

JOURNAL OF EDUCATIONAL PLANNING AND ADMINISTRATION

EDITOR : Avinash Kumar Singh

VOLUME XXXIX

NUMBER 2

APRIL 2025

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- A. MATHEW Privatisation and Commercialisation of Higher Education in Tamil Nadu: Appropriation of Social Justice Agenda for Electoral Edge
- Kashinath BORAL,
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BOOK REVIEWS



National Institute of
Educational Planning and Administration
(Deemed to be University)
New Delhi, INDIA

Journal of Educational Planning and Administration

A Quarterly English Journal

National Institute of Educational Planning and Administration
(Formerly known as National University of Educational Planning and Administration)
17-B, Sri Aurobindo Marg, New Delhi-110016 (INDIA)
(Phones: 91.11.26544800, 26544820)
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The *Journal* appears in English and is published every January, April, July and October. Original, unpublished research articles in English are welcome for consideration for publication. Notes to the contributors are given on the inside back cover. All editorial *enquiries* may be addressed to the *Editor* at the above address.

The facts and figures stated, conclusions reached and views expressed in different contributions are of the contributors concerned and should not be attributed to the Editor of the JOURNAL or to NIEPA.

NIEPA reserves the right to translate the articles published in the journal, into Hindi and publish them in *Pariprekshya*, a Hindi journal published by NIEPA.

All enquiries regarding subscription, non-receipt of the journal and related matters should be addressed to niepapunlications@niepa.ac.in (Publication Unit, NIEPA at the above address). Subscription details are given on page (ii).

Only editorial enquiries may be addressed to jepa@niepa.ac.in

Indexing and Abstracting: *Journal of Economic Literature*, *Contents Pages in Education*

Journal is processed and set on laser print at Publication Unit, NIEPA

PRODUCTION TEAM

Production & Design: Amit Singhal, Amit Sharma and Himanshu

Editorial Assistance: Mukesh Kumar

Journal of Educational Planning and Administration

Volume XXXIX No. 2 April 2025

© NIEPA



**National Institute of
Educational Planning and Administration**
17-B, Sri Aurobindo Marg, New Delhi 110016

ISSN 0971-3859

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(Deemed to be University)

Published: 2025 (7H)

Annual Subscription		
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Published by the Registrar, National Institute of Educational Planning and Administration, 17-B, Sri Aurobindo Marg, New Delhi-110016 and printed by the Publication Unit, NIEPA at M/s Viba Press Pvt. Ltd., Okhla Industrial Area, Phase – II, New Delhi- 110020.

**JOURNAL OF
EDUCATIONAL PLANNING AND ADMINISTRATION**
Vol. XXXIX No. 2 (April 2025)

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Differential Provision of Education Loans across Rural and Urban Areas: Patterns and Underlying Factors

P. Geetha Rani*

Abstract

Education loan is one of the alternative sources of financing higher education for the credit constrained students. If left to the market, there will be efficiency loss (as the talented but credit constrained students from poor family backgrounds would be unable to access higher education) and would result in distributional inequalities. One of the main objectives of National Education Policy 2020 and student loan programme in India is providing equality of educational opportunities. In this context, access to education loans and its related concerns in rural areas in a comparative perspective is examined here by raising the questions such as: What is the level and extent of rural urban differentials in the student loan takers and size of the loan?; Does this share (as identified above) is in proportion to the share of rural-urban student population?; How do households finance their wards expenditures on higher education (sources of financing higher education) across rural and urban areas?; As a corollary to the above, is there any inter-regional variations in the rural-urban differentials in education loan? And, Is there any different eligibility criterion to access seek for education loans from banks across states?

Using various secondary data sources, primarily from the Reserve Bank of India, it is found that a differential pattern of student loan takers and average loan size across rural and non-rural areas prevails. The subsequent discussion makes it clear that the students residing in rural areas and from agricultural families in those states / regions where there have been either a ban or restriction on agricultural land as mortgage / collateral could not access education loans. Adherence of these state and bank regulations in the process of providing education loans exhibit an edge over for the students and their parents residing in urban areas. The culmination of all these factors is detrimental to the rural students residing in those states / regions in accessing the finances for higher education through institutional credit.

* Department of Educational Planning, National Institute of Educational Planning and Administration, 17-B, Sri Aurobindo Marg, New Delhi-110016; Email: geetharanip@niepa.ac.in

Introduction

Rural transformation, a sine qua non for rural development, cannot be conceivable without improving the access to good quality education and skill training of the rural students. This becomes even more imperative, despite the rise of urbanisation.¹ Thus, growth and development of rural economy and population are a key to overall growth and inclusive development of the country (Chand, et al, 2017). On this count, one of the main objectives of National Education Policy 2020 and student loan programme in India is to provide equality of educational opportunities. Higher education institutions owe the higher spillover effects, implying lesser locational either advantage or disadvantage. Despite India being predominantly a rural country with 65 per cent Indian population living in rural areas as in 2021, yet 47 per cent of the population is dependent on agriculture for livelihood.² Correspondingly, rural economy constitutes 46 per cent of national income.³ Yet, a majority of the rural people are marginalised and are at a disadvantage in comparison to their urban counterparts in terms of access to good quality education, health, and various other basic amenities. Lack of access to public goods and services including digital public infrastructure and a host of other constraints have not yet provided them with an edge in the development process. A majority of the rural people are suffering from multipronged poverty and subjected to the vicious cycle of poor-quality education, hence not a good quality skill acquisition, thereby resource-poor and are, hence, not productively employable outside agriculture. In other words, they are also trapped into the cycle of low-skill, low-productivity and low-earnings. Thereby, many of them have not experienced upward socio-economic and occupational mobility over the generations. This entrapment of vicious circle is persistent and perpetuates over generations, and is a dangling constraint on rural transformation.

In this context, availability of higher education institutions in rural areas pertains to about 40 per cent of the universities, 60.48 per cent of the colleges, and 55.9 per cent of the stand-alone institutions in 2017-18 (AISHE, 2017-18), while, in 2020-21, about 43 per cent of the universities, 61.4 per cent colleges and 57.6 per cent stand-alone institutions were located in rural areas (AISHE, 2020-21). There was a marginal improvement in the share of rural areas in the number of higher education institutions between 2017-18 and 2020-21. However, they are largely established on the peripheries of the urban areas, though they are categorised as established in rural areas in order to access the available resources at low-input costs in rural areas. All these peripheral institutions largely cater to the urban population by providing access to transportation facilities for students from urban areas. Yet in terms of enrolment as measured by GER was 13.9 and 32.5 per cent in rural and urban area respectively in 2009-10 (MHRD, 2013).⁴ Though there could be many reasons for this low GER in rural areas, one of the most important factors could be the financial hardships. The present paper addresses this concern by examining the enabling factor that is access to institutional credit to pursue higher education.

¹ More than half of India's population is projected to be rural by 2050, *Ibid*

² Economic Survey, 2022-23

³ Chand, et al (2017)

⁴ Share of enrolment of students in higher education from rural areas is not readily available from the same AISHE reports

Education loan is one of the alternative sources of financing higher education for the credit constrained students. Capital market failure occurs because students are unable to obtain loans by pledging future earnings as the collateral. Student loan provided by scheduled commercial banks in India is an attempt to ease out the capital market imperfections. But for the lender and borrower, credit markets for higher education involves uncertainty at different stages, viz., becoming a successful student, becoming a graduate, an employee and the one who repays loans regularly, which is relied on his future earnings (Barr and Crawford, 2005; Chapman, 2006). If left to the market, there will be efficiency loss (as the talented but credit constrained students from poor family backgrounds would be unable to access higher education) and would result in distributional inequalities. In the present context, the main sufferers will be the students residing in rural areas. Hence, the role of government in higher education financing and provision is justified. Also, as noted elsewhere, one of the main objectives of education policy and student loan program in India is providing equality of educational opportunities.

However, in the neo-liberal framework adopted during the last three decades, the increasing cost of higher education led to the credit constrained students opt for education loans to pursue higher education. In this light the present paper examines the hurdles while accessing education loans, and covers the students hailing from rural India irrespective of their selection into higher educational institutions (HEIs) which are located in any region (whether rural or urban locations). Access to education loans and its related concerns in rural areas in a comparative perspective is examined here. Further, the present paper examines the structural factors and historical practices that influence the access to institutional credit to education for those students who reside in rural areas irrespective of where the students get admissions in higher education institutions. The present paper does not focus on the inequality in access to higher education among rural and urban India,⁵ rather its focus is on understanding the access to education loans of students hailing from rural areas irrespective of their choice of location of the institutions. More often it is presumed that the differential access to higher education across urban and rural areas is directly connected to the increasing cost of higher education thereby differential access to education loans. The present paper in a way tries to demystify this presumption.

Data and Methods

The analytical framework adopted is descriptive and exploratory as it depicts the differential features of education loan provisions between rural and urban India, and unravels the underlying structural factors behind these differentials. The paper primarily uses the data from the Reserve Bank of India available in one of its annual publications, namely the statistical tables relating to banks in India. Data relating to education loan takers and amount sanctioned by regions and states are culled out from this very secondary source. The paper also uses other secondary data sources, such as the National Statistical Organisation's Survey Reports on Social Consumption: Expenditure on Education, the Reports of various Periodic Labour Force Surveys, All India Reports of National Family Health Surveys and statistica.com.

⁵ Neither the paper looks into the cost differential across HEIs located in rural and urban areas. Invariably the cost of higher education in urban areas are relatively higher than the cost of HEIS located in rural areas

Due to non-availability of education loan by regions during the period from 2001-02 to 2008-09. the study period is restricted to the years from 2009-10 to 2022-23. It can be noted the public sector banks provide education loans since 2001.⁶

In this backdrop, the present paper tries to address the following inter-connected research questions.

- What is the level and extent of rural urban differentials in the student loan takers and size of the loan?
- Does this share (as identified above) is in proportion to the share of rural-urban student population?
- How do households finance their wards expenditures on higher education (sources of financing higher education) across rural and urban areas?
- As a corollary to the above, is there any inter-regional variations in the rural-urban differentials in education loan?
- Is there any different eligibility criterion to seek for education loans from banks across states?

The first research question reaffirms the disparity in the distribution of student loan takers and the amount of loans sanctioned across rural and urban India. With the second research question, we try to juxtapose this differential distribution in education loan (numbers and size) over the issue of underrepresentation of the rural vis-à-vis urban students in higher education. Indeed, the first two research questions examine about the 'what' and 'who' to understand the differentials, the third question investigates the processes of household financing of higher education while the fourth and fifth questions talk about 'why' to elicit the several factors that influence these differentials in the education loan takers and sanctioned loan amount. As can be seen, these five research questions are very closely connected to the issues raised at hand.

With this overview, the rest of the paper is organised as follows. The next section looks into the earlier studies on demand for student loans in a behavioural perspective and highlights the paucity of studies on the access to institutional credit in the rural and urban India. Then the section titled as discussion tries to explore answers to the each of the research questions raised here. The subsequent section explores the underlying structural factors for the differential access to institutional credit across rural and urban students. The last section makes some concluding remarks.

Rural-Urban Differentials in Education Loans: What do We Know so far?

From the supply side and at the sub-sectoral levels worldwide, many studies and national governments have recognised that student loans are one of the significant alternative sources of financing higher education, (Woodhall, 1987; Johnstone, 2005; Ziderman, 2002). Many studies examine the rationale for the wider acceptance of student loans in the neo-liberal framework (Tilak, 1992, Geetha Rani, 2017), wherein student loans have become an

⁶ This scheme was launched in 2001 and is administered by the scheduled commercial banks

alternative given the increasing share of private sector participation and privatisation of public higher education institutions. A few studies have investigated the demand side of the student loans, primarily the determinants of student loan take-up, the socio-economic and demographic factors that influence their choices of taking student loans. Hardly we find studies that examine the access to education loans across rural and urban areas. Hence, an attempt is made here to review the studies that investigate demand side of the student loans.

The determinants that influence the decision to take on student loans have been actively investigated in literature in the last two decades. Early research in determinants of student loan take-up include Callender and Kemp (2000), wherein they examine the influencing factors for student loan take up in the UK. Considering both demand-supply factors, Schwartz and Finnie (2002) find that expected future earnings play an important role in the student loan take up rates in Canada. They find that looking only at those who have graduated from university, some students borrow less than they could because they fear that they will not be able to repay the loans. If so, students in remunerative fields of study (such as engineering or management) would be more likely to borrow than students in less vocationally or market-oriented fields of study (such as history, philosophy). Moreover, since women have lower expected future earnings than men, they might be less likely to borrow. This is unlike the Indian case of the eligibility amount of student loan that works out to be the expected cost of higher education as indicated by the HEIs in which the students loan takers have secured admission.

Using a similar demand supply framework, Birch and Miller (2008) investigate the determinants of taking out government-funded student loans for university study in Australia. The question explored was did students borrow as much as they were offered during this period or, alternatively, did demand-side factors play an important role? Using an ordered probit model, the analysis considers triple choices which affect students' decisions on funding viz. (i) entire tertiary study using student loans, (ii) funding some of their university study by using student loans, and (iii) funding their university study entirely through other means.

Brown *et al* (2011) explore the relationship between individuals' willingness to take financial risks and the probability of taking out an educational loan as well as the size of the loan using data from the US Survey of Consumer Finances. They explored the relationship between the probability of taking out a loan to finance education and individuals' economic and demographic characteristics, including attitudes towards financial risk. They also explored how the size of the loan for education varies with socioeconomic characteristics and the risk attitudes of the individuals. Within the economic framework incorporating risk and debt aversion, Perali and Barzi (2011), examine the preferred intention of the students to take up student loan or not in the context of Italy. This study finds that family circumstances; individual characteristics, preferences and attitudes and students' individual outcomes and efforts influence the student loan take-up.

While evaluating whether aid is reaching the main target population of low-income students in China, Loyalka *et al* (2012) use a randomly-sampled data set of all local senior college students in one northwest province. They use a combination of non-parametric, semi-parametric and fixed effects methods to examine how various types of financial aid are currently distributed to students of different backgrounds across the university system. They find that linear regressions of received loan (yes or no) on separate components of Social Economic Status index (SES) is influence by father's education (upper primary, senior secondary, college) and mothers' education (upper primary, senior secondary, college) and

range of parental income. Student loans are given to students with higher exam scores because they are distributed more to students in selective institutions and not to higher scoring students within universities. They also find within universities loans are given to students of lower SES, addressing equity.

In the Indian context, using data of 310 students studying in four HEIs in Odisha, Panigrahi (2010) analysed different stages of educational loan. Using multiple regression model, she found that cost of higher education, gender (male), number of dependents, different types of schooling and expected salary of the recipients of loan are positively related with loan. On the contrary, parental income, education of parents, location of the schools are negatively related to the student loan. In the same state of India, Debi (2014) examined some select aspects of student loan by collecting data from 60 students. She found that amount of default of loan is found to be directly related to economic status of the households. Unexpectedly, she found that the return to education of the loan holders is higher as compared to the return of the same education without loan.

In summary, a wide range of factors appear to influence students' decisions to seek loan finance. Combining demand-supply, human capital and behavioural economics, actual student borrowing has a reasonably clear link to the cost of higher education and cost of student loans (administrative cost, interest rates, etc); student's socioeconomic status (measured by their family's asset and income, social groups, and their own expected future income); their current needs (public or private higher educational institutions, course, age, etc); ability and effort of individual students; and knowledge and attitude towards uncertainty and debt aversion.

The actual borrowing behaviour among students in higher education is a relatively unexplored area in India. Unlike these behavioural factors in influencing the demand for education loans, the present study investigates how the structural factors and historical practices influence the access to education loans across students living in rural and urban India. Studies which discuss problems associated with access to higher education finances in general and student loans in particular across rural and urban locations are sparse in India. Even though studies recognise and identify the students from rural areas lack access to education loans, the factors responsible for it are rarely explored.

Another aspect that the present paper examines is the distribution of student loans across different regions / groups of states in India. Since there are hardly any studies on this aspect, it is incorporated in the discussion. The present paper is an attempt in these directions.

Yet another dimension of this paper is related to Household Finance Research.⁷ Tufano (2009) defines it as "the study of how institutions provide goods and services to satisfy the financial functions of the household, how consumers make financial decisions and how government action(s) affects the provision of financial services." In this light, we examine how the institutions that is largely public sector banks cater to the demand for education loans. From the institutional point of view, the question is: How the provision of education loans (institutional credit) by banks differs in the rural and urban India? These are largely constrained by the regulation of the state governments and the concerned banks policies and regulations.

⁷ Household Finance is an emerging academic discipline at the intersection of economics, finance, development, and behavioural studies (Vishwanath, *et al*, 2020)

Pattern of Rural-Urban Distribution of Education Loans: A Discussion

The present section examines each of the related and connected research questions cohesively. They are sequentially discussed covering the aspects of rural-urban differentials in the student loan takers and size of the loan; comparison between rural-urban student population vis-à-vis the education loan takers; sources of household financing of higher education; and education loans across regions.

Rural-Urban Differentials in the Student Loan Takers and Size of the Loan: Rural urban differentials in the student loan takers and sizes of the loan are examined by looking at couple of aspects, viz., access to availability of education loans in rural and non-rural areas (Table 1); and how much students get loans by rural and non-rural regions (Table 2). Access to availability of education loans in rural and non-rural areas is examined by looking at the distribution of loan accounts, credit limit and loan amount sanctioned. Table 1 indicates that share of education loan takers is around one fifth of the total loan takers, while the share of rural colleges in India is 61.4 per cent in 2020-21 (AIHSE, 2020-21). Credit limit, meaning the maximum amount of credit the banks can lend, which is based on the prospective borrower's credit report besides many other factors. It can be noted that compared to loan takers, the credit limit or maximum eligible credit share is lesser during the period from 2009-10 to 2022-23. Further, the share has declined from 17 per cent in 2009-10 to 11 per cent in 2022-23. This clearly indicates that the credit limit for rural areas has been on the decline over this decade. The share of loan amount reported in the last column of Table 1 indicates the actual loan amount sanctioned between rural and non-rural regions. The distribution of rural and non-rural share of credit limit and loan amount almost follows a similar trend in 2009-10 and 2010-11. However, from 2012-13 onwards, actual loan sanctioned is higher than the credit limit. Though, it is in favor of the students, yet rural students could access only 11 per cent of the actual loan sanctioned in 2022-23.

TABLE 1

Share of Loan Accounts, Credit Limit and Loan Amount Sanctioned by Public Sector Banks in India by Rural and Non-Rural Areas

	<i>No of Account</i>		<i>Credit Limit</i>		<i>Loan Amount</i>	
	<i>Rural</i>	<i>Non-Rural</i>	<i>Rural</i>	<i>Non-Rural</i>	<i>Rural</i>	<i>Non-Rural</i>
2009-10	20.38	79.62	17.03	82.97	17.02	82.98
2010-11	22.34	77.66	18.47	81.53	18.27	81.73
2011-12	23.80	76.20	19.07	80.93	18.39	81.61
2012-13	26.06	73.94	18.20	81.80	19.36	80.64
2013-14	23.52	76.48	17.02	82.98	18.36	81.64
2014-15	26.24	73.76	18.74	81.26	20.38	79.62
2015-16	26.34	73.66	17.95	82.05	19.75	80.25
2016-17	29.25	70.75	17.78	82.22	13.11	86.89
2017-18	20.48	79.52	14.68	85.32	16.91	83.09
2018-19	24.41	75.59	14.33	85.67	16.36	83.64

Cont...

Differential Provision of Education Loans across Rural and Urban Areas

2019-20	22.52	77.48	13.03	86.97	14.84	85.16
2020-21	22.54	77.46	12.50	87.50	14.95	85.05
2021-22	21.92	78.08	11.20	88.80	12.97	87.03
2022-23	20.48	79.52	10.23	89.77	11.27	88.73

Note: Non-rural includes semi-urban, urban and metropolitan areas as defined and reported in the RBI; the detailed tables are reported in the annexure from tables A1i to A1iv.

Source: Based on www.rbi.org

Table 1 demonstrates the non-inclusion of a majority of rural students from accessing education loans, in terms of the share in the number of accounts, share in the credit limit and share in the loan amount outstanding. Among these three indicators, the share of loan accounts in the rural areas is relatively better. To probe this issue further, it is important to know what is the average size of education loan across these locations (Table 2). Over the years the difference in average loan size has steadily increased between rural and non-rural regions, i.e., from 1.3 times in 2009-10 to 2.4 times in 2022-23. This clearly indicates the widening disparity in loan size between rural and non-rural areas over time.

This gets further corroborated if we look at the growth rates during this period, that it was 4.8 per cent in rural areas, while 9.5 per cent in non-rural areas during the period from 2009-10 to 2022-23. If these non-rural areas are further categorised into urban, semi-urban and metropolitan areas, size of the loans are growing on an average rate of 7.0, 9.6 and 10.7 per cent respectively. The difference between rural and metropolitan areas have widened from 1.6 per cent in 2009-10 to 3.5 times in 2022-23.

TABLE 2
Average Loan Size by Location (in Rs)

	<i>Rural</i>	<i>Non-Rural</i>	<i>Urban</i>	<i>Semi-Urban</i>	<i>Metro</i>	<i>All</i>
2009-10	2,03,962	261041	2,10,803	2,54,241	3,18,079	2,44,115
2010-11	2,14,403	287600	2,19,377	2,73,628	3,69,796	2,59,243
2011-12	2,04,078	287422	2,20,005	2,74,978	3,67,282	2,54,631
2012-13	1,79,850	308512	2,32,774	2,86,259	4,06,505	2,57,480
2013-14	2,05,571	335052	2,47,601	3,19,038	4,38,518	2,84,108
2014-15	2,06,556	351961	2,52,705	3,38,674	4,64,505	2,89,247
2015-16	2,09,754	383117	2,67,346	3,67,214	5,14,793	3,07,893
2016-17	2,30,559	544260	2,92,435	7,40,253	6,00,091	3,79,261
2017-18	2,40,601	373098	2,92,369	3,35,208	4,91,717	3,35,698
2018-19	2,49,742	524688	3,27,524	4,98,670	7,47,870	4,25,422
2019-20	2,87,052	605879	3,80,567	5,87,180	8,49,891	4,96,064
2020-21	2,99,015	671456	4,09,297	6,45,932	9,59,139	5,38,962
2021-22	3,11,799	760645	4,50,411	7,32,209	10,99,316	6,10,557
2022-23	3,57,653	854101	5,29,325	8,24,453	12,08,525	7,16,162
GR	4.4	9.5	7.0	9.6	10.7	8.6

Note: GR is trend line growth rates in percentage

Source: based on www.rbi.org

Looking at the data presented in Tables 1 and 2, it could be argued that the low growth of loan accounts and loan size in rural India might be attributed to the low demand for education loans. Apparently, one might infer this, but this needs to be understood and interpreted more cautiously. Both tables categorically bring out the rural-urban disparity on all the three indicators on student loans examined here. Moreover, from this analysis on average loan size, it is not clear that loan takers in rural areas get lesser amounts because they need less compared to urban counterparts. Or is it because majority of the rural students prefer to study in government higher education institutions where the cost of higher education is relatively less? Or what could be the other factors; and why are they sanctioned with less amounts? One of the most prominent reasons could be the locational disadvantage as we understand from the state specific agricultural land requirements (discussed in detail later). On these lines, a study on loan default in Tamil Nadu by Ganguly and Raj (2020) finds that the probable factors that contribute to the provision of education loans include factors such as, know your customer (KYC) document of the borrower/guarantor, CIBIL score⁸ reports, institution quality or ranking where the student loan seeker has secured admission, past academic record of the student, repayment ability of the co-borrower and job prospect of the education course.

Further, on the average size of student loans being smaller in rural than in non-rural areas, one could infer the cost of higher education might be relatively lesser in rural areas than non-rural areas. This is true in case of something comparable like the cost of living in urban areas are obviously higher than in rural areas. Moreover, a majority of the students residing in rural areas have relatively inadequate access to and affordability of the costly higher education. It is also due to the credit limit or financial or economic conditions that are equally important factors that limit the access for education loans for students from rural areas. It is important to note that the share of marginal and small farmers and agricultural landholdings is about 86 per cent of the total Indian agricultural holdings⁹ (Saini and Chowdhury, 2023). This further indicates the linkage between the lack of access to wealth and income generating activities and their economic and financial vulnerability in rural areas. Such a situation eventually sharpens the rural-urban divide. Inadequate access to education loan results in a loss of opportunities in acquiring skills and knowledge. This, in turn, becomes a serious constraint to develop capability and expand choices. This also gets reflected in the low gross enrolment ratio of rural students compared to GER in urban areas.

Comparison between Rural-Urban Student Population vis-à-vis the Education Loan Takers: This issue is explored in this section by raising the question: Is the share of student loan takers, or credit limit or loan amount sanctioned, proportional to the share of their corresponding distribution of student population across rural and non-rural areas? This is examined by comparing with proportionate rural-urban share of student loan takers vis-à-vis rural-urban population; and comparing with proportionate rural-urban share of student loan takers vis-à-vis rural-urban student (participation or current attendance) population. Chart 1 and Table 3 report the share of urban population vis-à-vis share of student loan takers from

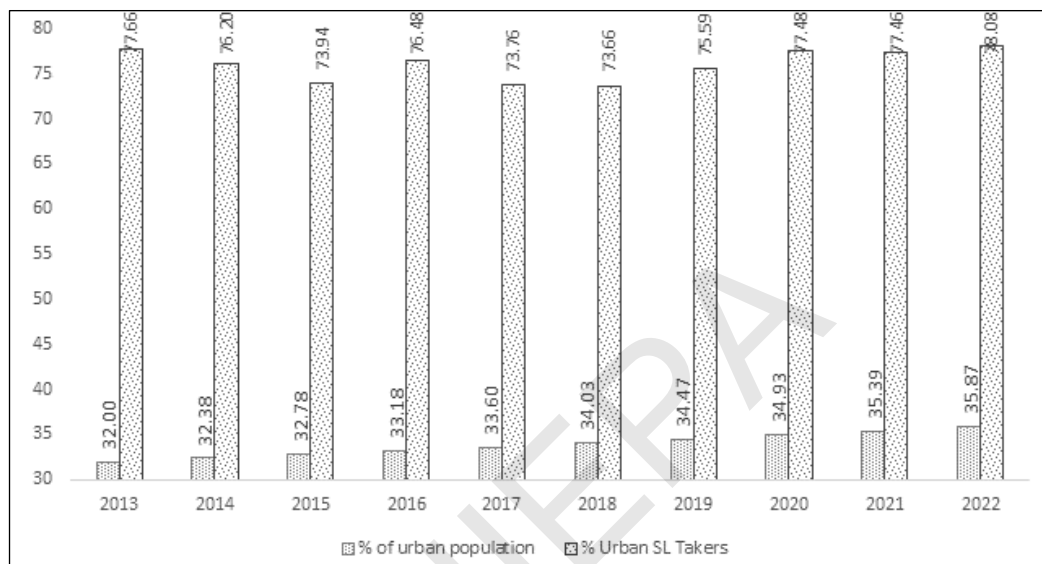
⁸ This Credit Information Report generates a three-digit number ranging between 300 and 900 based on the credit history that denotes the clients creditworthiness. For most banks and non-banks, the minimum credit score required for loan approval is 685 or higher

⁹ Landholdings with size below 2 hectares are referred to as the small (are less than 1.0 hectares) and marginal (between 1 and 2 hectares) landholdings

urban areas. The discrepancy between the share of urban population vis-à-vis their share of student loan takers is quite stark as evident from Chart 1 and Table 3.

CHART 1

Share of Urban Population and Share of Student Loan Takers in Urban India



Source: based on <https://www.statista.com/statistics/271312/urbanisation-in-india/>; downloaded as on 22.2.2024 and www.rbi.org

TABLE 3

Share of Urban Population, Urban Student Loan Takers, and Disparity Ratio

	% of Urban Population	% Urban SL Accounts	Disparity Ratio*
2013	32.00	77.66	2.43
2014	32.38	76.20	2.35
2015	32.78	73.94	2.26
2016	33.18	76.48	2.31
2017	33.60	73.76	2.20
2018	34.03	73.66	2.16
2019	34.47	75.59	2.19
2020	34.93	77.48	2.22
2021	35.39	77.46	2.19
2022	35.87	78.08	2.18

Note: *Disparity ratio is the ratio of urban SL accounts to that of the share of the urban population.

Source: Same as Chart 1

The table clearly indicates the locational advantage of urban students over the rural students in accessing education loans. On the contrary, location is a hindrance for the rural students in accessing education loans. Since the data about the share of urban student population are not available during the selected period, the next best alternative was resorting to the share of urban population.

Besides this share of urban population vis-à-vis the share of urban student loan takers, it is equally important to examine the share of participation of students across rural and urban areas. Since there is no information available from the administrative data sources such as All India Survey of Higher Education (AISHE) on the distribution of enrolment by rural and urban areas, we cull out the same from different household survey data sources, viz, data from the 64th, 71st and 75th round of NSO survey on social consumption: education, and the 5th round National Family Health Survey. This share of student population which is currently attending education by age groups 16-17 and 18-24 is compared with the gap between non-rural and rural education loan takers and loan amount sanctioned. The share of participation of students across age group and levels of education by rural and urban regions is reported in Table 4.

The gap between urban and rural areas have widened in the age-group 16-17, that is, among the children corresponding to the senior secondary level of education. Comparing this with the age group 18-24 corresponding to higher education, the gap is seen widening across all three rounds. Over time, it fluctuates. The last two columns of Table 4 correspond to the gap between education loan takers and loan amount sanctioned between non-rural and rural areas. Gap has been much higher compared to both student participation rates across age-groups 16-17 and 18-24 (senior secondary and higher education respectively). Except, 2009-10, during the rest of the years, the gap has widened. Locational disadvantage is quite starker in the education loan front.

TABLE 4

**Percentage of Students Currently Attending Education
by Age Group and by Location**

<i>Year</i>	<i>Rural</i>	<i>Urban</i>	<i>Gap_ 16-17</i>	<i>Rural</i>	<i>Urban</i>	<i>Gap_ 18-24</i>	<i>Gap_EL</i>	<i>Gap_LA</i>
	<i>Age Group 16-17</i>			<i>Age Group 18-24</i>			<i>Education Loans</i>	
2007-08	50.5	65.5	1.30	14.5	27.1	1.87	3.91*	4.88*
2014	74.9	83.4	1.11	44.1	55.2	1.25	2.81	3.91
2017-18	75.8	86.3	1.14	24.5	38.8	1.58	3.10	5.11
2019-20*	33.7	56.3	1.67	--	--	--	3.44	5.74

Note: GAP_EL- gap between urban rural education loan takers; GAP_LA – gap between urban rural loan amount sanctioned;

*correspond to the year 2009-10

Source: NSS Report No. 532: Education in India, 2007-08: Participation and Expenditure; 71st round Social Consumption on Education Unit data; 75th round, Social Consumption on Education;

*NFHS, 5th survey (age 15-49 years) with 10 or more years of schooling.

Not only access to education loan but also access to good quality institutions of higher learning is a challenge. As revealed by Chankseliani (2014) while examining the admission to colleges in Georgia, rural applicants to colleges are extremely unlikely to apply to prestigious high-quality universities, majority of them are located in the capital. In India, it can be said that many good quality institutions are located in metros and or capital cities of states. She further confirms this finding with the qualitative data that financial consideration related to living and tuition costs are prohibitive for rural families when selecting a higher education institution in urban areas. Tables 3 and 4 and Chart 1 illuminate this point clearly. In a similar vein, Basant and Sen (2014) found a vast rural-urban divide while understanding the determinants of participation in higher education. In the access to education loans, a procedural impediment is that banks cannot mortgage / securitise the agricultural property for education loans. This is one of the biggest challenges for students applying for education loans residing in rural areas, besides less access to banking services in rural areas. This discussion takes us further to understand what are the different sources of household financing of higher education.

Household Financing of Higher Education: In the Indian context, the household financing of higher education is a complex process involving various means of financing their wards expenditures. The most prominent sources include household savings, a share of current household incomes, loans from both institutional and non-institutional lenders (friends and relatives, moneylenders, etc), selling or mortgaging of immovable and movable assets including jewellery and wards' own earnings. Besides the scholarships, both merit and means, either from governmental and non-governmental sources, can also form a considerable portion. The share of each of these resources depend upon several socio-economical, cultural, and regional¹⁰ factors. The latest NSO survey in its 75th round for the survey year 2017-18 in a limited way collected the information on the sources of funding the household expenditure on education. The same is reported in Table 5 below. It can be noted that the lion's share of household expenditures is financed by other household members, probably parents and immediate family members. But it does not indicate from which monetary sources the funding comes from.

TABLE 5
Sources of Funding the Household Expenditure on Education

Sources	Rural	Urban	Total
Funded from the earning of the student	1.5	1.7	1.6
Funded by other household members	96.2	94.6	95.7
Funded by erstwhile household members	2.3	3.4	2.6
Received as gifts from friends/relatives	2.0	2.6	2.2
Scholarships from educational institution	0.5	0.3	0.5
Scholarships from government	4.0	2.1	3.5
Scholarships from charitable & other organisations	0.0	0.1	0.1
Educational loan	0.1	0.5	0.2
Other loan	0.9	1.7	1.1
Others	2.3	3.7	2.7
Percentage of students reporting only one source of funding the expenditure on basic course	90.2	89.3	89.9

Source: NSO (2020)

¹⁰ The present paper examines one of the structural regional constraints that influence the eligibility criteria on the access to institutional credit that is education loans from public sector banks

However, this is a pan-India picture which does not show any considerable differences in the figures between rural and urban areas. This camouflages the disparity that is examined in the preceding subsections. Several studies have observed inequality in borrowing across households arranged by asset holdings, and their reliance on non-institutional sources of finance that invariably come from the eligibility criteria on the need for collateral by the institutional credit system, (Chandrasekhar *et al*, 2018). This is precisely one of the significant barriers for students in residing rural areas in accessing education loans. It is important to note another unique characteristic of rural households which is the relationship between human capital and their ownership of physical assets. Households in rural areas tend to make investments in their local economy (such as the purchase of land within their village) which is highly correlated with their human capital. If they were, for instance, buying land outside their village, it would be superior to buying land in the same village where they supply their labour, as it would diversify their investment portfolio (Ananth & Shah, 2013). Other factors that can help in understanding some of the processes of household finance of low-income households are social, cultural, economic, and geographical.

Using nationally representative data, Badarinza *et al* (2016) find that household allocation to physical assets decrease significantly with the level of education but increase with wealth. Equally important to note is that borrowings from non-institutional sources decline with a rise in the levels of education. In yet another study on household finances, Vishwanath *et al* (2020) note that Indian households' financial demands are complex and involve multiple aspects including their cognitive and behavioural biases, issues of trust in the financial system, heterogeneous needs based on education and wealth levels, geographical location, and their volatile income patterns. It is important to note that the volatile income patterns are peculiar characteristics of agricultural households in rural India.

Education Loans across Regions: In this subsection, we examine the average loan size across rural and non-rural areas by categorising the states into six groups, namely, the northern, north-eastern, eastern, central, western, and southern regions. The details on the states included in these regions are reported in Table A2 in Annexure 1. It is not only the students and their families residing in urban India has the better access to education loans but also some of the educationally developed regions or the education clusters have an edge over the students residing in rural areas. In terms of the share of education loan accounts, southern states take a major share from 58 to 64 per cent during the fourteen years, for which such disaggregated data is available (Table 6A). Central and western regions each take around 9 to 11 per cent, while northern regions account for around 7 to 9 per cent share of total education loan accounts during the same period.

TABLE 6A

Proportionate Share of Number of Education Loan Accounts across Regions in India

	<i>NORTH</i>	<i>NES</i>	<i>EAST</i>	<i>CENTRAL</i>	<i>WEST</i>	<i>SOUTH</i>	<i>India (in nos)</i>
2009-10	9.84	0.97	9.88	9.72	12.68	56.91	20,32,151
2010-11	9.74	0.89	10.32	10.20	9.89	58.96	23,52,648
2011-12	8.80	0.95	10.33	10.20	9.26	60.47	26,47,451
2012-13	7.40	0.92	10.81	10.31	9.07	61.49	26,61,571
2013-14	7.77	1.03	11.60	10.72	8.99	59.88	24,30,711
2014-15	7.81	1.00	11.39	10.39	9.08	60.33	26,05,114
2015-16	7.68	1.99	12.04	10.55	9.52	58.23	26,40,337
2016-17	7.68	1.99	12.04	10.55	9.52	58.23	26,40,337
2017-18	7.68	1.99	12.04	10.55	9.52	58.23	26,40,337
2018-19	7.73	1.02	11.08	9.84	10.15	60.18	25,03,656
2019-20	7.64	1.15	11.43	10.67	11.26	57.86	22,56,008
2020-21	8.80	1.20	11.63	11.10	11.85	59.04	19,56,871
2021-22	9.37	1.22	12.30	11.61	12.97	64.14	17,89,074
2022-23	8.37	1.06	11.29	10.33	12.27	56.69	20,89,292

Source: Based on www.rbi.org

Even though the broader scenario is almost similar across actual loan amounts sanctioned across regions, the relative share of loan taken vis-à-vis the loan sanctioned depicts a slightly decline in the share (Tables 6A and 6B).

TABLE 6B

Proportionate Share of Amount of Education Loan Sanctioned by Regions

	<i>North</i>	<i>NES</i>	<i>East</i>	<i>Central</i>	<i>West</i>	<i>South</i>	<i>All*</i>
2009-10	13.29	2.35	10.50	9.52	15.07	49.28	3,860,32
2010-11	12.76	1.17	11.79	11.02	12.52	50.75	4,69,898
2011-12	11.12	1.14	12.26	11.51	10.47	53.51	5,20,054
2012-13	9.81	1.12	12.94	11.41	9.98	54.73	5,47,352
2013-14	9.51	1.24	13.82	11.83	9.86	53.74	5,41,095
2014-15	9.73	1.16	13.33	11.49	10.35	53.94	6,00,790
2015-16	9.77	1.20	13.17	11.50	11.10	53.26	6,46,553
2016-17	9.77	1.20	13.17	11.50	11.10	53.26	6,46,553

Cont...

2017-18	9.77	1.20	13.17	11.50	11.10	53.26	6,46,553
2018-19	10.30	1.06	11.21	10.29	12.45	54.68	8,05,248
2019-20	10.70	1.12	11.01	10.84	13.83	52.49	8,27,108
2020-21	11.99	1.19	11.74	11.48	15.35	56.30	7,48,541
2021-22	12.49	1.10	11.36	11.36	16.56	58.49	7,71,330
2022-23	11.36	0.94	9.56	9.83	16.19	52.11	10,10,602

Note: * indicates Rs in lakhs

Source: Based on www.rbi.org

Tables 6A and 6B clearly show the education loan surge in southern regions. Yet, interestingly the per student loan size is small in southern states compared to other regions of the country except in 2022-23 as reported in Table 6C. However, the rural areas of southern states report one of the least education loan sizes across all the reported years here. It is thus clear that the number and share of loan takers in the southern regions are more. This may intuitively indicate the better access to education loans for small size education loan borrowers.

TABLE 6C
Average Loan Size by Regions in Selected Years

	<i>Rural</i>	<i>Non-Rural</i>	<i>Semi-Urban</i>	<i>Urban</i>	<i>Metro</i>	<i>Total</i>
2009-10						
North	315750	323375	305095	312882	352148	327115
NES	292936	200747	296866	305374	0	299990
East	212324	271596	264296	265575	284917	259001
Central	225041	239637	223439	236347	259124	239132
West	290267	280399	254254	266808	320135	294267
South	168908	255560	191646	241570	333464	215899
All	203962	261041	210803	254241	318079	244115
2015-16						
North	343015	507479	420814	524032	577591	466743
NES	90733	180396	243210	297977	0	193001
East	240980	359440	299820	365099	413400	318531
Central	267098	377209	316021	377565	438041	353589
West	241136	428411	295741	378982	610510	403733
South	184295	361319	242972	337164	503820	264722
All	209754	383118	267346	367214	514793	307893

Cont...

2019-20						
North	489040	877106	680356	955319	958860	795997
NES	396689	521413	453529	577645	0	490096
East	306959	497099	354178	533489	614981	451705
Central	346776	564236	423512	557959	672191	523265
West	315306	760804	442960	595328	1043751	677325
South	244407	481593	350951	539812	852051	425060
All	287052	556827	380567	587180	849891	496064
2022-23						
North	567563	1124766	816412	1209616	1224412	1040938
NES	452375	695277	526594	804271	0	635424
East	353676	664788	440763	677741	849200	591387
Central	412358	758623	537591	757137	887034	702364
West	380991	1118881	577475	834855	1518656	992333
South	324138	726045	512476	803440	1255857	637351
All	357653	808470	529325	824453	1208525	716162

Source: Based on www.rbi.org, downloaded as on 16.02.2024

Students from southern states take far more education loans both in numbers and loan size. This further goes hand in hand with higher GER in higher education, besides the share of private unaided sector being the highest in these states. On somewhat similar lines, Geetha Rani (2017) examined the financing of higher education across states using interest subsidy as a case of reference. Using various published and unpublished secondary sources and estimating a pooled OLS regression across 23 states from 2008–2009 to 2012–2013, they explore the question whether government expenditure on higher education and student loan is substitutes or complements. It is argued that interstate disparity can be understood better by examining the enabling environment to access interest subsidy. In other words, we raise certain basic questions such as: How is higher education distributed across states? How this distribution has evolved overtime? This issue is further analysed in the subsequent section. Also, the share of urbanisation across these southern states is relatively higher than in other regions of India. Besides, the criteria for institution credit as well vary across states in the rural and urban regions. State-specific mortgage-ability of agricultural land as collateral to apply for education loan differs across states.

Underlying Structural Factors: State-Specific Agricultural Land Requirement

India is a country whose 30 per cent of the GDP is contributed by the agriculture sector and almost half the population is in farming or some agriculture-related employment. Yet, it is very difficult for many students and their families residing in rural areas to access institutional education loans as the mortgage-ability of agricultural land is jeopardised.

Banks are not willing to process the applicants of education loans having agricultural land as collateral. It is important to note that such rules are specific to each state governments. But the banks must follow all these rules while processing an education loan on agricultural land. Besides, there are other terms and conditions to be adhered to different public sector banks. However, private banks and Non-Banking Financial Companies (NBFC) do not consent to pledge agricultural land as collateral.

Even though most types of properties are acceptable, lending institutions prefer residential properties over commercial properties; urban properties over rural properties and built-up property over empty lands. All public banks, commercial banks, and NBFCs incriminate that agricultural land is not acceptable as collateral for an education loan. This non-preference of agricultural land happens despite the recommendations of Reserve Bank of India to grant education loans to farmers and their children. This is a clear discrimination of entry barrier on the access to educational loans of students coming from agricultural families. Yet, it is categorically noted that agricultural land is not accepted by any institutional lenders on account of SARFESI Act, 2002.¹¹ This act provides that banks can seize the property of a borrower without going to court except for agricultural land. Hence, properties in gram panchayats are not accepted as collateral, while it has clearly been stated that properties should be under Municipal Corporation or within the boundaries of a Municipality.¹² Additionally, most banks prefer to mortgage other assets because their value is higher than agricultural land.

An exception, since 2023, where agricultural land can be used as collateral is a unique scheme of the Union Bank of India. As a farmers' ward, students can take an education loan under the Union Bank of India's Union *Kisan Shiksha Suvidha* (UKSS). Yet, other eligibility conditions for education loans on agricultural land are more stringent. They include stipulations such as more than 50 per cent of the income of parents/spouses should come from agriculture and related activities; certification from Village Administrative Officer / Tehsildar that should not be older than 18 months; good credit history; must have secured a minimum of 60 per cent or above scores in the last education qualification; and should be family's agricultural land only with 5-7 feet boundaries.¹³ UKSS is supposed to mean education loan for students from agrarian family. This scheme helps students from agricultural family's finance and pursue their graduate or postgraduate degrees from recognised educational institutions in India or abroad. The eligibility criteria of UKSS along with education loan from the State Bank of India are reported in the Annexure Table A3. The terms and conditions are quite different between UKSS and education loans provided by the State Bank of India. They are quite discriminatory in terms of eligibility, eligible courses, security, and insurance requirements. It is a clear differential treatment of students coming from agricultural families in rural areas in the eligibility rather at the entry level itself.

In addition to that there are state regulations that needs to be considered as terms and conditions to be fulfilled by the student loan applicants so that the bank can process the

¹¹ Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act. It is a legal framework enacted to tackle non-performing assets (NPAs) and facilitate asset reconstruction

¹² <https://www.vidyaloans.com/blog/collateral-education-loan-in-india-everything-you-need-to-know>

¹³ <https://www.gyandhan.com/blogs/education-loan-agricultural-land>, downloaded as on 22.2.2024

loan. Based on the information available, we can group the states into three categories: (i) States allowing agricultural land as mortgages; (ii) States that do not allow mortgaging of agricultural land; and (iii) States that allow agricultural land as mortgages with restrictions. These three groups of states and their share of urbanisation, gross enrolment ratio in higher education and share of private unaided enrolment in higher education bring out interesting insights (details in Table 7). These indicators such as the share of urbanisation, GER in higher education and the share of private unaided enrolment in higher education are indicative of some of the development processes that can have a higher influence on the grouping of the states and eventually the access to education loans across rural and non-rural areas.

TABLE 7
States Prohibiting Agricultural Land as Mortgages

<i>Regions</i>	<i>States</i>	<i>Share of Urbanisation (2011 census)^</i>	<i>GER (2021-22)^</i>	<i>Share of PUA enrolment (2021-22)^</i>
	Type 1	Do not allow the mortgaging of agricultural land		
North	Punjab	37.4	26.3	40.11
	Rajasthan	22.8	26.1	52.87
East	Bihar	11.3	15.9	5.30
South	Karnataka	38.5	36.0	51.37
	Type 2	Allowing agricultural land mortgages		
North	Delhi	97.5	47.6	21.78
South	Tamil Nadu	48.4	46.9	57.25
	Kerala	47.7	43.2	45.63
	AP & Telangana ¹⁴)	33.4	37.2 (AP) 39.1 (Tela)	77.25 (AP) 76.75 (Tela)
East	Odisha	16.6	20.7	21.94
	Type 3	Allowing Agricultural Land Mortgages with Restrictions		
North	UP ¹⁵ (No to SC/ST)	22.2	23.2	70.11
	Uttarakhand (no to > 12.5 acres)	30.5	45.7	31.10
Central	MP ¹⁶ (>5 IL or >10 UL)	27.6	27.1	31.88

Cont...

¹⁴ In these two states, the education loan applicants only need to submit Patta Passbook and Title Deeds

¹⁵ The Uttar Pradesh Zamindari Abolition and Land Reform Act 1950, states that it is possible to get education loans on agricultural lands but they should not belong to any Schedule Tribe (ST) and Schedule Caste (SC) individuals. Also, in Uttar Pradesh & Uttarakhand, there are restrictions to selling agricultural land if it is larger than 12.5 acres, hence banks avoid giving loans on such lands

¹⁶ MP Land Revenue Code Section 165 (2a), states that the land owner is eligible to take an education loan on agricultural land only if the land owner owns more than 5 acres of irrigated land (IL) or 10 acres of unirrigated land (UL). For example, if a landowner owns 8 acres of irrigated land, then 3 acres of land can be used as a mortgage for the education loan

North	Himachal Pradesh ¹⁷ (No to PL)	10.0	38.7	18.23
	Haryana	34.7	31.1	34.26
West	Gujarat	42.5	22.2	39.45
East	West Bengal ¹⁸	31.8	21.3	16.24
East	Jharkhand ¹⁹	24.0	17.0	9.27
West	Maharashtra ²⁰	45.2	34.9	40.64
NES	North-Eastern States ²¹	23.92 ²²	27.2*	6.83*

Note: ^ in % share; *average GER of North-eastern states;

Source: AISHE, 2020-21, Census, 2011 and <https://www.gyandhan.com/blogs/education-loan-agricultural-land>, downloaded as on 22.2.2024

Banks' discretion over allowing the agricultural land as mortgage or collateral is a form of an entry barrier, which constrains students residing in these northern, central, and eastern states of India to access education loans. This is intricately related to the land tenure systems prevailed during the British India. Banerjee and Iyer (2004) note that areas (states) in which property rights in land were historically given to landlords have significantly lower investment on agriculture and thereby lower productivity in the post independent India than areas in which these rights were given to the cultivators. Historically, these areas also have significantly lower investments in health and education. This argument gets strengthened with the kind of land regulations across states over three groups as reported in Table 7. These land tenure systems also are intricately related to the development process itself.

The share of urbanisation in those states in the northern, central, and eastern regions were comparatively lesser than states that fall within southern region. Like agriculture and access to education loans, the land tenure system has an important impact of urbanisation pattern as well. Chatterjee (2014) finds that concentrated landownership leads to landless

¹⁷ As per the Himachal Pradesh Agricultural Credit and Miscellaneous Operations Act 1973, there are no restrictions to taking education loans on agricultural land but there should not be any existing/pending loans (PL) on the agricultural land

¹⁸ The West Bengal Land Reform Act 2002 states that in case one wants to use the agricultural land for non-agriculture purposes (education loan in this case) then the applicant must get written permission from the Collector

¹⁹ As per the Chhota Nagpur Tenancy Act 1908, education loans on agricultural land can be taken. The only condition is that it should not belong to ST, SC, or Adivasi community individuals

²⁰ There are three laws that govern the mortgaging of agricultural land that are Bombay Tenancy and Agricultural Land Act 1948, the Maharashtra Land Revenue Act, and Code and Fragmentation Act. To summarise all these states that the agricultural land can be used as a mortgage only in case it is not registered under the 7/12 extract. The 7 and 12 Utara or satbara is an extract taken from the Maharashtra land records register, which has extensive information about land in any part of Maharashtra. The 7/12 is a register, which gives total information of a specific plot. This 7/12 document provides proof of ownership of the land and is necessary for the loan to be approved

²¹ The state laws are different for every state but in summary, all of them state that the agricultural land should not belong to a tribal community individual in case one plans to take an education loan against agricultural land. In Assam, in addition to this, the area in which the land is located should be declared by the government as residential

²² Assam 14.00 to Mizoram 51.5

people to find jobs in industry or elsewhere. But diffused landownership leads to a pattern of urbanisation based on trading of agricultural surplus and small agro-based manufacturing. The regions with *ryotwari* system of tenure, had a more equitable distribution of land and prosperity of agriculture led to an urban system with more towns of equal size. However, this colonial legacy is hard to erase.

Not only on the landholdings pattern but also on the human resources front, the colonial regime led to extreme disparity. It was displayed in terms of indicators like GER in higher education, proportion of population in with different levels of education, distribution of institutions of learning, etc. So, the keen students had to migrate and that led to a concentration of skilled manpower in and around big cities, later evolved as the educational clusters. Further, as the private surge is much clearer in southern states than other regions and its contribution to the growth of the higher and technical education sector along with a culmination other factor such as urbanisation, declined fertility rates leading to the focus on the quality of children, the concentration of education hubs (three out six are in the south²³), state policies towards promotion of the private participation in higher and technical education, industrialisation along with service sector contribution, the resulting employment opportunities and the like have contributed to high GER in higher education in southern states. On the contrary such culmination of factors along with structural and institutional constraints have played a inhibiting role in the constricted access to education loans, thereby possibly lesser GER in higher education in rural areas in those states.

Concluding Remarks

Given these discussions, it intuitively becomes clear that the students residing in rural areas and from agricultural families in those states / regions where there have been either a ban or restriction on agricultural land as mortgage / collateral could not access education loans from institutional sources, thereby providing a leeway over for the students in urban areas. The culmination of all these factors is detrimental to the rural students residing in the states / regions in accessing the finances for higher education through institutional credit.

Differences in historical institutions – lead to different policy choices – influencing the access to and availability of education loans across rural and urban regions and more precisely in those states were ban and restrictions on agricultural land as collateral. These restrictions are based on social groups, size of the land, etc. Along with these forms of discrimination, households in the rural areas face volatile and uncertain cash flows which challenges their access to avail education loans. Hence, their participation in institutional credit markets is limited due to its standardised structures. Illiquidity of assets makes it further harder for them to access education loans. If the poor lack access to credit for higher education, they may not be able to obtain loans to finance otherwise very productive schooling. If the poor are unable to bequeath much to their next generation, families can be trapped in poverty from generation to generation; however, if schooling could somehow be achieved, they could escape from this poverty trap. It is best to keep in mind a rather expansive definition of what is meant by a transfer from parents to be used for human capital accumulation by their children. It is more than tuition and more than forgone wages or work on the farm to help the family because it

²³ Bangalore, Chennai, Delhi, Hyderabad, Mumbai and Kolkata

goes well beyond the cost of formal schooling and may be thought of as the building of a whole array of “capabilities” that one acquires almost as a simple by-product of growing up in an affluent, educated family.

Lacking collateral, they cannot get credit. Lacking credit, they may have to take their children out of school to work, transmitting poverty across generations. Hence, rural transformation through skill acquisition is a challenge as one of the enablers that is the access to education loans for the children residing in rural areas pose a serious challenge. These students are to be provided with a mix of scholarships along with generous terms and conditions of education loans coupled with other student support mechanism that can ensure them to successfully complete their higher learning and plough back to their communities in the rural India, that is *Bharath*. As more than half the people in India still reside in *Bharath* (rural India), it is important to look into how can rural development best be promoted? In this milieu, creating an appropriate rural-urban education balance along with access to education financing options is essential. The main thrust needs to be in the integrated development of the rural sector, creating the demand for higher education through the spread of rural nonfarm employment opportunities, improved credit access, better agricultural training, the reorientation of social investments toward rural areas, improving rural infrastructure, and addressing the multiple shortcomings of rural institutions.

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TABLE A1(i)
Distribution of the Education Loan Accounts by Regions in India

	<i>Rural</i>	<i>Urban</i>	<i>Semi-Urban</i>	<i>Metro</i>	<i>All</i>
2009-10	20.38	31.42	26.62	21.57	20,32,151
2010-11	22.34	33.61	26.30	17.76	23,52,648
2011-12	23.80	34.63	24.71	16.86	26,47,451
2012-13	26.06	35.50	23.52	14.92	26,61,571
2013-14	23.52	36.97	24.31	15.20	24,30,711
2014-15	26.24	36.88	23.41	13.47	26,05,114
2015-16	26.34	37.15	23.45	13.05	26,40,337
2016-17	29.25	41.27	10.15	19.33	22,83,231
2017-18	20.48	32.72	25.15	21.65	28,83,659
2018-19	24.41	35.46	20.78	19.35	25,03,656
2019-20	22.52	35.98	22.15	19.35	22,56,008
2020-21	22.54	36.28	22.97	18.22	19,56,871
2021-22	21.92	36.64	21.34	20.09	17,89,074
2022-23	20.48	34.21	22.33	22.98	20,89,292

Source: Based on Banking Statistics Relating to Scheduled Commercial Banks in India, corresponding issues, www.rbi.org

TABLE A1(ii)
Distribution of the Education Loan Credit Limit by Regions in India

	<i>Rural</i>	<i>Urban</i>	<i>Semi-Urban</i>	<i>Metro</i>	<i>All*</i>
2009-10	17.03	27.14	27.73	28.11	4,96,078
2010-11	18.47	28.44	27.76	25.33	6,09,907
2011-12	19.07	29.92	26.69	24.32	6,74,123
2012-13	18.20	32.09	26.15	23.55	6,85,301
2013-14	17.02	32.22	27.30	23.46	6,90,584
2014-15	18.74	32.22	27.41	21.63	7,53,520
2015-16	17.95	32.26	27.97	21.82	8,12,940
2016-17	17.78	31.82	19.81	30.59	8,65,940
2017-18	14.68	28.50	25.12	31.71	9,68,038
2018-19	14.33	27.30	24.35	34.01	10,65,111
2019-20	13.03	27.60	26.21	33.15	11,19,125
2020-21	12.50	27.55	27.53	32.42	10,54,678
2021-22	11.20	27.03	25.60	36.18	10,92,332
2022-23	10.23	25.29	25.71	38.78	14,96,271

Note: * Rs in crores

Source: Based on Banking Statistics Relating to Scheduled Commercial Banks in India, corresponding issues, www.rbi.org

TABLE A1(iii)
Distribution of the Education Loan Sanctioned by Regions in India

	<i>Rural</i>	<i>Urban</i>	<i>Semi-Urban</i>	<i>Metro</i>	<i>All*</i>
2009-10	17.02	26.41	27.33	29.25	3,86,033
2010-11	18.27	28.98	28.01	24.74	4,69,898
2011-12	18.39	31.22	27.14	23.26	5,20,054
2012-13	19.36	33.38	25.72	21.53	5,47,352
2013-14	18.36	34.31	26.39	20.95	5,41,095
2014-15	20.38	34.29	26.05	19.28	6,00,790
2015-16	19.75	34.35	26.50	19.39	6,46,553
2016-17	13.11	52.76	16.48	17.65	10,40,920
2017-18	16.91	31.60	23.77	27.71	7,37,568
2018-19	16.36	29.95	23.23	30.46	8,05,248
2019-20	14.84	30.00	25.16	30.00	8,27,108
2020-21	14.95	31.08	23.78	30.20	7,48,541
2021-22	12.97	29.49	24.69	32.84	7,71,330
2022-23	11.27	26.89	25.14	36.71	10,10,602

Source: Based on Banking Statistics Relating to Scheduled Commercial Banks in India, corresponding issues, www.rbi.org.

TABLE A1(iv)
Share of Outstanding Loan in Credit Limit by Location in India

	<i>Rural</i>	<i>Semi-Urban</i>	<i>Urban</i>	<i>Metropolitan</i>	<i>Total</i>
2009-10	77.76	75.72	76.69	80.98	77.82
2010-11	76.19	78.50	77.75	75.26	77.04
2011-12	74.37	80.48	78.44	73.79	77.15
2012-13	84.96	83.08	78.57	73.01	79.87
2013-14	84.52	83.44	75.72	69.96	78.35
2014-15	86.70	84.86	75.77	71.08	79.73
2015-16	87.54	84.70	75.36	70.67	79.53
2016-17	88.63	199.31	100.00	69.35	120.21
2017-18	87.80	84.49	72.11	66.59	76.19
2018-19	86.30	82.95	72.10	67.70	75.60
2019-20	84.17	80.31	70.93	66.89	73.91
2020-21	84.85	80.06	61.30	66.11	70.97
2021-22	81.81	77.04	68.13	64.10	70.61
2022-23	81.81	77.04	68.13	64.10	70.61
Avg	74.44	71.81	66.06	63.93	67.54

Source: Based on Banking Statistics Relating to Scheduled Commercial Banks in India, corresponding issues, www.rbi.org

TABLE A2

Regions and Name of the States in the Regions

<i>Regions</i>	<i>States</i>
Northern	Haryana, Himachal Pradesh Jammu & Kashmir, Punjab, Rajasthan, Chandigarh, Delhi
North-Eastern	Ladakh, Arunachal Pradesh Assam, Manipur, Meghalaya Mizoram, Nagaland, Tripura
Eastern	Bihar, Jharkhand, Orissa Sikkim, West Bengal Andaman & Nicobar Islands
Central	Chhattisgarh, Madhya Pradesh Uttar Pradesh, Uttarakhand
Western	Goa, Gujarat, Maharashtra Dadra & Nagar Haveli Daman & Diu
Southern	Andhra Pradesh, Karnataka Kerala, Tamil Nadu, Lakshadweep, Puducherry, Telangana

Note: Classification of the states by region as per RBI

Appendix 1

TABLE A3

**Comparison between the Terms and Conditions of Availing Education
Loans in Union Kisan Shiksha Suvidha (UKSS) and Education Loan by State Bank of India**

<i>Type</i>	<i>Union Kisan Shiksha Suvidha</i>	<i>Education Loan (SBI)</i>
Purpose	To the meritorious students to pursue Medical / Engineering / Management courses leading to graduate / post graduate education	
Eligibility	Belong to farming community with Primary source of income (above 50% of total income) should be from agriculture allied activity. Secured at least 60% marks at higher secondary level. No restriction regarding the minimum and maximum age; The parent(s) of the student has to compulsorily join in as co-applicant. In case of a married person, co-applicant can be spouse/parent(s)/parent(s)-in-law.	A term loan granted to Indian Nationals for pursuing higher education in India or abroad where admission has been secured.
Eligible courses	Medical / Engineering / Management courses leading to graduate / post graduate education only from NAAC accredited institutions or accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions. Medical courses should have been approved by Medical Council of India (MCI).	Studies in India: Graduation, Post-graduation including regular technical and professional Degree/Diploma courses conducted by colleges/universities approved by UGC/ AICTE/IMC/Govt. etc Regular Degree/ Diploma Courses conducted by autonomous institutions like IIT, IIM etc Teacher training/ Nursing courses approved by Central government or the State Government Regular Degree/Diploma Courses like Aeronautical, pilot training, shipping etc. approved by Director General of Civil Aviation/Shipping/ concerned regulatory authority b. Studies abroad: Job oriented professional/ technical Graduation Degree courses/ Post Graduation Degree and Diploma courses like MCA, MBA, MS, etc offered by reputed universities Courses conducted by CIMA (Chartered Institute of Management Accountants) - London, CPA (Certified Public Accountant) in USA etc.

Differential Provision of Education Loans across Rural and Urban Areas

		Studies professional/ Degree courses/ and Diploma courses like MCA, MBA, MS, etc offered by reputed universities. Courses conducted by CIMA (Chartered Institute of Management Accountants) - London, CPA (Certified Public Accountant) in USA etc.
Amount of loan	Need based finance to meet the expenses worked out will be considered considering margins norms. The minimum quantum of loan under the Scheme should be above ₹7.50 lakh. The maximum quantum of loan under the Scheme will be Rs.15.00 lakh for inland studies & Rs.30.00 lakh for abroad studies.	Studies in India: Medical Courses: Upto Rs 30 lacs Other Courses: Upto Rs 10 lacs (Higher loan limit for studies in India may be considered on cases to case basis, maximum upto Rs 50 lacs Studies abroad: Upto Rs 7.50 lacs (Higher loan limit for Studies abroad are considered under Global Ed-vantage Scheme, maximum upto Rs 1.50 Crores)
Margin	Up to Rs 4 Lacs - Nil Study in India – 5%; Study Abroad – 15%	-do-
Expenses considered	Tuition fee payable to college/ school/ university Hostel / mess charges Examination/ Library/ Laboratory fee Insurance premium for the student borrower Purchase of books/ equipment's/ instruments/ uniforms Purchase of computer/laptop at reasonable cost, if required for completion of the course Travel expenses/ passage money for studies abroad Any other expense required to complete the course - like study tours, project work, thesis, etc.	Fees payable to college/school/hostel Examination/Library/Laboratory fees Purchase of Books/Equipment/Instruments/Uniforms, Purchase of computers- essential for completion of the course (maximum 20% of the total tuition fees payable for completion of the course). Caution Deposit/Building Fund/Refundable Deposit (maximum 10% of tuition fees for the entire course). Travel Expenses/Passage money for studies abroad. Cost of a Two-wheeler up to Rs. 50,000/- Any other expenses required to complete the course like study tours, project work etc.
Repayment tenure	The maximum repayment tenure will be 15 years (after course & moratorium period). The accrued interest during the moratorium period (if not serviced) will be added to the principal amount while calculating Equated Monthly Installments (EMI) for repayment.	Repayment period of up to 15 years after Course Period + 12 months of repayment holiday* Repayment will commence one year after completion of course. In case second loan is availed for higher studies later, to repay the combined loan amount in 15 years after completion of second course

Rate of interest	As per the bank policy: If interest is regularly serviced during the course and moratorium period, i.e. prior to the commencement of repayment, then the student is eligible for interest rebate**.	The accrued interest during the moratorium period and course period is added to the principle and repayment is fixed in Equated Monthly Installments (EMI). If full interest is serviced before the commencement of repayment; EMI is fixed based on principle amount only.
Security	Mortgage of Agricultural land as collateral security subject to following conditions: Agricultural properties will be accepted as Collateral Security for Education loans, only in States where it is permitted to mortgage Agricultural Land for purpose other than Agricultural Activities. Agricultural Land accepted as collateral security should be properly demarcated with boundaries and easily accessible/marketable.	Up to Rs. 7.5 Lacs: Only Parent/ Guardian as co-borrower. No Collateral Security or third-party guarantee Above Rs. 7.5 Lacs: Parent/ Guardian as co-borrower and tangible collateral security
Insurance	Life insurance of the student is mandatory to the tune of the loan amount.	Not mentioned
Processing fee	Not mentioned	Loans up to Rs. 20 lacs: NIL Loans above Rs. 20 lacs: Rs. 10,000 (plus taxes)

Note: The highlighted criteria indicate the differential treatment.

Source: based on <https://www.unionbankofindia.co.in/english/union-kisan-shiksha-suvidha.aspx> as on 22.02.2024; <https://sbi.co.in/web/personal-banking/loans/education-loans/student-loan-scheme> as on 05.03.2024

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Privatisation and Commercialisation of Higher Education in Tamil Nadu: Appropriation of Social Justice Agenda for Electoral Edge

A. Mathew*

Abstract

Given the commercial attraction, permission to open an engineering or a medical college was more avidly sought than, say, a license for a liquor shop in the mid-1980s in southern states like Tamil Nadu, Andhra Pradesh and Karnataka, much like Maharashtra. This article examines the factors responsible, first for patronage, and later for keeping the commercialisation tendencies at bay in Tamil Nadu, against the backdrop of the ideological commitment of Dravidian parties for expansion of HE by its de-elitisation and ruralisation, coupled with the social justice approach of 69 per cent reservation in admissions, fee waiver and scholarships, including free hostels, to the socio-economically disadvantaged children. Incidentally, although this is not the express purpose here, it is also true, with significant difference in degree, of the higher education policy milieu of the other southern states and especially Maharashtra. What marks out Tamil Nadu is the competitive politics, between the DMK and AIADMK, initially over patronage to commercialisation of HE, checking later their capitation fee menace without forsaking the social justice agenda, for the political-electoral edge these brought to them.

* B-51, GF Ashoka Enclave-2, Sector-37, Faridabad-121003; Email: mathanthony@gmail.com

Introduction

Privatisation of higher education (HE) could mean both transfer of public higher education institutions (HEIs) as well as provision of opportunities for HE to the private individuals and agencies, which were hitherto being provided by the government. Commercialisation of HE is associated with the approach and practice of charging exorbitantly high fees and donations for admissions in clear violation of the rules and norms of the state and central governments and their regulatory agencies like the UGC, AICTE, NCT, etc (Gupta, 2015; Bhat, 2015). In a majority of the other states, this has happened in the post-Reform (1991) phase. The southern states like Andhra Pradesh (before the bifurcation in 2014), Karnataka and Tamil Nadu, besides Maharashtra, are seniors in both privatisation and commercialisation: these were about a decade ahead of other states in the wave of privatisation and commercialisation in general higher and technical and professional education, in particular. This article seeks to unravel the competitive privatisation and commercialisation tendencies in Tamil Nadu (TN) between the Dravida Munerta Kazhagam (DMK) and the All India Anna Dravida Munerta Kazhagam (AIADMK), with the DMK being too ready to discard its initial ideological support for public sector approach and opposition to privatisation and commercialisation of HE, for fear of being outmanoeuvred electorally, by its arch rival, the AIADMK, which could use this as a plank of meeting the rising social aspirations, more than the DMK. It also marks another paradox peculiar to TN, viz., social justice, i.e., reservation of 69 per cent of seats in technical and professional education colleges, while it was never above 50 per cent in any other state, as by Supreme Court orders (Viswanathan, 2003). This state-specific social justice approach in HE along with de-elitisation, deconcentration of its urban centric nature, ruralisation and affordability, continued even in the all pervasive milieu of privatisation and commercialisation of HE. This is yet another focus of the present article.

Beginnings of Privatisation and Commercialisation of HE in Southern States

Andhra Pradesh started privatisation as early as 1977, with the government sanctioning engineering colleges on self-financing basis. However, the menace of commercialisation became a major public outcry so much that the Telugu Desam Party fought and swept the State Assembly elections in 1982 on the promise of banning capitation fee in the engineering colleges (Shatrugna, 1992). And, indeed the Andhra Pradesh Education Act 1982 which was found inadequate to curb this practice was corrected by the Act of 1983 which laid down that the Government would prohibit collection of Capitation fee by an educational institution and make any such collection a cognizable offence (GoAP, 1983). Shatrugna recalls the repeated attempts, from 1983 till 1992, by the caste-based educational empires dominated by the Reddys to dilute the ban on collection of capitation fees, until the Supreme Court struck down in 1993 the devious amendment sought to be brought to the Andhra Pradesh Education Act 1983 (Shatrugna, 1992: 1119).

As early as 1980, the Karnataka University Review Commission (KURC) referred to the menace of "capitation fee in professional colleges" that have been "*sponsored in the State by unscrupulous persons interested only in making money by exploiting the system of 'capitation fees' and turning higher education into another arena for black marketing.*" It found that

barring a few glorious exceptions, “a large number of the newer ones have shown little regard for academic considerations” (KURC, 1980: 10-11. emphasis added). Packing the university policy, executive and academic bodies to majority with their members of the politician-education overlords, from the late 1980s and the early 1990s, Maharashtra presented, a mirror of external pressure on the university governance that would not affect their institutions in any way in their pursuit of commercialisation, and well up to the time of Supreme Court verdict in Inamdar Case in 2004 (Deshpande, 1993: 437; Chousalkar, 2000: 1348; Sahastrabudhe, 2000; Morkhandikar, 2000; Kumar, 2010: 20-21; Bhat, 2015).

Privatisation and Commercialisation in HE in Tamil Nadu: The Beginnings

In higher education, the DMK government was wedded to the ideology of social justice, through deconcentration of its urban centric nature and promoting ruralisation and affordability, in fact, with a double incentive of fee waiver and scholarships to all the poor children from rural and remote areas and of BC, MBC, SC and ST communities (Thanappan, 2007). Thus, the DMK government increased the government colleges from 33 in 1969 to 51 and the aided colleges from 93 to 143 between 1967 and 1977 (Muniappan, 2012: 1-4; Thanappan, 2007: 133). Why and how did the need for unaided liberal art and science colleges arise in Tamil Nadu? Throughout the 1970s, the *Tamil Nadu Administration Reports* are full of references to the starting of: (i) new courses in the existing Under Graduate (UG) and Post Graduate (PG) levels; (ii) UG and PG degree courses in colleges where it did not exist earlier; and (iii) evening colleges/classes and increase in the number of colleges covered.

In a narrative of privatisation and commercialisation of HE, it is important to bear in mind a related dimension, i.e. social justice, with many attributes. Affordability is a related dimension to de-elitisation and expansion of opportunities for HE. Affordability was central to the political ideology of the Dravidian parties like the DMK and AIADMK. Thus, it started with freeing HE, beginning with the PUC from fee in 1972 and widened it to the degree courses within the next two-three years, and over time, doubled it with scholarships to most of the children from poor, rural and remote areas and children of BC, MBC, SC and ST communities (Thanappan, 2007). This social justice and affordability dimensions were both part of the ideological baggage of the Dravidian parties (as can seen in the Budget Speeches during 1970s to 1990s (GoTN, 1971; '75; '89, '93; and Policy Note Demand No. 20, Higher Education from 2000 onwards), with great political-electoral appeal and clout that could not be forsaken in the milieu of all-pervasive privatisation and commercialisation.

These attempts to increase the opportunities for HE mainly in the public sector – government and government-aided colleges – fell short of the rising social aspirations. In 1980-81 itself, the idea of providing HE where the cost will be borne by the students was first tried out by sanctioning a new polytechnic college. In regard to general higher education, the government tried out by starting self-financing evening colleges/courses along with regular courses in the existing government and aided arts and science colleges in the first half of the 1980s. However, it was during 1984-85 that 6 new unaided arts and science colleges were sanctioned by the AIADMK government. While sanctioning them to the private individuals, it was underlined that these institutions should be run with a social service motive and not with an intension to charge capitation fees that rocked the state in the area of medical

colleges. However, by then, the practice of sanctioning unaided engineering and polytechnic colleges became a firm trend, with the sanctioning of un-aided polytechnic in 1981 itself. In 1983-84, 56 new polytechnic colleges, i.e. 56 out of total 115, were sanctioned, while 17 new unaided engineering colleges, i.e. 17 out of the total 30, were sanctioned in 1984-85 (GoTN, 1985: 51- 52).

Venkatramani reported the news of capitation fee in Medical Colleges in 1985, in the very first year of sanctioning of such unaided colleges of medical education. He pointed out “how the controversy over capitation fees, having died down in other states, had resurfaced in Tamil Nadu which is now witnessing a stormy debate about the propriety of the AIADMK Government's action in permitting the opening of private medical colleges which charge hefty donations for admissions. The anger over the commercialisation of medical education is understandable. The three new private medical colleges that have been permitted to open will be admitting 100 students in the very first year.” He went on to show that “Of these, 60 are private admissions made directly by the college and the remaining 40 are sanctioned by the state government. Students admitted directly must pay Rs 2.5 lakh each as donation. The remaining 40 have to cough up Rs 5,000 in tuition fees every year” (Venkatramani, 2014).

A perceptive observer, Viswanathan noted that “Tamil Nadu is perhaps one of the first few states that permitted the large-scale opening of unaided private engineering colleges, in the mid-1980s when Prime Minister Rajiv Gandhi launched the New Education Policy. Under the policy, entrepreneurs were invited to open professional colleges to meet the increasing need, since the government could not generate the funds required. Instant support came from the then Chief Minister, M. G. Ramachandran. For many it was an opportunity for money-laundering. Politicians, including Members of Parliament, also entered the field making use of some generous offers from the government in terms of land and infrastructure facilities. The highly polarised political situation in the State was also helpful in a large number of influential politicians getting permission to start colleges” (Viswanathan, 2003).

Profit as the purpose replaced social service motive, except that probably the incidence of capitation fee in arts and science colleges was not as oppressive as in medical and engineering colleges. But once profit motive invaded the educational scene, it hardly disappeared. Political patronage in the sanctioning of unaided colleges had its returns, both electoral and monetary, although always known to the public and not accounted.

That the practice of capitation fees in engineering colleges was widespread, much to its opposition, as the champion of pro-public sector approach, became evident when the DMK government came to power and knew of various “irregularities,” besides “inadequate facilities and poor quality of education”. The DMK government declared: “In this circumstance, no new private self-financing colleges will be approved in future. The functioning of all such institutions which are in existence at present will be examined and necessary action taken” (GoTN, 1993:130). Despite its pro-public sector approach, the DMK government's reaction to the private SF colleges was due to their irregularities and compromises on quality parameters rather than anti-private sector *per se*. This became evident when it returned to power in the second half of the 1990s.

Clear data regarding the management type of engineering and polytechnic colleges along government, aided and self-financing categories are not available for the period 1990-95 when the AIDMK was in power, and its lenience for self-financing engineering and polytechnic colleges could not be tracked. As we see in Table 1, in liberal arts education, the SF colleges

increased from 13 per cent to 19 per cent during 1990-93 (GoTN, 1992: 175; 1993: 173; 1994: 173; and 1997: 180).

In the area of technical education, SF colleges were started by the AIADMK in 1984-85 on a big scale vis-à-vis the total, i.e., 17 out of 30, which represented 56.6 per cent (GoTN, 1986:74). The next time the data are available is only after 1997-98, that is, under the DMK rule, and the share of SF engineering colleges was 76 out of 90, representing 84.4 per cent. It had reached 143 out of 157 in 2000-01, i.e., 91 per cent (GoTN, 2008: 40, 43, 45). The position in polytechnic colleges was very similar. Starting with just 5 in 1981, the AIADMK took it to 18 out of 147 in 1985-86, i.e., 12.2 per cent. When the DMK returned to power in 1995-96, it took the drive to a new level, 112 out of 173, 64.7 per cent in 1997-98 and left it at 148 out of 210, i.e., 70.4 per cent in 2000-01 (GoTN, 2008).

In the bipolar political scenario of Tamil Nadu, there would always be a competitive politics on any issue, whether it be welfare, social service, education, etc. It would always be a competition between the DMK and the AIADMK, one wanting to overtake and outsmart the other, on which their electoral fortunes and stints in the government depended. Especially after the onset of Reforms, the DMK was not prepared to forsake the socio-political and electoral edge that the self-financing college approach to promoting HE brought with it, because, if it was getting stuck with its opposition to the SF approach, its arch rival, the AIADMK, would outsmart it. That was the reason why, as seen in Table 1, even in its very first year in government in 1995-96, it approved 98 SF arts and science colleges and 76 SF engineering colleges in 1997-98 (GoTN, 2008: 43, 45).

TABLE 1
Initial Trends in Commercialisation of Higher Education

Year	Arts and Science Colleges				Engineering Colleges				Polytechnic Colleges			
	Gov.	Aid-ed+	Un-aided	Total#	Gov.	Aid-ed	Un-aid-ed	Total	Gov.	Aid-ed	Un-aided	Total
AIADMK												
1979-80									29	16	Nil	45
1980-81									30	16	5	51
1981-82									30	16	5	51
1982-83									30	16	3	59
1983-84	61	168	Nil	216	7	5	Nil	12	31	16	56	115
1984-85	53	150	6	237	7	5	17	30	31	16	71	129
1985-86	54	148	8	238	7	5	6	36*	31	16	18	147
1986-87	54	133	11	229	7	5	3	39	31	16	7	154
1987-88	61	148	16	245	--	--	7	--	--	--	74	--

Cont...

DMK												
1988-89	62	197	23	255	--	--	28	--				
1989-90	54	132	25	252	--	--	--	--				
AIADMK												
1990-91	54	132	29	215*	--	--	--	--				
1991-92	54	132	38	224	--	--	--	--				
1992-93	55	132	46	233	--	--	--	--				
1993-94					--	--	--	--				
1994-95					--	--	--	--				
DMK (1996 to 1997 data not available)												
1995-96	65	160	98	323	--	--	--	--				
1996-97	65	160	122	347	--	--	--	--				
1997-98	65	160	158	383	7	3	76	90##	21	35	112	173
1998-99	67	161	175	403	7	3	106	120	21	35	143	204
1999-00	67	161	194	422	7	3	113	127	22	35	148	210
2000-01	67	161	235	463	7	3	143	157	22	35	148	210

Note: + also include colleges of teacher education; # Include physical education, oriental colleges, school of social work, colleges of education, etc.; *Include affiliated colleges, deemed universities, etc.; \$ include only arts and science colleges; ## Totals from 1997-98 to 2000-01 include affiliated and others under Anna University; -- implies, data not available

Source: A Thanappan (2007): *Higher Education in Tamil Nadu during 1967-87*, University of Madras, Chennai, p. 133; Government of Tamil Nadu [GoTN], *Tamil Nadu Administration Report, 1985; 1988; 1991; 1992*; GoTN (1992), *Statistical Handbook of Tamil Nadu*, 1992, p. 175; and also for the years 1993, p.173; 1994, p. 173 and 1997, p. 180; GoTN (2008), *Policy Note Demand No.20 – Higher Education 2008-09*, p.40, 43 and 45.

Social Justice even with Privatisation and Commercialisation

TN's privatisation and commercialisation of HE, very strangely, went with social justice, as a matter of conscious and competitive policy approach both with AIADMK as well as with DMK, with an uncompromising zeal, as much for ideological fervor as for shrewd political-electoral realism. The system of admissions to professional colleges, as per the Unnikrishnan case verdict in 1993 enabled Tamil Nadu government, under the AIADMK, to ensure social justice in admissions by assuring 69 per cent of reservation to the BC, MBCs, SCs and STs, through the "free seat" and "payment seat" on the basis of the ranks in state conducted admission test. This was struck down as "unconstitutional" by the Supreme Court in 2002. The unaided professional colleges' decision of both non-minority and minority colleges to adopt its own admission procedure and fee structure threatened to erode the social justice approach of the state government, and deprive the poor meritorious students of the opportunities for higher education. The government, this time again the AIADMK's, despite its traditional pro-privatisation disposition, was sensitive to the public apprehension, announced that 50 per cent of the seats in unaided non-minority and 30 per cent seats in unaided minority SF professional colleges would be reserved for the government that it could use to assure social justice and affordability in admissions. This was besides advising these colleges not to

charge more than Rs 30,000 annually for fees and give a concession of Rs 5,000 to the students admitted under the Single Window System (Viswanathan, 2003).

Competitive Commercialisation from 2000 Disregarding Policy Proclivities

In the area of liberal arts education, as we see in Table 2, the AIADMK patronage to SF liberal arts colleges was 51.6 per cent, i.e. 247 out of 478 colleges in 2002-03. This position reached 54.4 per cent in 2005-06 before it demitted office (GoTN, 2008:40). The pro-public education sector DMK's patronage to self-financing private sector was evident when it sanctioned 567 SF arts and science colleges in 2006-07 in the very first year of its stint in power, i.e., 67 per cent. It escalated this share to 80 per cent in 2010-11 (GoTN, 2012:165). There was no change in the proportion of SF colleges in the total in AIADMK regime from 2011-12 to 2019-20, that is, it remained the same 81 per cent. The competitive commercialisation tendencies should be marked in the area of liberal arts and science education more than technical and professional education, given the DMK's traditional inclination in favour its public sector ideology, and when it entered the SF fray in this sector, it wanted to overtake its political opponent AIADMK.

Competitive commercialisation has greater political and electoral returns with monetary returns always not evident in the sanctioning of engineering and polytechnic colleges. Therefore, this trend is marker of who overtakes the other in the race of commercialisation in engineering and technical education in Tamil Nadu. As in Table 2, AIADMK began its stint in 2000-01 with 91.5 per cent and 70.1 per cent in engineering and polytechnic colleges, and took it to the same level in 2004-05. However, the DMK took the proportion of SF engineering and polytechnic colleges to 96.3 and 85 per cent in 2006-07 and did not relent on the proportion till 2010-11, with 94.5 and 84.4 per cent respectively. By the time AIADMK came to power, technical education was already in crisis, and in spite of its pro-privatisation inclination, could not increase the share of SF in technical institutions besides maintaining at the same level of 94.8 in engineering colleges between 2011-12 and 2018-19 while the proportion actually fell from 85 to 80 per cent in polytechnic colleges.

TABLE 2
Entrenched Trends in Commercialisation of HE in Tamil Nadu

Year	Arts and Science Colleges					Engineering Colleges				Polytechnic Colleges			
	Gov.	Aid-ed	Un-Aid-ed	Tr.Edn	Total	Gov.	Aid-ed	Un-Aid-ed	Total	Gov.	Aid-ed	Un-Aid-ed	Total
AIADMK													
2001-02	67	161	249			6	3	207	226 [#]	22	41	147	208 [*]
2002-03	60	134	247	22	478	6	3	225	243	22	41	147	208
2003-04	61	134	247	22(1)	478	6	3	222	249	22	40	145	207
2004-05	67	162	249	22(1)	478	6	3	213	252	22	36	146	209
2005-06	67	162	441	43(22)	503	6	3	224	239	--	--	--	--

Cont...

DMK													
2006-07	74	162	567	277(256)	803	6	3	238	251	22	34	166	242
2007-08	76	162	622	309(288)	860	6	3	263	276	22	34	205	264
2008-09	77	162	906	--	1145	6	3	335	355	22	34	258	317
2009-10	78	162	1014	645	1254	6	3	431	456	22	37	307	366
2010-11	93	162	1063	--	1318	6	3	464	491	30	37	365	432
AIADMK													
2011-12	93	162	1068	660(639)	1323	6	3	498	525	30	37	380	447
2012-13				--		7	3	525	553	30	34	395	479
2013-14	69	162	1097	672(651)	--	10	3	541	572	41	34	414	509
2014-15	120	168	1107	672(651)	1389	10	3	546	576	41	34	414	509
2015-16	84	162	1126	724(703)	1409	10	3	553	583	41	34	406	501
2016-17	128	162	1217	724(703)	1506	10	3	553	583	41	34	416	511
2017-18	127	162	1217	734(713)	1506	10	3	554	584	46	34	418	518
2018-19	139	162	1246	718	1547	10	3	503	1105	51	34	416	520
2019-20	139	162	1246	718(697)	1547	--	--	--	585				520
DMK													
2021-22	900	--	--	649	1553	--	--	554	587	89	89	420	509
2022-23	918	--	--	628	1553	--	--	539	573	34	89	420	509

Note: # Total include institutions like affiliated and others under Anna University; * Totals include HMCT/Film & TV/RLI.

Source: GoTN (2005), *Policy Note Demand No.20 – Higher Education, 2005-06*, p. 5; pp.19-20 for data on TE during 1997-98 to 2004-05; 2009, p. 91,93; 2010, p. 84,86; 2011, p.76,84,86; 2012, p. 136; 2013, p. 170,172; 2013, p. 23; 2015, p. 237, 239, 241; 2016, p.41, pp. 13-14; 2017, p. 11, 26; 2019, p. 12, and p. 52; 2022, p. 9, 36; 2023, p. 13, 22-23, 99 (more than one set pps., in the same year refer arts and science streams and TE streams).

Crisis in Technical Education in Tamil Nadu

Prior to say 2012, much like management and other professional institutions, SF engineering colleges were owned in Tamil Nadu mainly by politicians and real estate barons, because it was hugely lucrative commercial ventures (Rani, 2010). But, the crisis in technical education, as a sequel to the severe economic and industrial slowdown, was manifest in the industries, including the IT and other software and engineering industries and that reduced absorbing engineering graduates. Except those from reputed institutions, graduates of sub-standard engineering institutions passed out unemployable. On the crisis in engineering education, R. Balaji and Swathimoorthy quote a study by Aspiring Minds Research Cell: “Tamil Nadu lags in average quality of talent.” The study was based on an employability test, AMCAT (Aspiring Minds Computer Adaptive Test), taken by 1.2 lakh engineers across India for IT services and related jobs. It stated that though Tamil Nadu is considered an engineering hub, the State’s engineering students’ employability is only 8.33 per cent (Balaji and Swathimoorthy, 2017).

They go on to report the situation in 2016: “One good news is that the exorbitant capitation fees are no longer the norm. According to an engineering college faculty, around five years ago, the capitation fee for reserving seats in engineering colleges ran to lakhs of rupees — over Rs 6 lakh for mechanical and civil engineering and Rs 1 lakh for information technology. Now colleges are struggling to fill their seats every year.” The report further adds

that “The starting salary for teachers too has come down in the past five years as admissions decreased. Initially, most colleges gave a salary of Rs 19,000-33,000 for a fresher. But now that has come down to Rs 12,000-14,000. In addition, professors are forced to bring 2-3 students each for admission or they face a pay cut of close to three months” (Balaji and Swathimoorthy, 2017).

In 49 out of 554 SF engineering colleges, not even 10 per cent seats filled in 2016-17. Colleges which filled 40 per cent of seats accounted for 34.4 per cent, i.e. 191 colleges. While the decline in enrolment vis-à-vis sanctioned intake started even as early 2006-07, it became too severe in SF colleges. The SF colleges constituted nearly 95 per cent in the total of engineering colleges. The proportion of sanctioned seats increased from 95099 in 2006-07 to 290761 in 2015-16, but the intake started declining from 95 per cent to 55 per cent between 2006-07 and 2015-16 (DoTE).

An account in respect of Education in Tamilnadu, perhaps around 2015-16 puts it: “Sample this: there are 550 engineering colleges in the state affiliated to Anna University producing over 2 lakh engineering graduates each year, most of them finding it tough to compete in the job market. What is more alarming is that despite nearly 80,000 seats going vacant in engineering colleges, the governing bodies like AICTE (All India Council for Technical Education) and Anna University give permission to start new colleges in the districts resulting in the boosting of supply side – more than double the current requirement of industry (DoTE).

Worst Markers of Privatisation and Commercialisation in Tamil Nadu HE: Colleges of Teacher Education

SF colleges of teacher education in Tamil Nadu are an eye opener in the case of any discussion about the menace of commercialisation in higher education. When a large number of SF colleges of teacher education were sanctioned at one go in 1987 in Maharashtra to the agencies running engineering colleges, this was seen as a lucrative proposition: *Economic and Political Weekly* discerned the reasons: “opening of colleges of education has proved even more lucrative than starting of polytechnics and engineering colleges. This is because hardly any inputs are needed (such as workshops and laboratories) to start such a college. The number of aspirants for admission is also much larger for such a college than other professional courses. It is no wonder that the permission for the opening of such a college is sought even more avidly than, say, a license for a liquor shop (EPW, 1990: 225-26. emphasis added).

Unlike Maharashtra, it is not clear in Tamil Nadu whether the same people running arts and science colleges and perhaps even engineering colleges, that is the real estate sharks, liquor barons, industrialists, religious trusts and politicians (Rani, Manual, Venkataramani, 1985), are those who opened the SF colleges of teacher education. The AIADMK government started by sanctioning one college of teacher education in 2003-04 (GoTN, 2003-04:13) but within the next two years it ended up sanctioning 22, i.e., 22 out of 43 colleges of education, or more than 50 per cent in 2005-06 (GoTN, 2005). The DMK which was traditionally a champion of public education, was only too ready in joining the race, and with a big bang, as seen in Table 2 above, by increasing the number of SF teacher education colleges to 256 out of 277, in 2007 (GoTN, 2007: 23), thereby increasing the share to 92 per cent and 93 per cent

in 2007-08 (GoTN 2009). As we may see in Table 2, AIADMK could take it to 97 per cent during 2012-18 (GoTN, 2012: 165; 2019: 12, 52).

This scene of 97 per cent of colleges of Teacher Education being unaided private colleges in Tamil Nadu resembles the scene at the national level, as scripted by discerning observers like Amitabh Kant and Sarah Iype. Their observation that “about 90 per cent of these” 17,000 odd “institutes (i.e., Teacher Education Institutes [TEIs]) are privately owned,” is much truer in case of Tamil Nadu, as it accounted for 92 to 97 per cent between 2006 and 2018, as seen in Table 2 above. Kant and Iype go on to describe the nature of these TEIs “a mind-boggling majority of them [the 90 per cent being privately owned] are standalone institutes, running single programmes with as few as 50 students. In fact, while most of these TEIs are financially unviable, some function out of tiny rooms with duplicate addresses, and a few could even be selling degrees at a fixed price. These institutes function in isolation from the rest of the higher education system, and there is no system to assess and accredit them. Consequently, there is no systemic sieve to ensure the entry of only motivated and meritorious individuals into the teacher education space” (Kant and Iype, 2020). There is no guarantee that this is not true of the TEIs scene in Tamil Nadu also. Kant and Iype make bold to contend: “Till date, there is no accurate real-time database of the number and details of teacher education institutes, students enrolled and programmes offered.”

This is perfectly true in respect of TN. A look upon the website of Tamil Nadu Teachers Education University (TNTEU) indicates that the number of colleges of teachers education, including government, aided and unaided, as 753, and the number of teacher training institutes under SCERT is 424. The Policy Note Demand No. 20 – Higher Education 2019-20 – indicates the number of colleges of teachers education in TN as 718. However, the NCTE website cites the number as 2136 with clear addresses and contact details; it is not clear which data source is true – Policy Note Demand No. 20 – Higher Education 2019-20, TNTEU, SCERT or NCTE, as regards the number of colleges of teacher education and teacher training colleges/institutes.

Competitive Politics in Social Justice Co-habiting with Privatisation and Commercialisation of HE Agendas

The unique feature of southern states and Maharashtra was that they have not forsaken their social justice – equal access, equity, affordability – agenda, albeit with significant differences in the degree, at the altar of privatisation and commercialisation of HE. This lends a new grammar of social justice to the context of HE’s privatisation and commercialisation – a new strange spectacle of co-existence.

In the context of TN, when the AIADMK was in power last time, it cited from the 2018-19 AISHE report and maintained that Tamil Nadu occupied top position, with GER of 46.9 against the 25.2 national average, “made possible due to the presence of large number of Government Institutions in every field which provide access to higher education to all sections of the society.” TN’s GER against national average stood in: Female GER of 45.6 against 24.5; SC’s GER of 39.3 against 21.1, SC GER 38.3 against 21.1, and ST GER of 36.0 as compared to 15.4 – this showed TN’s premier position (GoTN, 2018-19: 5-6). In equity, it maintained that “Uniformly high GER across all categories, as indicated above, clearly establishes the fact that in Tamil Nadu everyone has an opportunity to go for higher education regardless of his/her

economic and social status..... made possible due to pioneering schemes like First Generation Graduate Fee Concession, Post Matric Scholarship, Free of Cost Laptops, Scholarships for Weaker Sections, Free Bus Passes, Free Education (in Government Arts and Science Colleges up to Post Graduate level), etc. Prevalence of large number of Government and Government Aided Institutions in several fields of study with adequate reservation to disadvantaged sections of society has played a major role in ensuring that higher education does not remain a privilege of selected few, but equal for all” (GoTN, 2018-19: 7). This was said despite the fact that 80 per cent of arts and science colleges, 94 per cent of engineering colleges and 97 per cent of teacher education institutes were in the SF sector in 2018, as a marker of its power, as we see in Table 2 above.

In contrast, the DMK regime in 2022-23 embarked on various welfare schemes in social justice and social empowerment. A few prominent ones included provision of free of cost textbooks, laptops, bus pass, fee exemption for undergraduate and post-graduate arts and science programmes, tuition fee concession for first graduate engineering students, financial assistance of Rs 50,000 under CMPRF for Engineering students, providing 7.5 per cent seats on preferential basis to government school students in engineering colleges along with waiver of course fee, hostel fee and transportation fee, and more specially the government bearing the entire cost for UG students getting admitted in prestigious Institutions like IIT, IISc, IIM etc (GoTN, 2022: 4). This, again despite the fact that 97 per cent of engineering colleges are in the SF sector, which is a marker of its socio-political-electoral clout and control. This is a strange co-habitation of social justice and privatisation and commercialisation agendas.

Conclusion

In the area of technical education, there is a crisis of oversupply and more than 50 per cent of remaining unfilled and engineering colleges have applied and are waiting for closure. The burden of survival in many cases has been transferred on to the shoulders of the faculty with the threat of salary cut if they fail to bring in students for admission. Commercialisation in terms of capitation fee has gone long before and there is a crisis for engineering colleges waiting for approval for closure or permission to switch over to liberal arts and science colleges (Balaji and Swathimoorthy. 2018; NT Bureau, 2019). In the area of teacher training, there is a glut with a much larger number of sub-standard and sub-optimal size of TEIs, as Amitabh Kant and Sarah Iype portray. Engineering colleges which were once sought more avidly than a license for a liquor shop, no longer appears to be a commercially lucrative venture in TN, as elsewhere. TN seems to at peace with itself with the level of commercialisation in liberal arts and science education with its usual package of the social justice baggage.

Among the large states in India, Tamil Nadu consistently maintains the highest GER in higher education for five academic years between 2017-18 and 2021-22. In 2024, Tamil Nadu leads in higher education enrolment with a GER of 47 per cent, surpassing the national average of 28.4 per cent (*The Hindu bussinessline*, January 30, 2024; Rangarajan and Shanmugam, 2024: 2). Inclusion and affordability have been an undeniable feature in the HE policy milieu even in a predominantly pro-privatisation and commercialisation paradigm in Tamil Nadu, with more than 75 per cent of HEIs in general education and more than 80 per cent in technical education in the unaided sector.

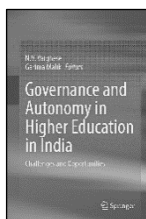
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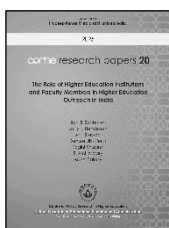
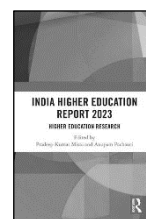
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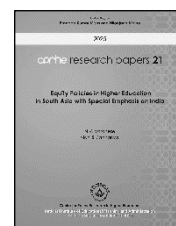
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Performance Evaluation of Eastern Indian HEIs: Using DEA with Super Efficiency and Regression Model

Kashinath Boral*
Swapan Kumar Mandal#
Swapan Kumar Dutta**

Abstract

This study evaluates the efficiency of 12 Higher Education Institutions (HEIs) in Eastern India by using Data Envelopment Analysis (DEA), a method that measures how effectively institutions utilise resources to achieve their educational goals. The research employs multiple DEA models, including the Charnes-Cooper-Rhodes (CCR) model and Banker-Charnes-Cooper (BCC) model, to assess technical efficiency (TE), pure technical efficiency (PTE), and scale efficiency (SE). A super-efficiency model is further used to rank the HEIs. The results indicate that only four Higher Education Institutions — Calcutta University, Gauhati University, Kalinga Institute of Industrial Technology (KIIT), and Birla Institute of Technology (BIT) — achieve full technical efficiency, while the rest exhibit varying degrees of inefficiency. Mizoram University has the lowest efficiency score, suggesting significant room for improvement. The study finds that inefficiencies are primarily due to scale-related factors rather than poor resource management. A regression analysis explores the factors influencing efficiency scores, revealing that the number of PhD graduates and employment outcomes (placement rates and average salaries) positively effect efficiency. In contrast, faculty-student ratios and institutional spending show negative relationships with efficiency.

The study provides recommendations for improving efficiency, suggesting that underperforming HEIs should optimise the faculty-student ratios and manage expenditures more effectively. The findings offer valuable insights for policymakers, university administrators, and funding agencies to enhance the

* Department of Education, Assam University, Silchar, Assam 788011.
Email: kashinath.boral@aus.ac.in

Department of Education, Assam University, Silchar, Assam 788011.
Email: kumandalswapan@gmail.com

** Department of Education, Assam University, Silchar, Assam 788011.
Email: swapankumardutta.69@gmail.com

performance higher education institutions in Eastern India. The study also highlights the need for future research to incorporate additional qualitative factors such as student satisfaction and institutional reputation to gain a more comprehensive understanding of university performance.

Introduction

The Indian education system is structured into distinct levels, comprising primary, secondary, and higher education. Among these, higher education plays a pivotal role in fostering the growth of human capital, contributing to economic growth through technological advancements and innovation (Agarwal, 2006). Scholars such as Gill (2003), Bowles (1963), and Arora (1998) have emphasised the integral role of higher education within the broader educational framework. Analogously, if robust primary education forms the sturdy stem of a tree, higher education can be envisioned as the ripe fruit it bears (Gill, 2003).

India currently possesses the second largest higher education system globally (Ministry of Education, n.d.). Since gaining independence, the country has witnessed significant expansion in its higher education sector. The number of universities has increased from a mere 18 in 1947 to 1,113 in the academic year 2020-21, while the number of colleges has grown from 591 to 43,796 in the same period (Ministry of Education, 2022). The governance and administration of higher education in India are shared responsibilities between the central and state governments.

India is divided into 28 states and 9 union territories, organised into six zonal councils ("Administrative Divisions of India"). For this study, the North Eastern and Eastern zonal councils have been combined into a single entity, referred to as the Eastern region of India. This region consists of 12 states, including the seven northeastern states along with Sikkim, Odisha, Bihar, Jharkhand, and West Bengal.

Resource allocation is a critical determinant of efficiency in the education sector. The National Education Policy (NEP) 2020 recommends that India allocate 6 per cent of its Gross Domestic Product (GDP) to the education sector (Ministry of Education, 2020). However, according to budgetary documents published by the Reserve Bank of India (RBI), in the financial year 2021-22, the central government allocated only 2.5 per cent of GDP to education, while state governments, on an average, allocated a mere 0.3 per cent of their GDP. Furthermore, the allocation for higher education remains limited, accounting for only 0.52 per cent of the total GDP (Ministry of Education, 2022). The declining budgetary support from both central and state governments has made it increasingly challenging to sustain the higher education sector (Kaur, 2021). Given these financial constraints, it is imperative to assess the efficiency of higher education institutions (HEIs) in utilising available resources effectively.

Ensuring high-quality higher education in economically disadvantaged and geographically remote regions, particularly the northeastern states, presents a considerable challenge for the Department of Higher Education (Das & Mukherjee, 2016). Notably, states such as Manipur, Meghalaya, Tripura, Arunachal Pradesh, Mizoram, Nagaland, and Assam allocate more than 5 per cent of their State Gross Domestic Product (SGDP) to the education sector, a figure significantly higher than that of other Indian states (Ministry of Education, 2022). Consequently, it is crucial to examine the extent to which financial resources are efficiently utilised by HEIs in these states.

In addition to financial resources, human resources play a significant role in higher education. Faculty-student ratios and student enrolment figures serve as key indicators of institutional efficiency. Within the Eastern region, particularly in Bihar, Jharkhand, and West Bengal, the pupil-teacher ratio in higher education surpasses the national average (Ministry of Education, 2022), highlighting the need for efficient resource management. Furthermore, none of the HEIs in Eastern India feature among the top 500 globally, according to the Times Higher Education rankings. This underscores the necessity of evaluating university performance in the region. Despite similar input allocations, including faculty-student ratios and per-unit expenditure, HEIs are expected to yield outputs such as placement rates, average salary packages, and the number of doctoral graduates. This study aims to assess the relative efficiency of higher education institutions in Eastern India using Data Envelopment Analysis (DEA).

DEA, a mathematical optimisation technique introduced by Charnes *et al* (1978) and later extended by Banker *et al* (1984), enables the evaluation of efficiency among Decision-Making Units (DMUs), such as universities, by analysing multiple input-output combinations. The analysis focusses on Technical Efficiency (TE), Pure Technical Efficiency (PTE), Scale Efficiency (SE), and Super Efficiency (SpE), which are discussed in detail in the methodology section.

Although numerous studies have examined the efficiency of higher education institutions using DEA at national and international levels, limited research has been conducted on HEIs in Eastern India using this approach. Furthermore, very few studies have employed the super efficiency model to rank higher education institutions. Additionally, some studies have utilised regression models to explore the impact of various factors on HEI efficiency. Therefore, this study aims to calculate TE, PTE, and SE scores to identify inefficiencies in Eastern Indian HEIs and rank them using super efficiency scores. Additionally, the study examines the influence of different factors on HEIs efficiency, contributing to a comprehensive understanding of institutional performance in the region.

The current study comprises five sections, with the Introduction being the first section. The next section examines the existing literature related to the assessment of HEIs' performance using DEA. Then the study focusses on the methodology employed in the study, and then it presents and discusses the results. In the final section, we provide a summary of the findings and offers concluding remarks.

Review of Related Literature

Numerous studies have applied Data Envelopment Analysis (DEA) to evaluate the performance of higher education institutions (HEIs) across different countries, incorporating diverse input and output variables. Chu Ng and Li (2000) analysed 84 Chinese HEIs by using the BCC model, considering research income and staff numbers as inputs and publications and recognised research outputs as outputs. Similarly, Johnes and Yu (2008) assessed 109 Chinese regular universities using the BCC-O model, incorporating faculty-student ratios, faculty qualifications, and research expenditure as inputs, with research publications and institutional prestige as outputs. In the US, Colbert *et al* (2000) evaluated 24 top MBA programmes by using DEA, focussing on faculty-student ratios, GMAT scores, and curriculum offerings as inputs, while measuring student satisfaction, alumni donations, and recruiter satisfaction as outputs. Ray and Jeon (2008) also examined 65 US business schools by using

the Pareto-Koopmans DEA model, incorporating faculty-student ratios, GMAT scores, and admission selectivity as inputs, while measuring job placement rates and salary gains as outputs. Further, Eckles (2009) assessed 93 national liberal arts colleges in the US by using the BCC-O model, where the cost per undergraduate, faculty percentage, and SAT scores served as inputs, with graduation rates as the key output.

Beyond China and the US, Avkiran (2001) conducted a study on 36 Australian universities using the BCC-O model, incorporating academic and non-academic staff as inputs and various student enrolment and research-related indicators as outputs. In the UK, Flegg *et al* (2004) applied a multi-period DEA model with the Malmquist productivity index to 45 British universities using staff numbers, student enrolments, and expenditure as inputs while measuring income from research, undergraduate degrees awarded, and postgraduate degrees awarded as outputs. In Portugal, Cunha and Rocha (2012) examined 48 HEIs using CCR-I and BCC-I models, considering total funding, total expenditure, and academic staff per student as inputs, while evaluating graduate students, PhD degrees awarded, and the total number of courses as outputs. In Turkey, Gökşen *et al* (2015) analysed 26 Dokuz Eylül University departments using the CCR-I and BCC-I models, with university space and staff numbers as inputs and publications and graduate students as outputs. Aziz *et al* (2013) conducted a study on 48 academic departments of a public university in Malaysia using the CCR-I model, measuring academic staff, non-academic staff, and operating expenses as inputs, while assessing graduates, research grants, and publications as outputs.

Several other researches covered other regions, including Palestine, where Agha *et al* (2011) evaluated the Islamic University of Gaza's departments using CCR-I, BCC-I, and super-efficiency models, incorporating operating expenses, training resources, and credit hours as inputs, with graduates, promotions, and public service activities as outputs. Gnewuch and Wohlrabe (2018) assessed 188 economics departments worldwide by using standard DEA, super-efficient DEA, and frontier-based approaches, with Full-Time Equivalents (FTE) as inputs and research output indicators derived from multiple metrics as outputs. Andersson and Sund (2021) examined 68 HEIs in Nordic countries by using DEA bootstrapping, where teaching/research staff, other staff, and office space were inputs, while PhD degrees, ECTS credits, and highly cited publications were outputs. Lastly, Wildani *et al* (2023) conducted a study on 38 academic departments at the Sepuluh Nopember Institute of Technology in Indonesia using CCR-I and BCC-I models, considering lecturers, staff, and budget allocation as inputs, while measuring overall performance achievement.

Several studies have utilised DEA to assess the efficiency of HEIs in India, considering various input and output parameters. Jyoti *et al* (2008) analysed six national research and development organisations by using an integrated DEA-AHP model, evaluating annual budget as the input and paper publications, patents, external cash generation, and new product or technology developments as outputs. Similarly, Sahney and Thakkar (2016) applied an integrated DEA-AHP model to four Indian HEIs, incorporating grants, faculty numbers, and student enrolment as inputs, while assessing journal papers, conference papers, sponsored projects, consultancy projects, and patents as outputs.

Focusing on business schools, Mitra Debnath and Sankar (2009) examined 20 Indian B-schools using CCR-O and BCC-O models, with intake capacity, annual fees, and faculty numbers as inputs, while considering average placement salary, student satisfaction, and management vision as outputs. Likewise, Sreekumar and Mahapatra (2011) assessed 49 Indian B-schools through an integrated DEA and neural network approach, incorporating intellectual capital,

infrastructure, and fees as inputs, while measuring placement performance, recruiter satisfaction, international linkages, student satisfaction, faculty satisfaction, and industry interface as outputs.

Several studies have focussed on technical institutions. Tyagi *et al* (2009) analysed 19 academic departments at IIT Roorkee by using CCR-O and BCC-O models, considering academic and non-academic staff numbers, along with department operating costs, as inputs, while measuring student enrolment, student progress, and research output. Similarly, Ali *et al* (2017) evaluated 15 academic departments at a government postgraduate degree college in Uttarakhand using the CCR-O and BCC-O models. Their study incorporated academic staff, student enrolments, operating costs, research staff numbers, and research students as inputs, while assessing graduates, research awards, publications, and intellectual activities as outputs.

Pranesh *et al* (2013) conducted a study on 10 HEIs in Chennai by using the CCR-I model, considering faculty-student ratio, number of departments, research centres, and infrastructure expenditure as inputs, while measuring student placements, patents, and top magazine rankings as outputs. Jana *et al* (2018) focussed on 11 universities in West Bengal by using the BCC-I model, analysing the unit costs of education, faculty-student ratios, and support staff-student ratios as inputs, while evaluating NAAC assessment scores, student enrolments, and the number of academic programmes as outputs.

Kumar (2019) studied 50 management institutions in India using DEA with a self-organising map approach. The study incorporated faculty numbers and financial resources, including capital and operational expenditure, as inputs while considering employer perception, peer perception, consultancy projects, sponsored research projects, highly cited papers, citations, publications, and graduate salaries as outputs. Singh *et al* (2022) assessed 61 HEIs in India using the CCR-O and BCC-O models, incorporating student-faculty ratio and financial resources as inputs, with growth index, publications, patent details, and perceptions as outputs. Furthermore, Kaur (2021) analysed public expenditure on higher education across 28 Indian states using CCR-O and BCC-O models, measuring faculty numbers as inputs and student enrolment and graduation rates as outputs.

Studies have extensively demonstrated the application of DEA in assessing the efficiency of HEIs in India and various other countries. This includes evaluations across diverse categories such as research institutions, business schools, technical institutes, and management schools. By employing different DEA models and integrating complementary methodologies, these studies offer valuable insights into institutional performance, key efficiency determinants, and areas requiring improvement within the higher education sector.

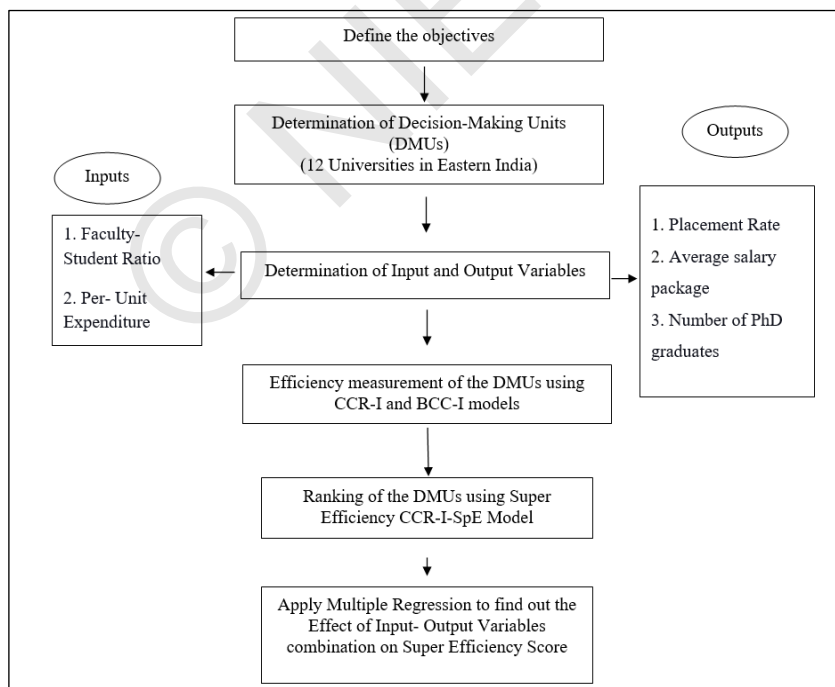
However, universities in the eastern region of India have received comparatively less attention in this regard. For a developing nation like India to achieve comprehensive progress, equitable development across all regions is essential. Furthermore, there is a noticeable gap in research utilising super-efficiency DEA models for ranking universities and applying multiple regression models to examine the impact of input and output variables on efficiency scores. Addressing these gaps would contribute to a more holistic understanding of institutional efficiency in the eastern Indian higher education landscape.

Methodology

Using the DEA approach, this study evaluated the relative performance of eastern Indian HEIs for the 2021-22 academic year. DEA is a commonly used method for measuring the comparative efficiency of various DMUs, including colleges, universities, hospitals, power plants, police stations, tax offices, businesses, and more. The performance efficiency of these various types of DMUs can be evaluated effectively and consistently using DEA technique (Ali *et al*, 2017).

In order to assess the efficiency of eastern Indian HEIs, the study used a multi-step methodology. Initially, universities efficiency was calculated using the Charnes- Cooper-Rhodes input oriented (CCR-I) and Banker-Charnes- Cooper input oriented (BCC-I) models. The super efficiency (SpE) CCR-I model was then used to rank the efficient HEIs. In the last stage, combination of output and input variables were taken into consideration as independent variables while the scores achieved using the super efficiency approach was considered as the dependent variable. Then, in order to determine how various performance measurement variables might affect these SpE scores, multiple regression model was used. The design of the study's framework is shown in Figure 1. Further specifics on the DEA approach, the data, and the variables used in the study are given below.

FIGURE 1
Design of the Study



DEA Method

The DEA was first introduced by Farrell (1957) in his groundbreaking work, "The Measurement of Productive Efficiency." Later, Charnes *et al* (1978) developed DEA model on Farrell's initial concept of technical efficiency measurement, also known as the **Charnes-Cooper-Rhodes** or CCR DEA model. There are two basic types of CCR models: Output and Input oriented. The researchers used input oriented CCR model in the study.

The general form of CCR-I (input orientation) model is given as follows:

Let us assume that,

n is the number of DMUs ($j= 1, 2, \dots, k, \dots, n$)

m is the number of inputs ($i= 1, 2, \dots, m$)

s is the number of outputs ($r= 1, 2, \dots, s$)

x_{ik} is the amount of input i used by DMU k

y_{rk} is the amount of output r produced by DMU k

Then the efficiency score of the k^{th} DMU is θ_k

Min θ_k

Subject to,

$$\sum_{j=1}^n \lambda_j x_{ij} \leq \theta_k x_{ik}, \quad i= 1, 2, \dots, m$$

$$\sum_{j=1}^n \lambda_j y_{rj} \geq y_{rk}, \quad r= 1, 2, \dots, s$$

$$\lambda_j \geq 0, \quad j= 1, 2, \dots, n$$

Banker *et al* (1984) extended the CCR model, which is now known as the **Banker-Charnes-Cooper** or BCC model. In this model, they added a convexity constraint that represents returns to scale (RTS).

Min θ_k

Subject to,

$$\sum_{j=1}^n \lambda_j x_{ij} \leq \theta_k x_{ik}, \quad i= 1, 2, \dots, m$$

$$\sum_{j=1}^n \lambda_j y_{rj} \geq y_{rk}, \quad r= 1, 2, \dots, s$$

$$\lambda_j \geq 0, \quad j= 1, 2, \dots, n$$

$$\sum_{j=1}^n \lambda_j = 1$$

The CCR model works on constant returns to scale (CRS) assumption, while the BCC model works on variable returns to scale (VRS) assumption (Cooper *et al*, 2005). The CRS model assumes that if all inputs are increased by a factor of p , then all outputs will also increase by a factor of p . On the other hand, the VRS model assumes that when inputs are scaled up by a factor of p , the outputs increase by a different factor, denoted as w . If w is less than p , it indicates decreasing returns to scale, and if w is greater than p , it indicates increasing returns to scale (Cooper *et al*, 2011).

The efficiency score in the context of CRS is commonly referred to as Overall Technical Efficiency (OTE) or simply Technical Efficiency (TE). A DMU is considered CCR-efficient when its efficiency score $\theta_k^* = 1$, and all corresponding slacks are equal to zero in the above mention CCR-I model.

In the VRS framework, the efficiency score is typically referred to as Pure Technical Efficiency (PTE). A DMU is considered BCC-efficient when its efficiency score $\theta_k^* = 1$, and all corresponding slacks are equal to zero in the BCC model.

The appropriate size of a DMU reflects the scale efficiency (SE). It is defined as follows:

$$\text{The SE of } k\text{th DMU} = \frac{\text{The TE of } k\text{th DMU}}{\text{The PTE of } k\text{th DMU}}$$

The SpE model proposed by Andersen and Petersen (1993) has been used in this study. We performed a

ranking analysis of HEIs in Eastern India by using this model. The main difference between a SpE model and the conventional DEA envelopment model is the exclusion of the DMU being evaluated, in this case DMU_k , from its own reference set, which enables the achievement of efficiency scores greater than one (Seiford & Zhu, 1999).

In the present study we have employed a CCR input-oriented SpE model in our empirical investigation.

The CCR-I SpE model is given as follows:

$$\begin{aligned} &\text{Min } \theta_k \\ &\text{Subject to,} \\ &\sum_{\substack{j=1 \\ j \neq k}}^n \lambda_j x_{ij} \leq \theta_k x_{ik}, \quad i = 1, 2, \dots, m \\ &\sum_{\substack{j=1 \\ j \neq k}}^n \lambda_j y_{rj} \geq y_{rk}, \quad r = 1, 2, \dots, s \\ &\lambda_j \geq 0, \quad j = 1, 2, \dots, n \end{aligned}$$

If $\theta_k < 1$ then DMU_k is inefficient; else efficient DMUs have a $\theta_k \geq 1$ (Ersoy, 2020; Xu & Ouenniche, 2012; Seiford & Zhu, 1999).

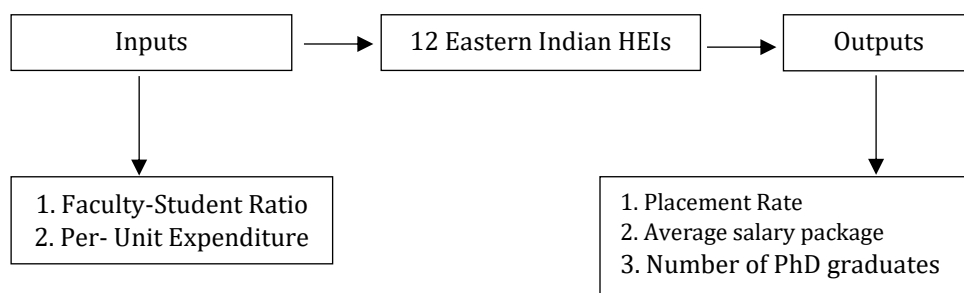
Decision-Making Units (DMUs)

In DEA, all DMUs are assumed to be homogeneous and must adhere to three regulations. The First rule for DMUs in DEA is that they must have the same objectives and carry out similar activities. The second regulation for DMUs in DEA is that they must use comparable inputs to generate equivalent types of outputs and thirdly, they should function within similar environments (Dyson *et al*, 2001). The selected universities are considered homogeneous units since they obey these three rules in the context of HE.

Variables Selection

To achieve effective and practical outcomes when employing DEA, care must be taken in the selection of input and output variables. The main objectives of the organisations should be reflected in the output variables (Jyoti *et al*, 2008; Chen & Chen, 2007; Globerson, 1985). However, there is no standard method for selecting these variables, and it is subjective (Aziz *et al*, 2013). The schematic diagram of the variables used have been shown in Figure 2.

FIGURE 2

Schematic Diagram of the Variables Used

Faculty-Student Ratio (FSR): Maintaining an appropriate faculty-student ratio is crucial for any educational institution. Various reports suggest that smaller units offer better classroom engagement for students. When classes have hundreds of students, it becomes challenging for the faculty member to give individual attention to each student. Therefore, the faculty-student ratio is an important factor in our study. Colbert *et al* (2000), Johnes & Yu (2008), Jana (2017), Pranesh (2013), Ray & Jeon (2008), and Singh *et al* (2022) also used FSR as an input variable.

$$FSR = \frac{\text{Total no. of faculty}}{\text{Total no. of student}}$$

Per Unit Expenditure (PUE): It is worth noting that financial resources can significantly impact an institution's performance and efficiency. As Watt (2001) argued, it is widely acknowledged that both human resources and financial resources are essential inputs for educational organisations. Insufficient financial resources can result in a deficiency of materials, impeding both the standard of instruction and research. According to UNESCO, financing in the education sector is important because education is a resource that benefits not only individuals, but also their families, communities, economies, societies, and the environment. We use Per Unit Expenditure as an input for our study.

Per Unit Expenditure on an academic year =

(Library cost + New equipment for laboratories + Engineering workshops + studio + other expenditure on creation of capital assets + salaries+ maintenance cost + workshops/ seminars/conferences cost) ÷ (The whole number of students in that specific academic year).

(Note: Researchers exclude expenditure on land and building.)

Jana *et al* (2018), Cunha and Rocha (2012), and Eckles (2009) also used Per Unit Expenditure as input variable.

Placement Rate (PR): The placement rate of an educational institution refers to the percentage of students who secure employment within a certain timeframe after completing their studies. It is an important metric for evaluating the effectiveness of an institution in preparing its graduates for the job market.

The placement rate can be an important factor in determining the return on investment (ROI) of an education. Higher placement rates can indicate that graduates are able to secure jobs, which can translate into a better ROI for their education.

Institutions with high placement rates are often viewed more favourably by prospective students, employers, and accrediting bodies, which can lead to increased funding, resources, and prestige. Avkiran (2001), Pranesh *et al* (2013) and Ray and Jeon (2008) used placement rate as an output. Singh *et al* (2022) considered growth index as an output. In this growth index, the number of placed students was an important component. Agasisti (2011) also emphasised on employability of graduates in her study model.

$$PR = \frac{\text{No. of placed students for the year}}{\text{No. of total pass-out students for the same year}} \times 100$$

Average Salary Package (ASP): The average salary package offered to graduates is often used as a metric to evaluate the reputation of an institution. Higher average salary packages indicate that the institution is successful in preparing students for the job market and producing high-quality graduates. Our study employs the average salary package as an output variable. Earlier studies by Mitra Debnath and Shankar (2009), Colbert *et al* (2000), Sreekumar & Mahapatra (2011) and Kumar (2019) also used average salary as an output parameter.

Number of PhD Graduates (NPG): The number of PhD graduates is an important indicator of the academic and research capabilities of an institution. PhD graduates are typically the primary producers of research at an institution. A good no of PhD graduates indicates that an institution is well-regarded in the academic community. This can help to attract top talent, including faculty members and students, and can lead to collaborations with other leading institutions. Therefore, the selection of the number of PhD graduates as an output variable is appropriate in our study. The same output has been used by Jyoti *et al* (2008), Cunha and Rocha (2012), and Andersson & Sund (2021).

Choice of Orientation

DEA offers two orientation options: input and output. The vision of input orientation is to minimise the level inputs needed to attain a particular level of output, while output orientation aimed to optimise the output produced from a specific level of inputs (Cooper *et al*, 2005). In this study, input orientation will be used because it is assumed that the inputs can be controlled more easily than the outputs (Coelli *et al*, 2005). The institutions can control the number of faculty members and annual expenditure, but not over the number of PhD graduates, the number of placed students and the average salary package. This same approach has been used by other researchers such as Abbott and Doucouliagos (2003), Pranesh *et al* (2013), Aziz *et al* (2013), Jana (2017), Jana *et al* (2018), Göksen *et al* (2015), Wildani *et al* (2023) and Agha *et al* (2011).

Returns to Scale

In the context of DEA, researchers often have the choice between VRS or CRS models. CRS assume that there is no significant relationship between the scale of operations and the efficiency score (Avkiran, 2001). On the other hand, VRS means there is an inequivalent change among the input and output variables (Drake *et al*, 1994). The CRS efficiency score measures overall TE, considering both size and efficiency, whereas the VRS efficiency score measures PTE without considering the size (Cooper *et al*, 2005). Using both approaches we

can find SE by dividing PTE into TE. In this particular study, the researchers employed both CRS and VRS approaches.

Data and Sample

In this study, data from the National Institutional Ranking Framework (NIRF) 2023 were utilised to select 12 HEIs from the eastern region of India. The selection was based on the availability of data on the NIRF website, which listed only 12 HEI from this region among the top 100 ranked institutions in 2023. The efficiency of these universities was assessed by using data exclusively from the academic year 2021–22. Since the data were obtained directly from the official website of the Indian government, no additional verification was required. To evaluate the efficiency of the selected Decision-Making Units (DMUs), the study employed DEA-Solver software (Cooper *et al*, 2005), implementing both the CCR-I and BCC-I models. The input-output variables and their descriptive statistics are presented in Tables 1 and 2.

TABLE 1
Information Related to Input and Output Variables

<i>DMU code</i>	<i>Name of DMUS</i>	<i>(O) No of PhD Graduates</i>	<i>(O) Placement Rate</i>	<i>(O) Average Salary Package</i>	<i>(I) Faculty-Student Ratio</i>	<i>(I) Per-Unit Expenditure</i>
D1	Jadavpur University	414	57.05	697500	0.08	304096.21
D2	Calcutta University	932	71.08	847285.71	0.08837	150330.45
D3	Siksha 'O' Anusandhan	79	81.55	599166.67	0.07563	551577.81
D4	KIIT	184	95.57	945000	0.08061	246489.73
D5	Tezpur University	68	21.21	408500	0.08182	447130.57
D6	BIT	487	73.36	615125	0.06934	318173.89
D7	Mizoram University	74	8.45	292500	0.09764	499210.28
D8	NEHU	103	5.63	340000	0.07285	666994.15
D9	Burdwan University	147	56.93	196000	0.07227	344363.08
D10	Gauhati University	338	23.85	500000	0.03135	187936.88
D11	Utkal University	165	50.24	317500	0.05179	284184.89
D12	Visva-Bharati	188	23.44	430800	0.05606	371111.75

Source: Compiled by the authors using NIRF data

TABLE 2
Descriptive Statistics of Inputs and Outputs Variables

	<i>Faculty- Student Ratio</i>	<i>Per Unit Expenditure</i>	<i>No of PhD Graduates</i>	<i>Placement Rate</i>	<i>Average Salary Package</i>
Max	0.09764	666994.2	932	95.57	945000
Min	0.03135	150330.5	68	5.63	196000
Average	0.071478	364300	264.9167	47.36333	515781.4
SD	0.01706	145813.5	240.5284	28.85259	220846.3

Source: Estimated by the authors using NIRF data

Results and Discussion

Technical Efficiency Score Analysis

According to the results presented in Table 3, only four out of 12 HEIs, viz., Calcutta, Gauhati, Kalinga Institute of Industrial Technology (KIIT), and Birla Institute of Industrial Technology (BIT) were found to be technically efficient based on the assumption of CRS. The other eight HEIs are relatively technically inefficient with CRS scores below one and the average efficiency score is 0.7079. Five universities — Tezpur, North Eastern Hill University, Burdwan, Visva-Bharati, and Mizoram — have scores lower than the average, with Mizoram University having the lowest score of 0.2041, indicating poor performance. KIIT is found to be the most technically efficient, as it is a peer of the maximum number of universities. The technical efficiency score of Siksha 'O' Anusandhan is 0.9095. So, it can be said that this university can come to the efficiency frontier with a little effort. The performance of Jadavpur and Utkal University can be considered satisfactory because their TE score is above the average score.

Pure Technical Efficiency Score Analysis

The PTE score assesses technical efficiency without taking into account scale efficiency and assumes a variable returns to scale. This suggests that PTE is employed to assess the managerial effectiveness of DMUs. The results of the PTE score for various universities are presented in Table 3. VRS efficiency scores are less than one for all HEIs, except for Calcutta, Gauhati, KIIT, and BIT, indicating that these HEIs are on the efficiency frontier. The rest eight universities are located below the efficiency frontier. Interestingly, all inefficient universities with low CRS scores have higher VRS scores, indicating that they are efficient in converting inputs into outputs but suffer due to their unfavourable size. Additionally, Gauhati University has the maximum peer count in terms of the VRS assumption, whereas KIIT has the maximum peer count under the CRS assumption. Therefore, Gauhati University is the most efficient university under the VRS assumption. The average PTE score is 0.7628, which is greater than the average TE score, indicating that the overall performance of universities decreases due to their disadvantageous size.

Scale Efficiency Score Analysis

The SE score helps to determine the appropriate size of the university. A SE score of 1 means the university is functioning at an optimal size without any negative impact on efficiency and differs when the SE score is less than one.

Table 3 indicates that four universities, namely Calcutta, Gauhati, KIIT, and BIT, have SE scores equal to 1, which means they are operating at an optimal scale and are not negatively affected by their size. On the other hand, eight universities are scale inefficient because they are either too big or small in comparison to their ideal size. Of these scale-inefficient universities, Jadavpur, Siksha 'O' Anusandhan, Burdwan and Visva-bharati have significantly higher SE scores than the others. The lowest SE score is associated with Mizoram University.

Comparison of TE, PTE and SE of individual DMU have been shown in Figure 3.

FIGURE 3
Comparison TE, PTE, and SE Score of DMUs

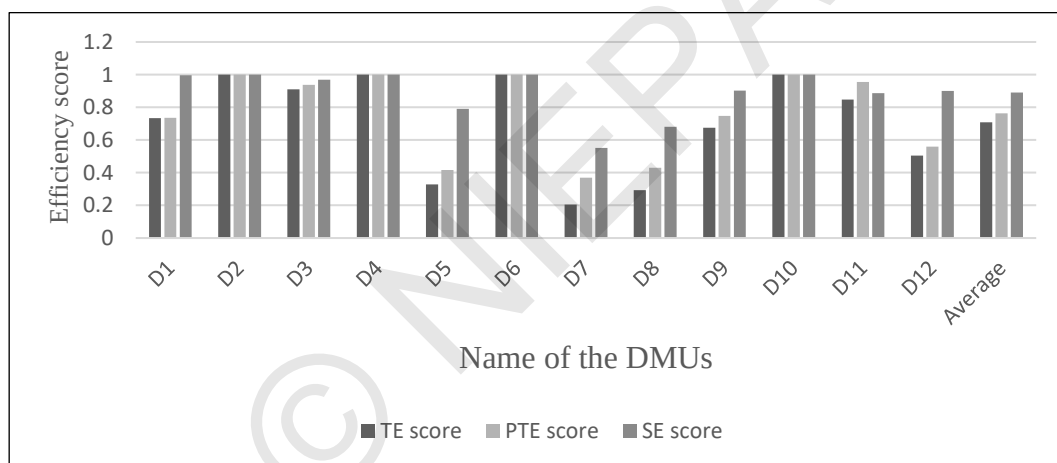


TABLE 3
TE, PTE, SE and SpE Score of the DMU

DMU Code	Name of DMUS	TE Score	Peer Count	PTE Score	Peer Count	SE Score	RTS	Super efficiency Score	Peer Count	Rank
D1	Jadavpur University	0.7334	0	0.7361	0	0.9963	Constant	0.733368	0	7
D2	Calcutta University	1	1	1	3	1	Constant	3.490156	3	1
D3	Siksha 'O' Anusandhan	0.9095	0	0.9385	0	0.9691	Constant	0.909488	0	5

Cont...

D4	Kalinga Institute of Industrial Technology (KIIT)	1	7	1	4	1	Constant	1.283778	8	3
D5	Tezpur University	0.3288	0	0.4163	0	0.7898	Constant	0.328759	0	10
D6	Birla Institute of Technology (BIT)	1	3	1	1	1	Constant	1.070568	4	4
D7	Mizoram University	0.2041	0	0.3701	0	0.5515	Constant	0.204069	0	12
D8	North Eastern Hill University	0.2926	0	0.4303	0	0.6800	Constant	0.292629	0	11
D9	Burdwan University	0.6756	0	0.7482	0	0.9030	Constant	0.6756	0	8
D10	Gauhati University	1	5	1	8	1	Constant	1.521546	5	2
D11	Utkal University	0.8467	0	0.9553	3	0.8863	Constant	0.846677	0	6
D12	Visva-Bharati	0.5036	0	0.5592	0	0.9006	Constant	0.503638	0	9
Average		0.7079		0.7628		0.8897				

Source: Estimated by the authors using NIRF data

Depict of RTS

The Return to Scale (RTS) helps to determine whether the size of a DMU is either too big or small. The efficiency of DMUs (in our case HEIs) operating at an increasing return to scale (IRS) or decreasing return to scale (DRS) can be improved by adjusting their sizes, but universities operating at constant return to scale (CRS) are already using their resources efficiently and cannot be further improved (Singh *et al* 2022). Table 3 shows the universities operating under CRS, meaning that these universities cannot increase their scale of operations without increasing their outputs by the same proportion. Interestingly, no university operates under DRS or IRS.

Super-Efficiency Ranking

The DMU with an efficiency score of one is referred to as the efficient DMU in DEA. Any super-efficiency method that is documented in the literature can be utilised for ranking all DMUs with efficiency score 1. In this study, we use the Andersen and Petersen (1993) super-efficiency model. Table 3 provides the super efficiency ranking of institutions, and it can be

seen from this ranking that among the 12 universities in eastern India, Calcutta University is in the top position and Mizoram University is in the bottom spot. The ranking of the other universities is given in the Table 3.

Description of Various Efficiency Scores

The data in Table 4 provide information about descriptive statistics of TE, PTE, and SE scores of 12 universities. The table reveals that 8 of the universities are considered inefficient. On an average, the TE score of all universities is 0.7079 or 70.79 per cent, with a range between 0.2041 and one. This means that the average technical inefficiency of the universities is 29.21 per cent. The PTE score of all universities is 0.7628 on an average, with a range between 0.3701 and one. The mean pure technical inefficiency is 23.72 per cent. It means that 23.72 per cent of average pure technical inefficiency out of 29.21 per cent of average technical inefficiency is due to poor resource management. The remaining part of technical inefficiency is due to universities not functioning at their optimal size. The mean SE for all universities is 0.8897, with a range between 0.5515 and one. The average scale inefficiency score is 11.03 per cent.

TABLE 4
Descriptive Statistics of TE, PTE and SE Score

<i>Descriptive Statistics</i>	<i>TE</i>	<i>PTE</i>	<i>SE</i>
No. of Universities	12	12	12
No. of inefficient universities	8	8	8
No. of efficient universities	4	4	4
Average	0.7079	0.7628	0.8897
Minimum	0.2041	0.3701	0.5515
Maximum	1	1	1
Average inefficiency (%)	29.21	23.72	11.03

Source: Estimated by the authors using NIRF data

Regression Model Analysis

We employed a multiple linear regression model to examine the effect of input-output variables on universities' super-efficiency scores. In this model, the researchers use super efficiency scores of universities as the dependent variable and input-output variables as independent variables, as done by Agha *et al* (2011).

$$\text{Super-efficiency (I, O)} = 0.317 - 0.0000005386 \times \text{PUE} + 2.319 \times \text{FSR} + 0.003 \times \text{PR} + 0.0000003816 \times \text{ASP} + 0.003 \times \text{NPG}$$

The result reveals that the overall multiple linear regression model holds statistical significance and shown in Appendix A. The number of PhD graduates exhibits a positive and statistically significant relationship with the super efficiency score of universities. An increase of 1 unit in the number of PhD graduates leads to an estimated increase of 0.003 units in the super-efficiency score. Moreover, the average salary package appears to have a slight positive impact on the super-efficiency score, although this effect is relatively small but not statistically significant. Similarly, placement rate has positive impact on the super-efficiency score and

also not statistically significant. In contrast, variables like per unit expenditure, and faculty-student ratio show negative effects on the super-efficiency score, but it's important to note that these effects are not statistically significant at the 5 per cent significance level as shown in Appendix B.

Target Summary

We have provided an input target summary in Table 5, which highlights that the inputs of inefficient universities should be reduced by an average of 34.32 per cent to make them efficient. Meanwhile we have diagrammatically shown the comparison of the targeted and actual input values for each individual DMUs in the Figures 4 and 5.

TABLE 5
Target Inputs Summary

Average Reduction of FSR	29.22%
Average Reduction of PUE	39.41%
Average Reduction of all Inputs	34.32%

FIGURE 4
Comparative Diagram of Actual and Targeted FSR

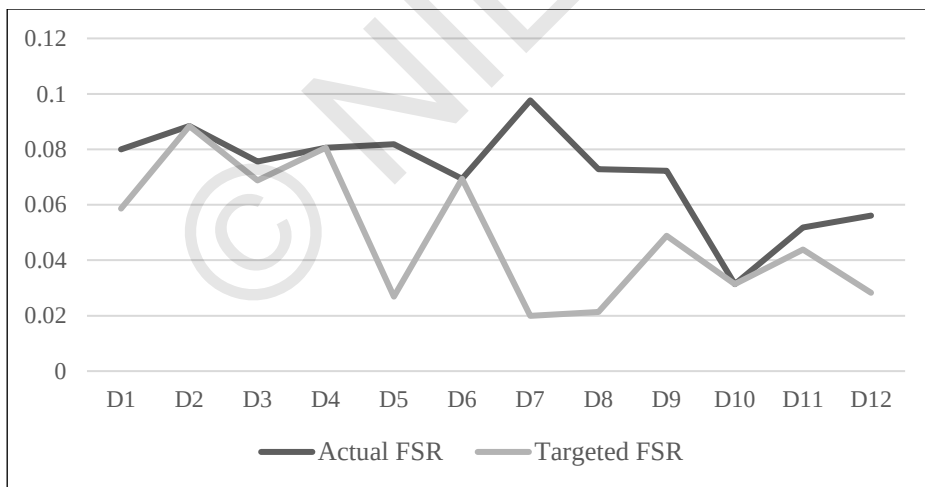
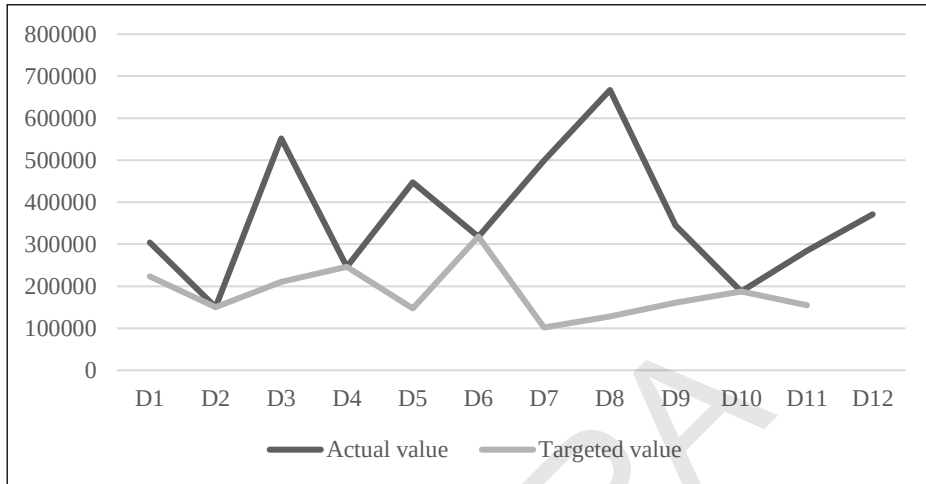


FIGURE 5

Comparative Diagram of Actual and Targeted PUE**Conclusion**

This study evaluated the efficiency of 12 HEIs in Eastern India by using the Data Envelopment Analysis (DEA) approach, incorporating the CCR-I and BCC-I models, followed by a super-efficiency (SpE) model for ranking. Additionally, a multiple regression analysis was employed to examine the impact of various input and output variables on efficiency scores. The findings provide valuable insights into the operational performance of higher education institutions in the region, shedding light on efficiency disparities and potential areas for improvement.

The results revealed that only four HEIs — Calcutta University, Gauhati University, Kalinga Institute of Industrial Technology (KIIT), and Birla Institute of Technology (BIT) — achieved technical efficiency under the CRS assumption. The remaining universities exhibited varying degrees of inefficiency, with Mizoram University demonstrating the lowest efficiency score. The study further highlighted that managerial efficiency (PTE scores) was higher than technical efficiency (TE scores), indicating that inefficiencies largely stem from scale-related factors rather than poor resource management. The analysis of scale efficiency (SE) suggested that universities should optimize their operational sizes to enhance overall efficiency.

Through the super-efficiency DEA model, Calcutta University emerged as the top-ranking institution, followed by Gauhati University and KIIT, while Mizoram University ranked the lowest. The regression model findings indicated that the number of PhD graduates, placement rate, and average salary package had a positive impact on super-efficiency scores. In contrast, faculty-student ratio and per-unit expenditure exhibited a negative correlation, though not statistically significant. These results underscore the importance of fostering research output and employability prospects for enhancing university efficiency.

The study also provided an input target summary, suggesting that inefficient universities should reduce faculty-student ratios and per-unit expenditures by an average of 29.22 and 39.41 per cent, respectively, to attain efficiency. This reinforces the need for strategic resource allocation and institutional restructuring to optimise the performance.

The analysis of university's performance would greatly aid the UGC (University Grants Commission) in formulating effective educational policies. By acknowledging high-performing universities as peer institutions to less efficient ones, the UGC can establish a benchmark for educational excellence. These findings hold substantial significance for policymakers and administrators within the education system, enabling them to optimise financial and human resources. Given the importance of enhancing both access and quality in higher education within our knowledge-based economy, these results offer valuable insights to bridge gaps in the sector. Consequently, this study directly supports universities in identifying university-specific factors that foster educational performance and encourages healthy competition, ultimately leading to improved overall outcomes.

This study possesses several limitations. Firstly, it gauges relative efficiency through the DEA method, thereby not providing an assessment of absolute efficiency for DMUs. Geographically, it exclusively focusses on 12 HEIs located in eastern India. Furthermore, the efficiency evaluation is based on a narrow set of inputs (2) and outputs (3), further limiting the study's breadth.

The purpose of this study was to evaluate the efficiency of 12 HEIs in Eastern India. Future studies might expand their scope to incorporate academic institutions outside of India as well. Additional input-output variables could be included to increase the comprehensiveness of performance measurement. While this study used quantitative variables, future research could evaluate efficiency using qualitative factors including student satisfaction, stakeholder views, and feedback. The DEA method was used in this study, however future research may investigate how to integrate DEA with different multi-criteria decision-making methodologies.

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APPENDIX

APPENDIX (A)

ANOVA^a

	<i>Model</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	7.081	5	1.416	5.612	.029 ^b
	Residual	1.514	6	.252		
	Total	8.596	11			

a. Dependent Variable: Super-efficiency

b. Predictors: (Constant), NPG, FSR, PR, ASP, PUE

APPENDIX (B)

Coefficients

	<i>Model</i>	<i>Unstandardised Coefficients</i>		<i>Standardised Coefficients</i>	<i>t</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	.317	.824		.385	.714
	FSR	-2.319	10.367	-.047	-.224	.830
	PUE	-5.386E-007	.000	-.093	-.324	.757
	PR	.003	.007	.117	.464	.659
	ASP	3.819E-007	.000	.100	.356	.734
	NPG	.003	.001	.723	2.705	.035

a. Dependent Variable: Super-efficiency

Role of Mother Tongue in Language Learning: Teachers' Perspectives

Chaya Rajora*

Abstract

The present paper investigates the understanding of elementary grade teachers of their pupils' language and the role of mother tongue in language learning. It is an empirical study involving language teachers, teaching in government and private schools of Delhi, to gain insights into the status and role of children's mother tongue in formal language learning. The teachers' attitude towards the mother tongue is reflected in their articulations, which constitute the main data. The discourse analysis of their articulations enabled me to identify that the mother tongue is considered a barrier in language learning rather than facilitating the child's cognitive development. The teachers articulated the desirability of standard language for teaching-learning in the classroom. They believed that the mother tongue hinders in teaching-learning in the classroom. However, while they voiced out the significance of mother tongue in a child's life, they maintained that it should not be used for formal purposes. For decades, various policies have been recommending mother tongue-based instruction at the primary level, including the latest policy, i.e. National Education Policy 2020 (GoI). There are constitutional provisions and policy directives to make a child study through their mother tongue up to Grade VIII, however, its implementation seems a far cry.

* Department of Elementary Education, Institute of Home Economics, Hauz Khas Enclave
New Delhi – 110016. Email: chayarajora@gmail.com

Introduction

The centrality of language to the entire educational system is a well-established fact. One of the most important functions of language is to enable a child to express his/her ideas, thoughts, and imagination. However, language is not only used for communication. It is a cognitive activity that enables an individual to represent, categorise and form the knowledge base of an individual. Britton (1971: 29) postulated that "language is a way of representing one's experiences. We all represent the same world in which we live, but we may have our own representation of our needs and desires." He argued that a child speaks not only to meet its immediate needs or to make sense of what is going on around. But its creations, tone of interpretations, the nature of constructions, and the direction it takes, during the course of speaking, reflect the kind of person it is becoming. This powerful tool is a process of shaping one's individuality and distinct identity.

The policy documents over the last several decades have emphasised the role of language in the learning and cognitive development of children. National Curriculum Framework-2005 (NCERT, 2006) (NCF-2005 henceforth) and National Education Policy 2020 (MHRD, GoI) recognise that children are born with an innate language faculty which enables them to internalise a complex, rule-governed system called language. Before coming to school, children acquire language(s) naturally from their home and neighbourhood environment. Moreover, when they enter the school premises, they exhibit functional understanding (oral) of two to three languages. The language with which a child enters the school is the language of its first identity (Mohanty, 2014). This is the language of its early experiences in which it communicates and builds relationships with friends and the community. It empowers the child to deal with the social world. But when it enters the school, its language is no longer an asset to it. Once an empowering tool, in school, it becomes a liability for the same child. School introduces a formal language with which the learner has little or no connect. This unfamiliarity with the language often devalues its experiences and understanding of the world, as it cannot speak the language of the school. Even if a learner shows competence in its mother tongue, it is used for social and interpersonal communication, which is restricted to home and community. It does not make a way inside the classroom for formal transactions.

School learning involves abstract concepts, and demands one to regulate his/her thinking to solve problems. All this is done in a language with which the child has little, or often, no familiarity, experience, or knowledge. The dominant school language puts pressure on the child. It also results in non-comprehension and failure as they have to deal with the complexity of language along with the abstraction of the concepts (*ibid*). As the issues faced by students in a classroom are largely affected by teachers' pedagogical practices, we have documented here teachers' perspectives on children's mother tongue and its role in learning to understand the complexities involved with the issue of language used by learners.

In order to understand teachers' perspectives, an interview schedule was designed. It was designed to elicit teachers' ideas, perspectives, and viewpoints about the mother tongue and various dimensions of language teaching and learning in elementary grades and the role of language in general. Patton (2002) stated that in the interview guide approach, the interviewer outlines the specific topics and issues to be covered in advance. Such an outline enabled me to keep the interview conversational and situational. It helped in maintaining the focus while interacting with the teachers and at the same time allowed 'individual perspectives and experiences to emerge' (2002: 344). The teachers' beliefs and views are

analysed using discourse analysis. They are categorised into different themes, and the main ideas expressed by teachers are presented under themes (Carney, 1972).

Issues with Formal Language

Halliday (1969: 27) postulated that the problem of language arises because the child is expected to accept a 'stereotype of language' which is completely different from a child's experiences that it has gained at home or insights it might have developed in the neighbourhood. In schools, language is considered as a distinct subject which is far distant from a child's social construction and knowledge. On the contrary, language, in education, is not merely another discipline; rather, it is a medium through which most knowledge is constructed. NCF-2005 (NCERT, 2006) emphasises on the fact that language cuts across the curriculum; language learning is not restricted to a language classroom only. "A social science, science or mathematics class is *ipso facto* a language class" (NCF 2005: 38). In other words, during the process of acquiring academic knowledge, be it science or social science, children are exposed to the specific terminologies called the 'register' which forms the linguistic character of the discipline. Children engage intensively with these terminologies and phrases, which are specific to the discipline, day in and day out. Thus, such an engagement enhances the learner's linguistic knowledge in addition to increasing the vocabulary. One can also say that every class is a language class.

However, in practice, language is viewed as a subject and accorded a lower status in the hierarchy as compared to other disciplines like mathematics, science, etc, in the school curriculum. Not only this, as stated above, a standard language is also imposed on children in schools (PROBE, 1999). PROBE highlighted the prevalent practices of language teaching in classrooms in India. It stated that language teaching is mechanical in nature, which focusses on alphabets, correct spellings, grammar, neat writing, and rote memorisation. The teaching-learning process does not attempt to include colloquial forms from different dialects. Thus, children who bring a plethora of experiences and knowledge with them are kept at bay as they are unable to express their ideas in the desired or formal language. However, NCF-2005 (NCERT, 2006) advocated that home language(s) or mother tongue should be the medium of learning as it is imperative to honour the child's home language(s) according to Article 350A of our Constitution. The National Education Policy 2020 (MHRD, GoI) also reiterates the importance of mother tongue education at the primary level and beyond wherever possible. To quote the document:

It is well understood that young children learn and grasp nontrivial concepts more quickly in their home language/mother-tongue..... Wherever possible, the medium of instruction until at least Grade 5, but preferably till Grade 8 and beyond, will be the home language/mother tongue/local language/regional language (p. 13)

LaDousa (2015), in his ethnographic work on Indian schools in Varanasi (Uttar Pradesh), provided a vivid account of communicative structures and practices followed in various types of schools. He highlighted an interplay among language, schools, and the social status of people. He asserted that schools are sites where a dominant language gains recognition and language ideologies are produced. These schools are classified on the basis of the medium of instruction, which re-creates language differences and strengthens the stratification in a society. Thus, language is used to shape one's perspective, worldview, ideology, and

sociolinguistic identities. LaDousa referred to Ferguson's (1959) concept of diglossia which argued that there are high and low varieties of the same language. In the Indian context, Hindi can be said to have high status and its 'dialects' Braj, Awadhi, and Bhojpuri are of low status. Due to this acquired status of high and low languages, there exists a sharp contrast between "textual versus oral, formal versus vernacular, and institutionally acquired versus mother tongue within the same language" (LaDousa, 2015: 42). His work brings to the fore that people's perception of language in an educational institute is related to social class, social mobility, and economic success. This remarkable piece of research established that what is alienated from the school is the mother tongue.

What LaDousa has established in his germinal work has a historical context which Rai (2001) has described as a complex politics of language in Indian society. He described how Hindi evolved in the nineteenth century in north India as a hybrid of languages where Hindi, Urdu and Hindustani co-existed. 'It was a heteroglot that absorbed the semantics of many traditions. He has traced the troubled history of language and has shown us the long conflict between various languages (2001: vii-viii). The work presents how, through colonial interventions, a Hindu Hindustani and Urdu Hindustani were distinguished. According to him, different varieties of the same language were given various statuses in one nation; language was being constituted, marking it with the politics of the time. To understand the complex issue of teaching language so that children learn to read, write and think in different languages, I interacted with school teachers. My experience of interactions with the teachers is presented in the next section.

Experiences from the Field

As discussed, the question of 'language' in educational discourse is complex. It has garnered a lot of academic inquiry and has acquired many dimensions in recent decades. One of the main issues that emerges in this debate is the issue of the medium of instruction in schools. To gain an insight into how formal languages are patronised and promoted and understand views about the mother tongue, a total of 20 teachers working in private and government schools in Delhi were interviewed, based on convenient sampling. This section presents teachers' beliefs and views in six subsections. The first subsection offers insights into the teachers' perceived aims of teaching language. The second subsection presents their views on the purposes for which they think children use language. The third subsection delves into their notions of the mother tongue. The fourth subsection describes their views about the role the mother tongue plays in learning a language. The fifth subsection presents their views on the mother tongue as a resource or an obstacle. The last subsection discusses the instances in which they find the use of the mother tongue inappropriate.

Aims of Language Teaching

This subsection presents the teachers' views and understanding of certain foundational ideas on language teaching at school. To gain insights into teachers' beliefs and theoretical constructs about language learning, the teachers were asked to list the aims of teaching a language in elementary grades. The teachers gave several responses which are shown in Table 1.

TABLE 1
Aims of Teaching Language

<i>Teachers' Responses</i>	<i>Percentage</i>
Expression and communication	83.3
Relate with one's environment	50.0
Vocabulary building	33.3
Understanding the text in other subjects	33.3
Learn syntactic and grammatical rules	17.0
Pronunciation	17.0

According to 83 per cent of participant teachers, the primary aim of language teaching was to develop the ability to communicate or express oneself. About 50 per cent of the sampled teachers believed that the aim of language was to relate to one's environment. The third leading response given by 33.3 per cent of the teachers was about vocabulary building. The same percentage of teachers stated that they aimed to enable students to understand the text in different subjects. Subsequently, 17 per cent teachers stated learning syntactical and grammatical rules as their aim. It was followed by the last response, which was in the realm of pronunciation.

The data reflect that their understanding of the aims of language teaching is mechanical in nature. The main emphasis is laid on communication, vocabulary building, learning grammatical rules and developing syntactic understanding. However, according to NCF-2005 (NCERT, 2006), language teaching must enable children to understand and make connections with the world around them. It is noteworthy that 50 per cent of the teachers stated that the language is taught to relate to one's own environment. However, when we delved deeper into this idea, the teachers could not elucidate how and with whom the child would make connections. The chief aim of understanding and making connections between ideas, people and things was found to be missing in teachers' views. It is important to note that there were 33 per cent teachers who mentioned that language helps in understanding the text in other curricular areas. Noticeably, none of the teachers recognised language learning as a cognitive activity wherein various forms of understanding are being developed and fostered. The teachers did not mention anything about learning a language to foster comprehension. Even after probing, they did not articulate that the core function of language is understanding and developing interconnections between different facts, concepts, and ideas and how an individual with the help of language further weaves them into an interconnected web of known things (NCERT, 2006). Another significant aim of language education is the development of a sense of self (NCERT, 2006). This idea was also absent from the teacher's understanding. According to Bernstein (1971), language, culture, and identity are interrelated. He postulated that language is socio-culturally constructed, through which various symbols and memories are being shared and created and therefore, it makes close associations with a child's thoughts and identity.

Use of Language by Children

With an aim to gain insight into teachers' understanding of their students and their world, the teachers were enquired about the purposes for which children use language. The focus was on gauging how much the teachers knew their students as children, their thought, and their linguistic world. Table 2 presents the relevant responses of the teachers.

TABLE 2
Purposes for Which Children Use Language

<i>Teachers' Responses</i>	<i>Percentage</i>
To express and communicate one's own needs and ideas	100.0
To build a relationship with others	50.0
To talk with adults	50.0
To develop an understanding about the world	33.3
Dialogue during play	33.3
To write stories, letters etc.	33.3
For knowledge acquisition	17.0
To passionately express and read	17.0

Kumar (2000) postulated that it is important to understand what functions language performs in a child's life to enable and determine one's own role as a teacher and a parent. The teachers who listen to their students and understand how children use language to think, question and operate in the environment can facilitate their learning better. All the teachers believed that it is a tool to express oneself. Children communicate their ideas and needs with one another and with adults through language. There were 50 per cent of them who articulated that it is a way through which children establish relationships with others. As many as 33 per cent of the teachers believed that children use language during their play time. Interestingly, 17 per cent teachers stated that language is used for knowledge acquisition. However, they did not confine these purposes merely to academics. 33 per cent teachers mentioned that it is used as a dialogue during a play, and children use it to plan their own day. However, when they were probed further, they were unable to elucidate themselves. Numerous purposes listed by teachers reflect that it is a flexible tool which enables a child to respond to a situation and, in turn, gives shape to the situation that one is facing. Interestingly, 17 per cent of the teachers pointed to children's use of language to passionately express and read something. This belief depicts how reading is taken as a 'performance' in classrooms rather than a cognitive activity (Russell, 1979). Thus, language classrooms generally focus on the 'performatory' aspect of reading that emphasises theatrical abilities involving voice modulation and pitch.

Defining Mother Tongue

To understand teachers' ideas and notions about the mother tongue, they were first asked to define the mother tongue in their own words. Table 3 presents their responses.

TABLE 3
Defining the Mother Tongue

<i>Teachers' Responses</i>	<i>Percentage</i>
Language used at home by parents and guardians	100.0
Language in which one can easily and subtly express oneself without any effort	100.0
Literal description expressed in simplistic terms: 'maa ki bhasha', 'bolchaal ki bhasha'	83.8
Different from regional and formal language	33.3
It does not have a formal structure	17.0

When the teachers were asked to define mother tongue in their own terms, all the teachers in unison reported that mother tongue is a language familiar to a child and that s/he speaks it at home and around. Adding on further, the teachers reported that essential features of the mother tongue include the subtlety, ease, and flexibility with which it is spoken in an environment by an individual. There were 83 per cent teachers who provided the literal descriptions for the mother tongue: *maa ki bhasha* (language of the mother), *bhasha jo maa ke doodh ki bhaanti madhur ho* (language as sweet as mother's milk), *bolchaal ki bhasha* (colloquial). 33 per cent teachers stated that it is different from regional and formal language and 17 per cent asserted that mother tongue doesn't have a formal structure.

The teachers' views reflect the popular perception associated with the mother tongue. It is important to note how the use of the mother tongue is confined to the informal, familial set-up by referring to it as a language used at home and calling it *maa ki bhasha* (language of the mother) and not *pita ki bhasha* (language of the father). However, 17 per cent of the teachers raised a popular notion and an extremely significant issue by pointing out that the mother tongue does not have a formal structure. Also, it is different from regional and formal languages. Linguists (like Abbi, 2021; Agnihotri, 1995 and Pattanayak, 1981) suggest that what gets counted as language and what remains the mother tongue/regional language/variety of language is an entirely social and political issue. A variety of languages used or supported by a handful of powerful people gets noticed, and in due course, it is declared a language. Steadily, its lexicon and grammar are written. It also becomes the language of literature in that area. With due course of time, it gets standardised and hence becomes eligible as a medium of instruction in schools. For instance, once literary languages, such as Awadhi and Braj whose compositions forms the context of Hindi poetry are now considered a tributary of Hindi. While teachers pointed out that mother tongue is different from formal language, their articulations take us to the issue of the specific forms of language as desirable in an industrialised and modern institutional framework. The version of language spoken by a group of people gets classified as inferior and draws out associations of being out of the purview of a civilised society (Orsini, 2002). For instance, the use of colloquial words by children was categorised as a deviation from the standard as it did not meet the standards of the standard language taught in the school. We also need to carefully examine the idea of the standard language. Standards are often set to bring in uniformity among items. To become a standard, it is also expected to have a minimum level of acceptability of an item to be used.

The conditions for this acceptability are based on the preferences of high-status groups. In the same way, standard languages convey uniformity and claim the purity of one form of a language over others (Goswami, 2017).

Role of Mother Tongue

This subsection presents the teachers' views on the role of the mother tongue in learning a formal language. Table 4 presents the variety of teachers' responses.

TABLE 4
Role of Mother Tongue in Learning a Language

<i>Teachers' Responses</i>	<i>Percentage</i>
Familiarity with the mother tongue helps in learning other languages	100.0
Lays a foundation for learning any language	67
Helps in free and subtle expression, subtlety leads to language learning	33.3
Knowledge of mother tongue leads to the development of educational qualities	17.0
Learning a language becomes faster by making translations	17.0

All the teachers asserted that mother tongue aids in the learning of other languages. The data reflect that the teachers recognised the role and importance of the mother tongue in learning a language, but it is only defined in terms of ease, familiarity, and subtlety with which one uses a language. According to them, this subtlety in their understanding facilitates language teaching and learning. Lankshear (1995), Britton, (1971) and Teale and Sulbzy (1989) also suggested that since a child knows its language, it has cognitive abilities to abstract extremely complex systems of language – from the flux of sounds. Therefore, one needs to foster these skills by promoting advanced-level communicative and cognitive abilities in the classroom and hence it is the goal of first language education. Interestingly, 17 per cent of teachers stated that by making translations in their mother tongue, a child learns a language faster. However, in the same vein, the teachers contradicted themselves by reporting that translations in their mother tongue led to mistakes in other languages. It points out the pedagogical techniques being used in the class wherein children are not encouraged to engage with a language and appreciate its subtleties, but to mug up the rules and apply them everywhere.

LaDousa (2015: 172) used an analytical category to capture the essence of a classroom practice which he termed as 'Safetalk.' 'Safetalk' is a face-saving technique to deal with a difficult situation where repetition, chorusing and minimal elaboration are done on the part of teachers and students to facilitate learning. He pointed out that in all types of schools, a teacher always remains in power, whereas meek students have little or nothing to contribute to classroom interaction. He has presented a case of an English class at a Hindi-medium school where students sometimes answered questions posed by the teacher that were specific and never got indulged in any kind of interpretation or responses emerging out of an engagement. However, it is worth noticing that teachers recognised the pivotal role of mother tongue in

language learning. But when I probed them further to elaborate on themselves, they also expressed that mother tongue posed problems in the context of pedagogical issues. The next subsection further elaborates this.

Mother Tongue: Resource or an Obstacle

This subsection offers a description on the teachers' views on the function of home language as a resource or an obstacle. The teachers described the pedagogic challenges that they faced. Their perspectives are presented in Table 5.

TABLE 5

Mother Tongue Creating a Barrier to Language Learning in a Classroom

<i>Teachers' Responses</i>	<i>Percentage</i>
It leads to grammatical errors at the level of vocabulary and syntax	67.0
Colloquial words and expressions are difficult to comprehend	33.3
Struggle with formal language than understanding the concept	33.3
It does not provide the same appropriate vocabulary for concepts in maths and science, and foreign languages	33.3
Colloquial pronunciations are erroneous	17.0
It hinders the understanding and articulation of logic related to the subject (mathematics, sciences)	17.0

The previous subsection discussed the teachers' belief that familiarity with the mother tongue helps in learning the other language. However, when probed further on whether the mother tongue is a stumbling block or an asset, all the teachers believed that at one level or the other, the mother tongue creates a hindrance in language learning. There were 67 per cent teachers who stated that the use of mother tongue in class leads to errors at the level of syntax and vocabulary. The next category of 33 per cent teachers stated that when children use their own language, other than a formal one, in the classroom, it gets difficult to understand and comprehend one another, as colloquial words and expressions are different. The same percentage of teachers stated that due to comprehension issues of language, students struggle with formal language used at school rather than engaging with the concepts. The participant teachers stated that children 'think' in their mother tongue and 'speak' in formal language; this translation process leads to grammatical errors. They added that due to the influence of their mother tongue, children make mistakes in pronunciation. Children are expected to speak and read formal language, but their mother tongue influences their language and invariably creates problems in learning. In other words, the teachers considered children's pronunciation as erroneous; what their understanding seems to be missing is that it is the transitory phase, and adequate auditory experience may help a learner to understand the difference between mother tongue and formal language. There were teachers who reported that children's mother tongue hinders understanding and articulation of a particular concept or topic in a class. However, policy documents such as NEP 2020 (GoI: 2020) and NCF-2005

(NCERT, 2006) have asserted that bi/multi-lingualism raises cognitive growth, divergent thinking, and scholastic achievement. It strongly suggests that teachers should use multilingualism as a classroom resource and strategy to make one feel accepted and part of the group. It will even keep a child's identity and sense of self safe and secure.

The teachers emphasised on the desirability of standard language for teaching and learning in the classroom. Goswami (2017: 168) aptly stated, "the legitimisation of language seems complete when the practitioners of language themselves believe that the right way to use a language is the one which school prescribes." The teachers' insistence on formal language makes one think that school is an institution that acts as an instrument to create a divide between formal language and its varieties. Schools become the sites where a formal language gains recognition, and schooling is a way through which students get alienated from the language that they speak (LaDousa, 2015). The previous subsection put forth the teachers' perceived belief that mother tongue helps in learning, but they also view it as an obstacle. They did not want to engage with their students, maintain the trust and wait that by using standard language in the classroom for a sustained period of time, the learner will figure out the language rules.

Intolerance for Mother Tongue

This subsection offers a description of teachers' views on situations where they feel children must not use mother tongue. The teachers were enquired about the situations in which they disapprove of the use of the mother tongue. Table 6 presents the instances in which the teachers considered the use of the mother tongue and its terms inappropriate.

TABLE 6
Situations in Which Use of the Mother Tongue is Inadequate

<i>Teachers' Responses</i>	<i>Percentage</i>
For teaching-learning of other subjects, languages	100.0
To communicate with teachers and classmates	67.0
Learning a new language and its formal structure	50.0
To make friends, explain oneself	17.0
Debates, speeches, and others	17.0

According to all the teachers, students must not use their mother tongue while learning any subject. There were 67 per cent teachers who believed that the use of the mother tongue is inappropriate for communication in class with teachers and fellow students. Further, 50 per cent of them reported that use of their mother tongue is undesirable while a child learns a new language and its formal structure. This seems to be in contrast with the teachers' previous articulations when they reported that mother tongue aids in language learning. The data reflect the dominance of formal language in school premises and classroom activities. The teachers insisted that children must speak in standard language at school and should not use local terms and phrases as they distorted the meaning and articulation of various

academic concepts. The teachers set a clear yardstick for the language that can be used by their students in school, and it is the one in which the 'lesson' is published in the textbook. The teachers emphasised the use of standard language as their teaching was closely tied to the prescribed textbook. In the Indian context, a prescribed textbook plays a central role in determining the pedagogy of the teacher and structuring the knowledge in the classroom. Kumar (2009) argued that the Indian education system and pedagogy are deeply entrenched in the textbook culture. He (2009: 24) stated:

A textbook is prescribed for each subject, and the teacher has to teach it, lesson by lesson, until there are no more lessons left. She must ensure that the children can do the exercises given at the end of each lesson without help, for this is what they will have to do in the final examination. The textbook symbolises the authority under which the teacher must accept to work. It also symbolises the teacher's subservient status in the educational culture.

The textbook culture has defined a particular role for a teacher and a student. They are bound by the textbook in which a teacher simplifies the 'sacrosanct knowledge' provided in the textbook, and the student meekly listens and copies the work from the board in the notebook. Standard language(s) is being fostered as they serve the purpose of communication at a nation-wide level and across communities. Goswami (2017) suggested that the emergence of standard language is seen as a sign of modernity. For the process of standardisation, uniformity in language is sought and cultural neutrality is created, hence variability of a language is controlled through institutions and agencies. Schools also internalise the ideas about proper language to be used for formal and informal platforms and act accordingly. During this process, it is evident that varieties of language are getting marginalised. As one can see, 67 per cent teachers felt that communication in the formal setting requires a standard language and 100 per cent of them believed that their mother tongue is inappropriate for the teaching-learning process in the classroom.

Discussion

The data reflect that school space is essentially related to a formal language, either Hindi or English. While entering the school, learners are full of energy and a rich storehouse of knowledge. Children's language, experiences, knowledge, and understanding are the cornerstone for their further development, be it language, mathematics, or science. The teachers' views reflect that the aim of teaching language is mechanical in nature rather than cognitive. It emphasises on learning the rules of grammar rather than fostering the holistic understanding and development of interconnectedness among various ideas and concepts to foster language. For children hailing from different socio-linguistic backgrounds, adopting a different culture at school becomes a major challenge. An unfamiliar, alien language further augments the problem. The teachers' prejudices and beliefs about the mother tongue emerged as major impediments in the implementation of the language policy, which does not consider the complex social realities marked by economic and cultural changes. It is important to note how language teachers were themselves perpetuating the status and use of standard language in school, knowing how crucial it is for a learner to use the mother tongue for cognitive development. It was clear from their beliefs and perspectives that when teachers pointed out that the subtleties of the mother tongue help a child learn another language, but

found it inappropriate to use in school spaces. The teachers' articulations indicate that they did not have clarity on the mother tongue and its role. Though the teachers' perceived belief was that mother tongue helps in learning but they did not want to engage with their students, maintain the trust and wait that by using language in the classroom for a sustained period of time, the learner will figure out the language rules. The participant teachers recognised the role of mother tongue, but their conceptual framework further needs to strengthen the ideas that the cognitive and metalinguistic abilities developed through mother tongue lay the cornerstone for the development and understanding of linguistic structures in a target language, and it doesn't create a barrier in language learning. However, it raises cognitive growth, divergent thinking, and academic achievement.

The participant teachers' beliefs and perspectives point us towards the dominance of standard language, and how a language derives its legitimacy from the state. Standard languages are closely associated with the state, which imposes itself upon a territory as a means of communication in formal areas (Goswami, 2017). One can clearly see a divide between the language used at school and at home. This separation presents some serious questions as to how can we encourage learners to express themselves freely when they are denied the use of their language on school premises. Secondly, when teachers are themselves becoming agents of popularising a formal language, then having a multilingual class looks like a wild dream. Moreover, if school space keeps on focusing on creating cultural homogeneity, then one may never be able to have a representation of a variety of languages in the classroom. Though there are constitutional provisions and policy directives to make a child study through their mother tongue up to Grade VIII, its implementation is far from satisfactory. Its formulation appears more to be a political rhetoric in sync with the contemporary ethos marked by authoritarianism rather than a curricular endeavour, as hardly any serious effort has been made to enhance the repertoire of the teachers and schools.

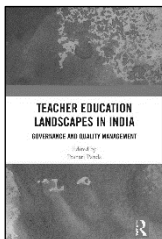
Conclusion

To sum up, the article discussed the elementary grade teachers' understanding of children's language and the role of the mother tongue in language learning. The participant teachers' beliefs and perspectives point towards the dominance of standard language in schools. The teachers set a clear yardstick for the language that can be used by their students in school, and it is the one in which the 'lesson' is published in the textbook. The teachers emphasised on the use of standard language as their teaching was closely tied to the prescribed textbook. The teachers' objectives of language teaching were found to be narrow, and they focused on language rules in a mechanical way. The teachers reported that when children use their mother tongue in school, it poses challenges while teaching. Thus, children's mother tongue was viewed as a hindrance by the teachers, which cannot be tolerated in formal learning settings. The participant teachers found the use of the mother tongue inappropriate for communication in class with teachers and fellow students. The teachers need to recognise that children's mother tongue is never a barrier in learning; rather, it facilitates cognitive and metalinguistic abilities of learners, especially at primary grades. It emerges that the teachers' beliefs and perspectives about mother tongue have become significant barriers to implementing language policies that overlook the complex social realities shaped by economic and cultural transformations.

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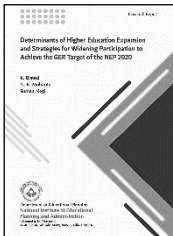
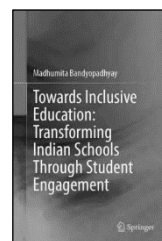
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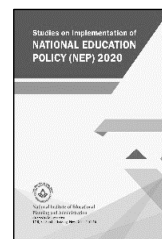
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Book Reviews

Sucharita, V. (2023): *Contrasting School Culture and Education: Mapping the Public-Private Binary*, Routledge, India, ISBN: 978-1-032-76723-9, Price: ₹1295

Societies worldwide have undergone significant transformations with the advent of modernity, leading to the rise of market capitalism, bureaucratic governance, and rationalised systems. Subsequently, this gave rise to an increasing privatisation and commercialisation of education which have resulted in reshaping the schooling systems worldwide, influencing policy decisions, parental choices and student outcomes. Such a transformation in the educational discourse has given rise to low-fee private schools (LFPS) and has sparked significant debates in global education arena, particularly in developing countries. These schools, often catering to lower-income families, position themselves as an alternative to under-resourced government schools, promising better quality at an affordable cost.

Despite their growing presence, little is known about how these LFPS function, the classroom dynamics they nurture and foster, and the quality of education they provide. Correspondingly, situated in a similar context, such questions become the basis of V Sucharita's study, *Contrasting School Culture and Education: Mapping the Public-Private Binary*. Through an extensive comparative ethnographic study of a government and a low-fee private school in Hyderabad, India, she explores and articulates the underlying culture of the two schools in order to get a holistic understanding of the school processes, events, networks and the world-view of the different stakeholders, as they negotiate their daily lives within the ambit of the school. By looking at school culture as a crucial point of departure, the underlying purpose of the book, is to find out whether LFPS are truly a solution to the shortcomings of the public education system, vis-à-vis the operationalisation of everyday practices within the government schools. This review evaluates the book's key arguments, shedding light on its contributions to the discourse on privatisation of education.

The author rightly emphasises that understanding the structure of any institution requires an exploration of its culture. One of the most consistent messages from the school improvement literature is that school culture has a powerful impact on any change effort, therefore, unless we address the issue of school culture, there is little chance that school improvement will be achieved. To establish this foundation, the initial chapters of the book provide a comprehensive overview of the school's structural arrangements, administrative frameworks, resources, pedagogical practices, evaluation methods, and the values and rituals that shape the school life.

A government school managed by local administrative bodies, referred to as a Zila Parishad High School (ZPHS), and an unaided private school, namely, Silverdale High School, were selected for the purpose of the study. The administrative structures of these schools reflect their broader institutional difference. Amongst the oldest schools in the state, the

structure of ZPHS was characterised as bureaucratic, managed and financed by the local body operating at the district level, while that of Silverdale as a self-managed system with its own set of rules and regulations, managed by a director and his close relatives, all belonging to the upper castes.

The empirical data which form the basis of a study of the structural arrangements and functioning of both the schools help in gaining an insight into the practices taking place at the intrinsic level within these schools, uncovering the fact that though LFPS are an alternative to the high fee charging elite private schools, however, the affordability of these LFPS still remain a challenge for the poorest households who experience financial burden after admitting their children in these schools.

The author posits that the elements such as architecture, spatial design and physical environments — classrooms, common areas, and stakeholder interactions — serve as silent yet powerful communicators of institutional values and are intertwined with the school's ethos, aim, and social interactions. This perspective aligns with the broader understanding that physical symbols, rituals, traditions are foundational to school culture, as they continually reinforce and communicate the core values and expectations within the ecosystem of the school, that also shapes the entire culture. Hence, it becomes indispensable to investigate and analyse the role of educational institutions in fostering a life of worth, and fulfilment. This is because these institutions not only pledge to impart knowledge but also play a formative role in shaping an individual's expectations, both from the subjects they study and the institutions they inhabit.

Schooling for some has been seen as a natural breeding ground in which meaning is created. Such a meaning-making exercise is not restricted to an individual or one group of people. It is instead passed down from several distinct sets of individuals and groups to one another. Waller (1932) explains this process of bequeathing as a 'curious melange' of culture building, where students pass down the stories to their younger peers, teachers pass them to their newer colleagues, and the workers and administrators pass them down to their fellow workers. Hence, to get a sense of the lived experiences of the several stakeholders which shape the culture of the institutions, it becomes essential to understand the realm of the individuals from which such information will be passed down within the social system of the schools. In this vein, in the following chapters, the author delves into the multifaceted experiences of teachers and students, focusing upon their lived experiences, professional and personal lives, conflicts and negotiations encountered by the stakeholders of the institution.

[In order to meet the requirement of regular teachers and to fill the vacant positions, a *para-teachers* scheme was introduced wherein these teachers substitute the vacant posts of regular teachers. Such teachers are known as Vidya Volunteers.]

To begin with, the author provides a compelling examination of the work culture in both schools. Silverdale's teachers face intense workloads, with rigid schedules requiring them to teach a minimum of six out of eight periods daily. The environment is stressful, with minimal incentives and no space for professional autonomy. In contrast, ZPHS teachers experience a relatively lighter workload, with structured breaks and better salary packages. They are also entitled to leaves and other employment benefits. However, in both institutions, teachers struggle with balancing instructional responsibilities, administrative tasks, and

extracurricular commitments. Many express feelings of 'alienation' and 'demotivation', as their concerns often go unheard.

The author situates these workplace challenges within the broader context of neo-liberal education policies that have gradually shifted the teaching profession from a collaborative enterprise to an individualistic and isolated mechanised job, leading to increased stress and reduced job satisfaction, impacting the overall well-being of the teachers. The chapter underscores the necessity of understanding and addressing the complexities of teachers' work culture and role conflicts, highlighting the need for policies that consider their experiences and further promote the well-being of both the educator and the educated.

In a similar spirit, the author eloquently conveys that the multi-faceted world of students is shaped by distinctive experiences which is complex yet interesting to understand. A constant process of negotiation between family, schools, and peer groups help the children in gaining these experiences while transcending from childhood to adolescence. During this phase, children construct their realities out of the lived-in experiences and also get socially and politically moulded. These realities are being shaped within the domain of family and school. Family being an important unit plays a significant role during the early stages of a student's life. On the other hand, school as an institution provides a social environment where students constantly interact with their peer groups, which in turn influences the way students think and act upon.

The aforementioned arguments serve as the foundation for the discourse in the subsequent chapters of this book. Questions like how I should live a life; whom might I become; what is my public purpose; are all relevant for a student entering the premises of a school. Unfortunately, in the era of globalisation and privatisation, such questions are neglected by the education institutes. In this vein, through an in-depth observation the author tries to unfold the lives of children in both the schools as they navigate and adapt to the complexities of everyday lives at home and in school.

A critical observation from the study highlights the demographic divide in school enrolment. It was observed that the proportion of students belonging to other backward classes (OBC) category was numerically large in both the schools, while ZPHS has a larger proportion of Scheduled Castes (SC) and Scheduled Tribes (ST) students, Silverdale has a higher concentration of unreserved category students, indicating an implicit social stratification. This distribution reinforces systemic inequalities in access to quality education, as children from historically marginalised communities remain concentrated in government schools, while those from relatively privileged backgrounds dominate schools like Silverdale. The parents in both the schools largely belonged to the blue-collared jobs, wherein the parents of Silverdale were slightly in a better economic position.

The parental school choice plays a crucial role in shaping educational access and social mobility, highlighting that parents make decisions based on factors such as perceived social quality, social aspirations and better learning outcomes. Similar was the case with the parents of both the schools. Many parents aspire and send their children to private schools like Silverdale, believing that English-medium instruction guarantees upward mobility, prestige and a good social position in society. Subsequently, many parents gave the response that in government schools there is no accountability and free education was the only driving factor for the parents whose children study in government schools. The life of children studying in ZPHS was much more arduous as their daily school routines were coupled with economic

activities they had to undertake in the form of house maids, newspaper and milk vendors, in order to extend financial support to their parents.

Furthermore, it was observed that the rigid environment of LFPS fosters a competitive culture that prioritises individual achievement, whereas government schools provide a more flexible peer network where students develop close social bonds. This contrast raises important questions about the nature of schooling and its impact on social cohesion. Through an in-depth analysis, the author has also rightfully highlighted the various strategies employed by students to reconcile differing expectations from family, peers and school. These strategies include compartmentalisation, where students maintain separate identities in different contexts and integrate, where they find common ground among the different spheres. Hence, by understanding these negotiation strategies, educators can better support students in managing complex social dynamics and achieving holistic success within the educational discourse.

The author vividly underscores the high expectations and aspirations that parents hold when enrolling their children in school, driven by the hope of securing a brighter future. However, the actual conditions within these educational institutions often starkly contrast with these aspirations, falling short of the quality and opportunities parents envision for their children. Despite claims of English-medium instruction, the study finds that more than two-thirds of teachers in both schools were educated in regional languages and struggle with English proficiency which is contrary to the popular belief that private school teachers are well- educated in English medium and are proficient with it.

Paradoxically, the situation of medium of instruction in Silverdale was much worse than ZPHS as teachers often code-switch between English and the regional language, leading to ineffective communication. The observation by the author revealed that not a single sentence was correctly framed by the teacher throughout the class and even the students understand better when teachers teach in their regional language. Furthermore, the pedagogical processes in both the schools were completed merely in a ritualistic form, only with an aim to achieve a qualification in a tedious, suffuse and boredom manner. Classroom instruction in both schools follow a 'banking model' (Freire, 1970), where students passively receive information rather than engaging in critical thinking. Examinations the primary focus, with little emphasis on fostering creativity or independent thought. The study ultimately questions whether privatisation improves education quality or merely reinforces rote learning and credentialism.

Through a meticulous ethnographic lens, the author provides a window to gaze within the culture of both the schools, seamlessly weaving the everyday lives of the various stakeholders at the profound level from where one can observe that despite being two distinct cultures at the surface level, the values of 'demotivation' and 'disenchantment' prevails within the culture of both the schools, penetrating deep into the lives of teachers and students. Thus, the study at hand becomes relevant in that it brings into light not just the reality of the field which the author is acquainted with, but a practice prevalent in the broader context, which implies that "the conditions at the school, instead of facilitating the teachers and students to aspire or hope for the self and the community, leads to a situation where education seemed to take the form of a 'ritual', constituting no meaning by itself, mediated along the lines of competitiveness, privatisation, commercialisation, dictated by tangible and quantifiable parameters."

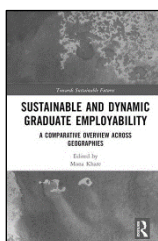
The study concludes with a supporting argument whereby one can question the potential role of critical pedagogy in shaping the life view and world around educators and educated of the society, suggesting a reform in such pedagogy for promoting critical social inquiry. Though the study was limited to two schools of Hyderabad, it can be situated in a global context as the superiority of private schools in providing quality education over government schools is nothing but a 'fallacious romanticism' and is deceptively influencing the minds of parents today.

Therefore, while appreciating the patience and perseverance of the author to access the otherwise inaccessible spaces of the schools through the lens of school culture, the book becomes a valuable contribution to the field of educational research, offering critical insights for scholars, policymakers, and practitioners interested in public-private schooling dynamics, urban education, and sociology of education. By inviting readers to reconsider the role of educational institutions in shaping aspirations and life opportunities, it underscores the urgent need for pedagogical and cultural reforms that prioritise critical inquiry and social equity.

Department of Educational Administration
National Institute of Educational Planning and Administration (NIEPA)
17-B, Sri Aurobindo Marg, New Delhi - 110016

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riabatra@niepa.ac.in

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