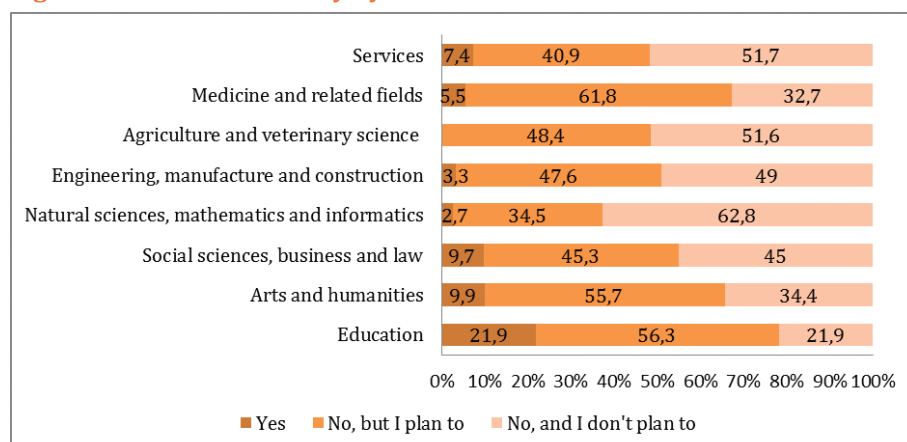
8.1. International mobility by student characteristics

The following table shows the mobility rates of students by method of financing education. Higher rates of achieved and planned mobility are noted for students financing their own studies, but in this group of students there is also the highest percentage of those not planning mobility. Since there is no mobility data for Montenegro for students attending non-university HEIs, the mobility rates in the following table are presented only for university students.

Table 70: Student mobility by type and ownership of HEI and student status (in %)

Did you ever study abroad?	Self-financing	Budget	University
Yes	8.2	7	7.1
No, but I plan to	40.6	58.2	45.7
No, and I don't plan to	51.2	34.8	47.3
Total	100	100	100

According to previous EUROSTUDENT surveys, a clearer view of the international mobility of students can be gained by correlating mobility rates with fields of education. One potential reason may lie in the fact that higher education institutions from different fields of education have different international orientation and cooperation with international institutions. One of the results noted in most countries with data available for the field of education indicates considerable mobility among students who study education, humanities and arts, particularly compared to students from the fields of technology, manufacturing and construction. One explanation of this phenomenon may lie in the fact that students of arts and foreign languages spend part of their studies abroad more frequently in order to improve their knowledge of languages and to learn about other cultures. Regarding the data obtained for students from Montenegro, the situation is similar, i.e. the rates of realized student mobility are the highest for students from the field of education (as much as 21.9%), social sciences, business and law, and art students, with mobility rates of nearly 10%. The most positive attitude towards future mobility have students of healthcare and social protection, where nearly 82% plan international student mobility. Among the surveyed students, the least mobile are students in the field of agriculture and veterinary medicine. Within the realized sample no student from this field of education have experienced studying abroad, but 48.4% have plans regarding mobility. Within the perspective of countries in the region, the rates of achieved mobility for students from Montenegro are nearly twice as those in Serbia and Bosnia and Herzegovina.

Figure 19: Student mobility by field of studies

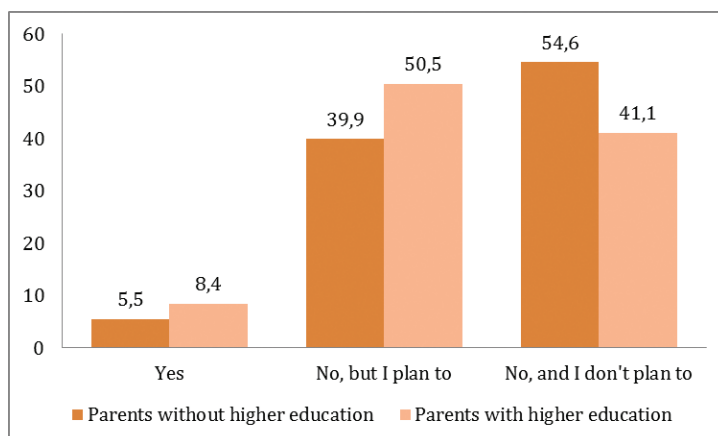
In order to register other factors influencing student mobility in Montenegro, the following figure presents the mobility of students by the level of studies enrolled and student age. Results indicate that the achieved mobility rates for students of bachelor studies and students of master studies are considerably different, with students of postgraduate studies having a mobility rate of 18% compared to 5% of the bachelor studies students group. Regarding planned stays abroad, once again a higher percentage of bachelor students do not plan stays abroad. Comparing the students' tendency to study abroad by age group, students over 25 years of age are more mobile than younger students, while the largest number of students with up to 21 years of age have plans regarding studying abroad.

Table 71: Mobility of students by student age and level of study (in %)

Have you ever studied abroad?	Up to 21 years of age	Between 22 and 24	Between 25 and 29	Over 30 years of age	Bachelor studies	Master studies
Yes	3.1	8	7.2	15.2	5.2	18
No, but I plan to	55.2	46.5	35.9	27.2	45.6	45.9
No, and I don't plan to	41.7	45.5	56.9	57.6	49.2	36.1
Total	100	100	100	100	100	100

As stated in the introduction, the available literature on international mobility indicates that one of the key factors for student mobility is precisely the social origin of students, i.e. the educational attainment of parents. In other words, access to international mobility is socially selective. This fact is particularly visible in data from the EUROSTUDENT V survey. In most countries, students with higher social status, i.e. students whose parents are highly educated, are more inclined towards studying abroad and have expressed greater desires and plans to experience studying abroad.

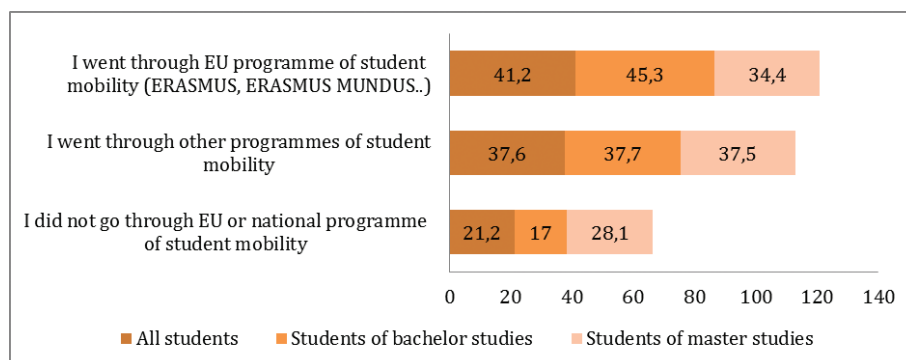
Figure 20 shows the influence of the educational attainment of parents on student mobility in Montenegro. Based on available data, the rates for both achieved and planned mobility are highest for the students with highly educated parents (ISCED 5–8). The situation is different for students without mobility plans, i.e. a higher percentage of students whose parents do not have higher education do not plan to continue studies abroad. Regarding the connection between mobility and average monthly student income, there is a statistically significant correlation. As expected, students with higher monthly income show a more positive attitude towards international mobility.

Figure 20: Student mobility by educational attainment of parents (in %)

8.2. Student Mobility Programmes

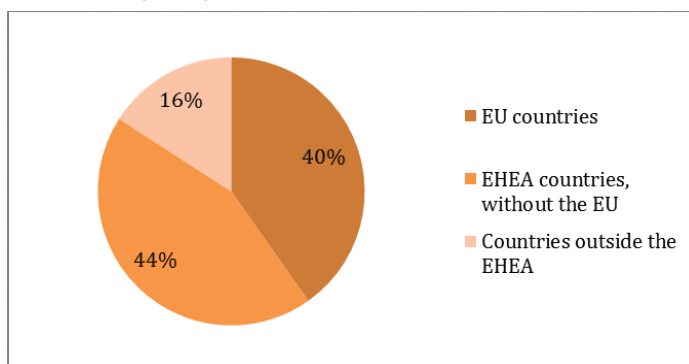
Another advantage of the EUROSTUDENT V survey is the capacity to provide an overview of the organization and financing of study stays, and to answer the question how well prepared students are for their stay abroad. According to data from the EUROSTUDENT V survey, students mostly choose mobility programmes implemented by the European Union. It has appeared that the ERASMUS is the most popular mobility programme, with an average of over 50% of the mobile students choosing this programme.

The situation in Montenegro is nearly identical to the European average. This places Montenegro significantly apart from other countries in the region. In other words 41% of all students have stayed abroad as part of EU programmes such as ERASMUS, ERASMUS MUNDUS, etc. while 45% of the students of bachelor studies have achieved this. The benefits of organized EU mobility programmes have been used by 34% of master studies students. Around 38% of all groups of students have used other mobility programmes. It should also be added that the mobility rates for students independently organizing their student mobility are significant.

Figure 21: Distribution of student mobility by type of mobility programme

Regarding the most frequent mobility destinations for studies abroad, students equally choose European Union countries and EHEA countries (Figure 22). Among non-EU member countries, students in Montenegro have most frequently studied in the USA and Russia. On average they spent 14.8 months on study trips, with the average for students of master studies being 19.8% months, while for students of bachelor studies it is one year. Among the countries in the region, students from Montenegro have most frequently attended schools in Serbia.

Figure 22: Distribution of foreign countries in which students have studied (in %)



Regarding students planning to spend part of their studies abroad, the results presented in Figure 23 and Figure 24 indicate that students are still unprepared for planned stays. In other words, the following figure (regarding countries where students would prefer to study) shows that 67% of students showing interest in studying abroad still do not know what country they would choose. The remainder mostly chooses EU countries, followed with equal percentages (6%) for EHEA member countries and non-member countries.

The most popular destinations for the planned student mobility are Germany, the USA and Italy.

Regarding mobility programmes, the situation is very similar. Namely, nearly 59% of all students do not know what mobility programme they would choose, and the situation is the same for students of bachelor and postgraduate studies. Only 19.5% of students plan their mobility within organized EU mobility programmes.

Figure 23: Distribution of foreign countries in which students would prefer to study (in %)

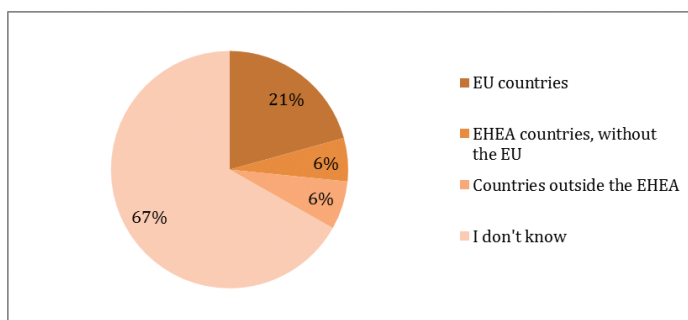
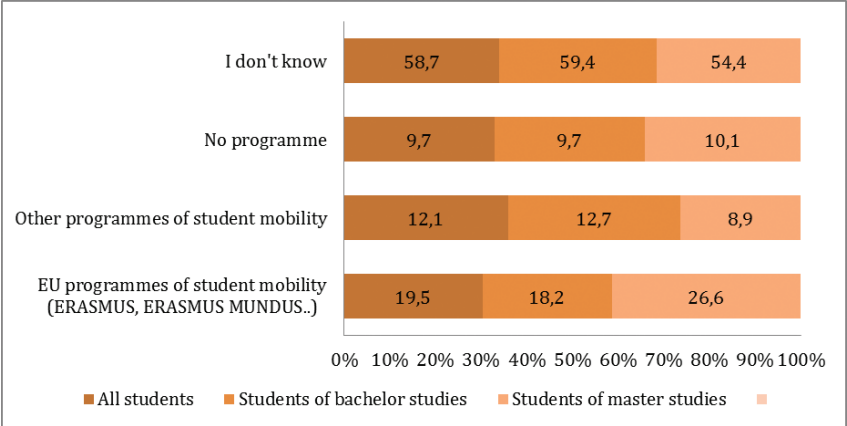


Figure 24: Distribution of planned student mobility by type of mobility programme (in %)



With an aim to evaluate the flexibility and the openness of national systems by different study programmes, we have also asked students about the recognition of results obtained abroad by their home higher education institutions. ECTS credit is fully recognized for as many as over 61.6% of “mobile” students, mostly in the group of students studying in the field of engineering, manufacture and construction. It is important to note that stays abroad were not recognized for only 4.7% of students (Table 72).

Table 72: Recognition of certificates (ECTS, diplomas) obtained abroad by the home higher education institution (in %)

Response	Total number of students	Humanities and arts	Engineering, manufacture and construction
Yes, everything was recognized	61.6	46.2	75
Yes, but partly	10.5	15.4	12.5
No, nothing was recognized	4.7	0	12.5
I (still) do not know	15.1	30.8	0
I have not obtained a certificate during studies abroad	8.1	7.7	0

8.3. Obstacles for Studying Abroad

At the beginning of the chapter we have stated the goal of European educational policy regarding an increase in mobility across all countries and all groups of students. Having this in mind, and the fact that student mobility in Montenegro is closer to the European average than in other countries in the region, it is very important to examine which aspects are the smallest, and which are the largest obstacles for students to study abroad.

According to the all previous studies, the aspects that influence the realization of plans on inclusion in academic mobility study programmes are financial and

institutional support. Likewise, according to all previous research, the lowest number of students lacks motivation.

In most European countries, according to the latest EUROSTUDENT V survey, the expected additional financial costs represent the key obstacle dissuading students from the idea of completing part of their studies abroad. On average, 63% of students across all countries have identified financial obstacles as the most significant. Scandinavian countries are the only ones where the largest obstacles are separation from family, children and friends and validation of results obtained abroad by the home institution.

The analysis of obstacles for Montenegrin students is shown below, separately for the three categories of students: students with realized stays abroad, students showing interesting in studying abroad and students who do not plan to study abroad.

The largest obstacle for studying abroad for students with mobility experience has been a limited number of available places in the desired institution or in the desired study programme abroad, followed, as expected, by additional financial expenses and loss of paid occupation. Students have also stated that large obstacle is the problem of recognition the results of studies and learning outcomes acquired abroad upon returning to the country. This is somewhat a contradictory situation if we have in mind that the field of recognition of learning outcomes abroad is a rather well-regulated field in Montenegro and a large number of students have stated that the studies abroad have been fully recognized. On the other hand, the smallest obstacles for departures for study stays are: language proficiency, lack of information on studying abroad and low benefit for studies in the country, i.e. no student has listed these aspects as a large obstacle.

Table 73: Level and type of obstacle for study abroad by students who have realized international mobility

Types of obstacles	Large obstacle	2 –	3 –	4 –	No obstacle at all
Language proficiency	0	7.8	7.8	17.2	67.2
Lack of information on studying abroad	0	12.3	24.6	10.8	52.3
Separation from partner, children, friends	4.8	6.5	21	24.2	43.5
Additional financial expenses	9.4	21.9	20.3	17.2	31.3
Loss of paid employment	9.2	10.8	3.1	6.2	70.8
Lack of motivation	4.8	4.8	4.8	11.3	74.2
Low benefit for studies in country	0	3.2	16.1	12.9	67.7
Difficult to relate studies abroad to contents of my study programme in country	1.6	11.3	14.5	14.5	58.1
Problem of validating results gained abroad upon return	9.7	6.5	11.3	17.7	54.8
Problems in obtaining documentation	3.2	4.8	14.5	25.8	51.6
Low grades in studies	1.6	1.6	8.1	4.8	83.9
Limited number of available places in desired institution or in desired study programme abroad	14.5	4.8	11.3	11.3	58.1

The following table presents the results of the analysis of the obstacles seen by students who have not experienced study stays abroad, but plan to realize them. As expected, the greatest obstacle for studying abroad would be additional financial expenses. The students have also stated that large obstacles are lack of information on studying abroad and the limited number of available places in the desired institution or in desired study programme abroad. On the other hand, students are least worried about loss of paid work, lack of motivation and language proficiency, low benefits for studies at home, as well as low grades in studies.

Table 74: Level and type of obstacle for study abroad by students who have not realized study stays abroad, but plan to (in %)

Types of obstacles	Large obstacle	2 –	3 –	4 –	No obstacle at all
Language proficiency	4.9	3.3	16.7	20.4	54.7
Lack of information on studying abroad	13.7	20	27.7	16.6	22
Separation from partner, children, friends	9.9	15.8	19	22.6	32.7
Additional financial expenses	35.3	30.3	19.9	8.3	6.2
Loss of paid employment	11.4	8.5	10.4	8.3	61.4
Lack of motivation	3.8	3.4	13.7	15.2	63.8
Low benefit for studies in country	1.8	7.8	20.6	17.3	52.4
Difficult to relate studies abroad to contents of my study programme in country	7.9	12.8	22.8	21.7	34.8
Problem of validating results gained abroad upon return	11.7	14.3	21.8	19	33.1
Problems in obtaining documentation	7.7	17.8	25.1	21.3	28.1
Low grades in studies	4.9	8.7	19.5	17.7	49.2
Limited number of available places in desired institution or in desired study programme abroad	13.2	14.7	32	18.5	21.6

One interesting result is that the same aspects deter students from continuing studies abroad. In other words, the students not planning studies abroad see additional financial costs as their largest obstacle. They also list separation from partner, family and friends. The smallest identified obstacles are loss of paid work, low grades in studies and lack of motivation.

Table 75: Level and type of obstacle for study abroad by students who have not experienced studies abroad, and do not plan to (in %)

Types of obstacles	Large obstacle	2 –	3 –	4 –	No obstacle at all
Language proficiency	6.4	10.5	23.2	15.5	44.4
Lack of information on studying abroad	14.1	17.9	22.4	20.8	24.8
Separation from partner, children, friends	29.5	18.9	14.3	11.7	25.6
Additional financial expenses	55.8	23.7	12.4	3.4	4.7
Loss of paid employment	20.1	8.2	10.3	7.7	53.7
Lack of motivation	9.2	8.3	24.5	17.3	40.5
Low benefit for studies in country	4.9	8.8	25.6	20.9	39.8
Difficult to relate studies abroad to contents of my study programme in country	9.7	12.6	31.4	16.4	29.9
Problem of validating results gained abroad upon return	10.6	10.1	25.5	15.6	38.2
Problems in obtaining documentation	8.3	11.1	23.2	19.4	37.9
Low grades in studies	5.2	7.5	26.9	17.7	42.7
Limited number of available places in desired institution or in desired study programme abroad	10.4	15.7	27.8	17.7	28.3

As expected and in accordance with the results of all previous research, the largest obstacle perceived by all three groups of students represent additional financial costs. Likewise, none of the three groups of students see language proficiency or lack of motivation as a potential obstacle.

8.4. Short-Term Mobility

Except to the questions regarding completed study courses abroad, students have also replied to questions on experiences abroad regarding activities related to studies, such as foreign language courses, summer schools, internships, etc. Regarding student activities abroad related to studies, as many as 86.5% of students have not had any activity of this type. A total of 9% of the students have experienced some activity different from the listed ones. The remainder is nearly equally distributed among the remaining offered activities. Still, the best represented type of short-term mobility (among the offered activities) among

students in Montenegro is research/study visit abroad. A detailed overview is given in Table 76 showing data for all surveyed students, as well as for students of bachelor and master studies. Based on the presented data, we may conclude that students of master studies have had most experience with study visits and research work.

Table 76: Type of short-term mobility by level of students' studies (in %)

Type of short-term mobility	All students	Bachelor studies	Master studies
Research work/study visit	7.6	4.8	26.8
Internship/employment	5.8	4.1	16.9
Summer/winter school	5.9	4.5	16.2
Language course	5.5	4.4	13.4
Other	9.1	8.3	14.8
No activities	86.5	88.8	70.4

8.5. Foreign Language Proficiency

We conclude the review of mobility results by an overview of the results regarding foreign language proficiency. Within the analysis of obstacles, no group of students listed unfamiliarity with foreign languages as an important obstacle for studying abroad. The percentage of students considering themselves to speak two foreign languages well varies drastically across the countries participating in the survey. In Montenegro, around 34% of students believe that they are proficient in the use of one foreign language, while 21% of students are proficient in two foreign languages. Regarding specific foreign languages, most students speak English, followed by German and Hungarian. Regarding the language of teaching, 93.7% of the surveyed students attend lectures in Montenegrin, while 4.9% of them attend lectures given in English.

Summary

Socio-Economic Profile of Students

The average age of students in Montenegro is four years above the average in EU27 countries which is 22.1 years. Among the overall student population, the smallest number of students are above 30 years of age, indicating a relatively adequate pace of studies. However, in Montenegro around 10% of older students are still in bachelor studies.

Most of the students in higher education institutions in Montenegro were born in the same country as their parents.

Most parents of students in the sample have completed higher education. With the increase of the level of studies the number of parents with primary school decreases, while the number of parents with higher education increases.

Students whose parents are engaged in simple occupations have significantly smaller chances to access higher education.

In Montenegro, there is a uniformity regarding the number of students of both genders. At the level of master studies the share of female students increases, while women are significantly underrepresented at doctoral studies.

Considerably less students with parents who have completed primary school perceive themselves as someone with a high social status than students with one of the parents having higher education or a doctorate.

The total number of students with children is 9%. There is a uniformity of parents by gender/ The most numerous are student parents in the category of students over thirty years of age.

Regarding satisfaction with studies. there is no difference between students who are parents and those who are not, but student parents experience larger financial difficulties.

The largest number of students in Montenegro live with their parents, a considerably smaller number of students live alone, while the smallest percentage of students live with their partner (and children, if any).

The total number of students with some form of impairment, chronic health problem or functional limitation is 5.9%. In this group of students the most numerous are students with sensory impairments, followed by students with other health problems and students with chronic diseases. The largest number of these students consider that their health status is a small or no obstacle for studying.

The share of students with impairments/health problems by whether they are financed from the budget or self-financed corresponds to the share of students without impairments/health problems.

A vast majority of students with some form of impairment believe that institutional support for studies does not exist. Only the significant percentage of students with mental health difficulties report having a lot of support.

A smaller percentage of students with impairments/health problems plan to continue studies within one year of completing their current study programme, while a higher percentage plan to do so in a period longer than one year. A large percentage of these students do not plan to continue studies at all.

Students with impairments/health problems are satisfied with their treatment by teaching staff, and are nearly equally satisfied or unsatisfied with their treatment by higher education institutions administration staff. This finding separated Montenegro from other countries in the region where the number of students unsatisfied with their treatment by the administration is considerably higher. Likewise, these students are satisfied with the infrastructure and equipment of higher education institutions.

Education Prior to Studies

Over half of the students in higher education institutions in Montenegro come from vocational schools. They are mostly students whose parents have not attained higher education. Students attending vocational secondary schools enrol in the applied bachelor and the applied specialist studies more than students having attended gymnasiums, who enrol more frequently in bachelor academic studies and master studies.

A low intensity of studies is mostly reported by students who have attended four-year vocational schools, while the highest intensity of studies is reported by former gymnasium pupils.

Students who have attended vocational secondary schools finance their living expenses and education from the work they perform to a significantly greater extent. They much more utilize public sources of income as the dominant source of income and enrol to a higher percentage in higher education institutions with study programmes in the fields of education, agriculture, sciences and services.

The largest number of students has completed secondary school in their native country – Montenegro.

For international students, the most attractive study programmes in Montenegro are programmes in the field of education and services.

International students and students from Montenegro do not differ by intensity of study. There is also not a statistically significant difference between them by dominant source of income used to support and finance their education.

Nearly 84% of the students have enrolled in a higher education institution within less than a year from the moment they have completed secondary school. Around 16% of students have made a break of over two years between completing secondary school and enrolment in higher education institutions.

Students whose parents do not have higher education delay enrolment in a higher education institution more frequently, but delayed studies do not impact the subsequent intensity of studies.

Students financing their studies from their own sources, such as employment, as well as students with other sources of income, delay enrolment in higher education institutions to a greater extent, while students financed from public sources of income mostly have a *traditional educational path*.

Students delaying enrolment have had paid jobs for over one year and worked more than 20 hours per week much more than colleagues directly enrolling in faculties. The students who have more frequently interrupted their studies for a period longer than a year are mostly students coming from families where neither parent has higher education.

A break longer than one year during studies is more frequently made by students supporting themselves from their own income, and those dedicating less time for their study obligations. The students relying on public sources of income have not interrupted their studies. Students with a medium intensity of studies are more prone to make breaks longer than one year between the two levels of study.

The students of agriculture, medicine and related fields and social sciences, business and law, show the smallest tendency to make breaks between two levels of study unlike students of programmes from the fields of education, humanities and arts.

Students dedicating less time to studying have had work experience prior to studies. The students with long-term work engagements prior to enrolment at a higher education institution are, at the same time, students predominantly using their own sources of income from work during studies.

Progress of Studies, Satisfaction with Studies and Future Plans

The impact of socio-economic status is also visible through the data indicating that nearly 27% of the students whose parents do not have higher education are on the budget, while nearly 32% of students whose parents have higher education have the same status.

The majority of students primarily financed from public sources at the same time have the status of budget students, while the vast majority of students financing their own expenses have the status of self-financed students. Students financially dependent on their family during studies are also self-financed students at a higher percentage.

Self-financed students have a low intensity of studies to a greater extent. They are also better represented in the group of students with medium intensity of study.

Children of parents without higher education enrol in study programmes in the field of education, agriculture and sciences to a greater extent.

Students are most satisfied with their treatment by teaching staff and their treatment by administration staff, while they are least satisfied with the organization of courses and options for selecting from a larger number of courses.

Over 60% of students in Montenegro want to continue studies either within one or more years upon completing their current study programme. Only 12% of students do not plan to continue studies.

The desire to continue studies is significantly more present in students with a high intensity of current studies and students primarily financed from public sources of funding.

Students of bachelor studies plan to continue studies to a significantly greater extent.

Students studying in Montenegro assess the prospects of employment outside the country significantly better, while the best employment prospects within the country and internationally are assessed by future engineers. Additionally, students of medicine and related sciences assess the prospects of employment abroad as best.

Conditions of Student Life

Most of the students in Montenegro financially depend on parents, but 20% of them are also financially independent, close to the European average.

Only a small number of students do not experience financial difficulties during studies, while nearly double number of students believe they have serious financial difficulties. Somewhat over two-fifths of the students believe to have medium financial difficulties. The greatest financial difficulties are reported by students primarily depending on their own sources of income. No student depending on public sources of financing stated having severe financial difficulties.

Regarding the educational attainment of parents, there is a significant difference between students whose parents have not completed higher education and students whose parents have.

More than half of the students live with parents, and the children of parents who have attained higher education live more frequently on their own, and less frequently with others than the students with parents without higher education. Both groups of students live in nearly equal percentage with parents and partner/children.

Over half of the students are (very) satisfied with the accommodation. The most satisfied are, students living with their parents, but only one third of the students are very satisfied with living in dormitories.

In addition to the costs of food, accommodation and other costs (e.g. clothes, hygiene), most of the total costs of students, regardless of who they live with, is for tuition and other dues paid to higher education institutions.

Employment

The percentage of employed students in Montenegro is nearly equal regardless of whether the students live with their parents or individually. Likewise, a nearly identical percentage of students who work is noted for the groups with the lowest and highest educational attainment of parents.

The lowest relative percentage of employed students by level is for students of bachelor studies and the highest for students of master studies.

Nearly one third of the students are unsatisfied with the overall workload during studies, with most unsatisfied being students who study, but are primarily engaged in other activities (e.g. care for others). Students who are primarily students in addition to other activities are moderately satisfied at the highest percentage, which is identical to the situation in regards to primarily employed students.

Regarding employment, the highest percentage of those assessing their prospects in the domestic labour market as good are students financed from public sources of income. Regarding employment prospects at the international level, the largest number of students with the family as the dominant source of income and those with their own income as the dominant source of income assess their prospects as very good.

During the semester, students with self-financed status worked at a much higher percentage.

More male students have had a job during a semester.

Predominant reasons for work during studies for students in Montenegro are improving the living standard and acquiring experience in the labour market.

Only one third of the students have jobs at which they can gain adequate experience related to their study programmes, while over one half have jobs very slightly or not at all related to their study programme.

Notably, the percentage of students who believe that their work is related to the study programme is nearly the same for students of bachelor and master studies, while for doctoral students the percentage of those who can relate the study programme and the work they do increases.

The largest percentage of the employed can be found among students believing to be in the group of those with a higher socio-economic status, thus the conclusion regarding this data is that students are interested in employment during studies regardless of their perception of social status.

International Mobility

The rates of achieved student mobility in Montenegro are nearly double than those in other countries in the region, and Montenegro is a country with a significant percentage of students intending to spend part of their studies abroad.

Higher rates of realized and planned mobility are among the students financing their studies independently. In this group of students there is also the highest percentage of those not planning mobility.

The most positive attitude towards future mobility have students of healthcare and social protection. The students in the fields of agriculture and veterinary science have least realised mobility.

Students of postgraduate studies have a significantly higher rate of realized mobility. Regarding planned stays abroad, students of bachelor and master studies plan studies abroad in equal extent. Students over 30 years of age have proven to be the most mobile, while the largest number of students under 21 years of age have plans regarding studying abroad.

The rates of both realized and planned mobility are larger for students whose parents are highly educated, while students whose parents do not have higher education do not plan to continue studies abroad at a higher percentage.

41% of all students have stayed abroad as part of organized EU mobility programmes and students equally choose European Union and EHEA countries. Students have, on average, spent 14.8 months on study trips. The average for students of master studies is 19.8 months, and one year for students of bachelor studies.

A large number of Montenegrin students showing interest in studying abroad still do not know in which country they would continue studies in, but more than half the students know which mobility programme they would choose. Only 19.5% of students plan their mobility within organized EU mobility programmes.

ECTS credits are fully recognized for as many as over 61.6% of students, mostly in the group of students studying in the field of engineering, manufacture and construction.

For all students the largest obstacle for studying abroad is additional financial expenses, and the language proficiency and lack of motivation as a potential obstacle are the smallest obstacles.

The research/study visits abroad are the most represented kind of short-term mobility among students in Montenegro.

In Montenegro, around 34% of students believe that they are proficient in the use of one foreign language, while 21% of students are proficient in two foreign languages.

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CIP – Каталогизација у публикацији –
Народна библиотека Србије, Београд

378-057.875(497.16)“2012/2014”(083.41)
371(497.16)(083.41)

SOCIAL Dimension of Studying in Montenegro :
EUROSTUDENT V : report for Montenegro / [Dejan Stanković
... [et al.]. – Belgrade : University of Belgrade, 2016 (Beograd :
Službeni glasnik). – 99 str. : table ; 23 cm

“This publication was published through the project ‘Towards
Sustainable & Equitable Financing of Higher Education Reform
in Bosnia and Herzegovina, Montenegro and Serbia – FINHED’...
--> kolofon. – Tiraž 150. – Napomene i bibliografske reference uz
tekst. – Bibliografija: str. 98–99.

ISBN 978-86-7522-051-0

1. Stanković, Dejan [аутор]

а) Студенти – Црна Гора – 2012–2014 – Статистика б)
Образовање – Црна Гора – Статистика

COBISS.SR-ID 222101260



Co-funded by the
Tempus Programme
of the European Union