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BOOK REVIEWS

National Education#

Nivedita Raghunath Bhide*

It is a moment of great happiness to stand before you and share some of my thoughts on national education on the Foundation Day of the National Institute of Educational Planning and Administration. You are all experts in the subjects with respect to education; therefore, whatever I am trying to share with you, I am sure it would be easier for me to communicate with you.

When we think of educational planning, of course, it is for different duration, may be even a class, a unit, a year, a course and ultimately for life. But when we want to think of national education, it is planning for generations. Generally national education refers to minimum criteria and standards that must be met by education providers and units in the implementation of the education within a country. It also means that up to a given level, all students, irrespective of caste, creed, location or sex, have access to education of a comparable quality. But this description of national education is only a partial one.

An important part of national education is all that is noble in the nation and required for the further evolution of mankind should be reflected in education. Indian civilisation, which has survived for thousands of years and has contributed in various fields for the good of the humanity, must naturally be having some such world view, principles and dimensions which need to be understood to make our education a national education. The children born in our nation have a right to it. There should not be short-termism approach to education. The short-lived ideologies should not be the guiding principles of education. A long view of the requirements of society has to be taken into account like what our society should be, after say ten generations.

I would like to share my thoughts on national education in that sense. But before that I deem it necessary to note that Indian concept of nation is different than the Western one. The concept of nation-state is only five centuries old. In the world history, nation-state is viewed negatively by some thinkers because it tends to dominate others, it is exclusive and self-centred. India is not a nation-state as it is in the West. India is a civilisational nation. Thus 'Rashtra' is not violent or exclusive concept like nation-state.

Each civilisation has something unique to contribute for the overall development of human society. Learning from other civilisations what is good in them and incorporating it is also a part of national education for us. India has always welcomed the noble thoughts, ideas,

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principles and methods. But we as a nation certainly have some characteristics which are required for the all-round development of human being in present complex times. Therefore, knowing those characteristics becomes an obvious task for educationists and also devising ways and means to inculcate that, a challenge for creativity and sincerity of purpose of educationists.

Oneness of Existence

Swami Vivekananda was a person who aroused national consciousness and reminded India that her existence has a purpose. India has to contribute greatly to whole world in spirituality. He says very remarkably.

> Truth does not pay homage to any society, ancient or modern. Society has to pay homage to Truth or die. Societies should be moulded upon truth, and truth has not to adjust itself to society. (*Complete Works of Swami Vivekanand*, here onward CWSV, Vol. 2, p. 84).

What is Truth? Truth is the whole existence is interconnected, interrelated and interdependent. Today ecology, and various branches of science are realising this oneness of existence. Because the whole existence is interconnected, interrelated and interdependent, a person cannot just live for one self or think of only one's own happiness. He has to think about others because others are not 'others' but his own extended self. Man's life has to be a contributing life. This world view of seeing the world as one, and also cherishing one's own various identities as part of that whole is the basis for sustainable development and peaceful co-existence.

The Indian civilisation rests on the foundation of Oneness of existence. Rabindranath Tagore in one of his remarkable article written in Bengali and later translated in English, 'History of Bharatavarsha,' says,

> ....Amongst the civilisations of the world Bharatavarsha stands as an ideal of the endeavour to unify the diverse. Her history will bear this out. Amidst many travails and obstacles, fortunes and misfortunes Bharatavarsha has been seeking to experience the One in the universe as well as in one's own soul and to place that One in the variegated, to discover that One through knowledge, to establish that One through action, to internalise that One through love, to exemplify that One through one's own life. When through the study of her history we would be able to realize this everlasting spirit of Bharata, then the rupture of our present with the past will disappear. (Tagore, 'The History of Bharatavarsha', 2003).

The national education in India should inculcate this vision of Oneness in students. Whatever may be the subject, in the context of it, Oneness should be discussed till it gets internalised over the years in the student life. Generally, it is easy to see the differences because they are obvious and tangible but it is difficult to see the interconnectedness which is intangible and therefore more inputs and training are needed to inculcate the oneness.

Vision of Oneness is ecologically sound and scientifically true. It is being increasingly realized by Man that if he eliminates any species there will be an adverse effect on nature, ultimately affecting Man himself. Whether it is insects or animals, reptiles or birds, sand or stone, plants and trees, everything is important. Modern Man thought he is separate from nature and that nature is for his enjoyment. Therefore, man exploited nature. In the process,

destruction of nature has taken place. Man being part of nature, this exploitation or destruction of nature ultimately affects the very existence of man.

Today, human being has realised this interconnectedness with nature. That is why there is talk of protection of environment, preserving our bio-diversity and ecological balance etc. The connection of man with nature is now part of the educational, political, social and environmental discourse.

In India, we look at ourselves as part of nature and are taught not to exploit nature. We respect nature as our mother. Over the centuries in all parts of India, various traditions and practices were adopted to protect nature. The National education should help students to understand and practice those traditions. These are not outdated but actually are the most advanced ways of protecting nature.

Nowadays in the West, there are many movements for the protection of environment as the need is felt by all. But the western view of environmental protection is utilitarian. They think, 'For my use it is required so I should protect it.' Indian view is, 'It is my own extension. Nature is part of me. It is sacred.' We take care of our body. Nobody needs to tell us that there is an insect biting the hand and it has to be removed. We feel the pain and therefore we protect our hand. Similarly, it is out of sensitivity, out of the feeling of oneness, of *aatmiyata* that we protect the environment. It was this feeling of love, oneness that protected the environment in this densely populated land for thousands of years.

But, if this feeling of oneness, this vision is lost from our practices and only the outward practices remain, we will be unable to protect the environment. We may worship trees, mountains, or Earth but we may not protect them if we cease to feel them as part of ourselves. Unfortunately, a student thinks that modernity means to mock, to be irreverent of such practices. But national education would empower the students to understand and practice this advanced way of protecting nature.

Today, science too has discovered the oneness of existence. The search of science for the building block of the universe led it to the atom. At first, atom was considered as indivisible, i.e., the smallest building block of the Universe. Later it was found that an atom can be further divided into proton, electron, positron, neutron etc. The smallest particle in electron etc. is quark. Quark is of six types (some say it is of eight types) and is made of preons. When scientists started studying quark and other sub-atomic particles and the movement of these particles, they discovered that the experiments were no more objective. The experiments became subjective. To put it in layman's language, they found that the mind of the scientist and the smallest sub-atomic particle are interconnected. The subject, that is, the experimenter, and the object of experiment, i.e. the sub-atomic particle, impacted each other. Scientists realised that hereafter, if they want to understand sub-atomic particles they have to understand consciousness. Philip Ball (2017) wrote in an interesting article, 'The Strange Link between the Human Mind and Quantum Physics':

> Quantum mechanics is the best theory we have for describing the world at the nuts and-bolts level of atoms and subatomic particles. Perhaps the most renowned of its mysteries is the fact that the outcome of a quantum experiment can change depending on whether or not we choose to measure some property of the particles involved.
>
> When this "observer effect" was first noticed by the early pioneers of quantum theory, they were deeply troubled. It seemed to undermine the basic assumption

behind all science: that there is an objective world out there, irrespective of us. If the way the world behaves depends on how – or if – we look at it, what can "reality" really mean?

Some of those researchers felt forced to conclude that objectivity was an illusion, and that consciousness has to be allowed an active role in quantum theory (Ball, 2017).

In another experiment, scientists found that a sub atomic particle communicates with the all other sub atomic particles anywhere in the world. Matthew Francis writes in his article, 'Quantum Entanglement Shows that Reality can't be Local':

> Experiments have definitively demonstrated entanglement, and ruled out any kind of slower-than-light communication between two separated objects. The standard explanation for this behaviour involves what's called non locality: the idea that the two objects are actually still a single quantum system, even though they may be far apart. That idea is uncomfortable to many people (including most famously Albert Einstein), but it preserves the principle of relativity, which states in part that no information can travel faster than light (Francis, 2012).

One of Swami Vivekananda's speeches in Madras starts with these words: "One atom in this universe cannot move without dragging the whole world along with it" (CWSV, Vol. 3, p. 269). Why is it so? It is because we are all interconnected, interrelated and interdependent. Swamiji's speeches on Vedanta in the West triggered the thinking of many scientists. Scientists like Nikola Tesla, Sir William Thompson later known as Lord Kelvin, Prof. Helmholtz were much impressed by the concepts of Aakaash, Praana, etc. from Samkhya and Advaita philosophy.

We are all part of one cosmic mind. Today this is being increasingly realized the world over. For example, Tania Kotsos writes in her article, 'You are One with the Universal Mind':

> There is a single, intelligent Consciousness that pervades the entire Universe — the Universal Mind. It is all knowing, all powerful, all creative and always present. As it is present everywhere at the same time, it follows that it must also be present in you — that it is you. Your mind is part of the one Universal Mind. This is not simply a philosophical ideal passed down to us through the ages. It is an exact scientific truth. Know it, believe it, apply it and you will see your life transform in miraculous ways.

Albert Einstein told us that "everything is energy"; that "a human being is a part of the whole called by us [the] Universe". His words echoed the most ancient of spiritual and philosophical teachings and still underpin today's cutting-edge scientific discoveries. The Universal Mind goes by many names. In the scientific world we know of the Unified Field; in spiritual philosophy we refer to The All or Universal Consciousness and in religion we call upon God who Himself goes by many names — Jehovah, Allah and Brahman — to mention but a few. The name is relevant only in so far as it resonates with you.

Each and every one of us is a manifestation of this single Universal Consciousness. There is profound truth in the ancient teaching that we are all One. We are all connected — not only to each other but to all of Nature and to everything in the Universe. This is the Law of One. What you do to others, you do to yourself. The way you treat Nature, you in fact treat yourself. The separateness you "see" is an illusion of the personality ego. The true nature of reality is non-dualistic, meaning that while things may appear distinct, they are not separate.

You are able to create your ideal reality because you are already connected to everything you want. Nothing and no one is separate from you. You can experience happiness, true love, perfect health, abundance, wealth and anything else you intend. All you have to do is bring yourself into vibrational harmony with the nature of that which you want to experience through the creative power of your thoughts. To become the master of your destiny, you must master your thoughts.

In a nutshell, there is a single Consciousness, the Universal Mind, which pervades the entire Universe. It is all knowing, all powerful, all creative and always present everywhere at the same time. Your consciousness is part of it — it is It. All is One. You are connected to everything and everyone. You are already connected with what you want. To the degree that you truly comprehend and internalise this Truth, you will be able to become the master of your mind and the director of your life (Kotsos, 2021).

Science has come to the oneness of existence but it lacks a system at experiential level. That is where understanding and practicing Yoga Shastra becomes imperative in education. Yoga is not just Asana and Pranayama but a complete system that moderates our outer behaviour and inner thoughts and ultimately helps us realise the oneness.

Mutual Respect for Diversity

The second important point to be part of national education is what India as a nation has stood for thousands of years — mutual respect for diversity. The tremendous diversity of languages, Gods and Goddesses, ways of worship, ways of dressing, housing, religious practices, communities, political units is seen only in Indian civilisation. How could India with all such diversity survive as a nation for all these years? It is because, mutual respect for diversities was the inculcated value. I may be different from you but I respect your tradition, and you respect my tradition.

Why is there no struggle seen in India to make others conform to one's way? Margaret Noble, famously known as Sister Nivedita writes very beautifully in the 'Introduction' to the Complete Works of Swami Vivekananda:

If the many and the One be indeed the same Reality, then it is not all modes of worship alone, but equally all modes of work, all modes of struggle, all modes of creation, which are paths of realisation. No distinction, henceforth, between sacred and secular. To labour is to pray. To conquer is to renounce. Life is itself religion. To have and to hold is as stern a trust as to quit and to avoid (CWSV, Vol. 1, p. xv).

Diversity should be there but unity should not be lost sight of. In a growing fetus, the cell diversifies but if one Praana does not underlie all, then it would be a dead baby. Unity is not uniformity. If the cells in foetus do not diversify but just multiply uniformly, then it would be just a piece of flesh. All cannot be exactly the same. Enforcing of uniformity creates problems. The Unity comes from the vision of oneness and values of life. Practices will and should vary. We cannot say, 'Puja should be done in Tamil Nadu, exactly the way it is done in Assam.' There was never any insistence on forms but the internalisation of vision of oneness is achieved and thus India has mutual respect for diversity while maintaining oneness. Mutual respect for diversity is different from multi-culturalism.

In contemporary times, the technology has brought the world physically together. But that does not necessarily mean that it would make us one. On the other hand, in the

absence of proper philosophy and understanding to view the diversity, the proximity enhances hostility. That is what is being seen the world over.

The West has awakened to the need of diversity and inclusion in this century, but for the lack of the world view of oneness and experience, its discourse of diversity and inclusion is neither promoting mutual respect for all nor is really leading to inclusion. India can play a great role in that. But unfortunately, more we lose our national moorings instead of contributing positively for the discourse we are imitating the worse part of the discourse. As Sri Ravindranath Tagore has said if we learn to see One in many, the problems faced by us can be solved easily.

Unshakable Self-Confidence

Howsoever help others may give to an individual or a community or a nation, unless there is tremendous confidence in oneself, one cannot really make a mark in life. Such confidence our nation exuded till 17th -18th century. That is how Indian culture went to various lands not to destroy their local cultures and traditions but to enrich them. Our ancestors could tell confidently that, 'Let us make whole world noble.' The purpose of India was clear to them and they were confident. Today, we lack the confidence even to solve the problems of our own life. Most of the youth after getting education are hardly confident to take on challenges of life or face the tough situations.

All power is within. Man is not just body, mind and intellect but he is *Aatmachetana*. It is this conviction in the potential divinity of man, immortality of the Atman that India became immortal, invincible in spite of continuous and terrible invasions for almost thousands of years. Basically, man is good. All the wrong things he might do are because of ignorance of his real nature and capacity. Today judiciary recognises it. In the field of education too it is being accepted, that teacher cannot really teach, he facilitates. All knowledge is within. The teachers only create right atmosphere, they provide a trigger and the knowledge within is manifested. The Montessori system of education is completely based on it.

'The Biology of Belief: Unleashing the power of consciousness', a remarkable book by Bruce H. Lipton a cellular biologist brings out the fact that happiness is in our hands. We keep looking for happiness outside when we are in reality *Aanandaswaroop*. We think peace is somewhere outside but it is within. We see the whole nature bubbling with life and want to experience it but it is actually the expression of the divinity within. That is what the Upanishads say, 'Thou art That – *Tat Tvam Asi.'* Kanchi Paramacharya gives a beautiful explanation for *Tat Tvam Asi*:

> When we look afar at the horizon it seems to us to be the meeting point of the earth and the sky. Suppose there is a palm tree there. We imagine that if we go up to the tree we will arrive at the point where the earth and the sky meet. But when we actually arrive at the spot where the tree stands, we see that the horizon has receded further. The further we keep going the further the horizon too will recede from us. "We are here under the palm tree but the horizon is still far away. We must also go further to overtake it." Is it ever possible to overtake the horizon? When we were at a distance from the palm, the horizon seemed to be near it. But when we came to it, the horizon seemed to have moved away further. So where is the horizon? Where you are there, it is, the horizon. You and the horizon are on the

very same spot. What we call "That", the Lord, who we think is far away, is by your side. No, he is in you. "That thou art, "declare the Vedas. He is you (or you are He) (Sri Sri Chandrasekharendra Saraswati, 1996, p. 243).

Know the immortal nature of Atman and let us not dwell on our mistakes or shortcomings but focus on our sublime, noble, loving, immortal Self. Children born in India have the right to know this great knowledge of Upanishads extolled by thinkers and scholars the world over. The aim in life should be to realise 'Who am I'. Whether I am a puppet that some others control by their words and deeds or do I have my inner strength to keep calm and focused on whatever needs to be done? What is it that does not change even if everything goes wrong? That Unchangeable me is my real nature. I must be rooted in that Unchangeable me. Swami Vivekananda says:

And then comes the most differentiating, the grandest, and the most wonderful discovery in the realms of spirituality that has ever been made. Some of you, perhaps, who have been studying Western thought, may have observed already that there is another radical difference severing at one stroke all that is Western from all that is Eastern. It is this that we hold, whether we are Shaktas, Sauras, or Vaishnavas, even whether we are Bauddhas or Jainas, we all hold in India that the soul is by its nature pure and perfect, infinite in power and blessed… This is one great point to understand, and, my friends, my brethren, let me tell you, this is the one point we shall have to insist upon in the future. For I am firmly convinced, and I beg you to understand this one fact -- no good comes out of the man who day and night thinks he is nobody. If a man, day and night, thinks he is miserable, low, and nothing, nothing he becomes. If you say, yea, yea, "I am, I am", so shall you be; and if you say "I am not", think that you are not, and day and night meditate upon the fact that you are nothing, ay, nothing shall you be. That is the great fact which you ought to remember.

We are the children of the Almighty, we are sparks of the infinite, divine fire. How can we be nothings? We are everything, ready to do everything, we can do everything, and man must do everything. This faith in themselves was in the hearts of our ancestors, this faith in themselves was the motive power that pushed them forward and forward in the march of civilisation; and if there has been degeneration, if there has been defect, mark my words, you will find that degradation to have started on the day our people lost this faith in themselves. Losing faith in one's self means losing faith in God. Do you believe in that infinite, good Providence working in and through you? If you believe that this Omnipresent One, the Antaryamin, is present in every atom, is through and through, *Ota-prota*, as the Sanskrit word goes, penetrating your body, mind and soul, how can you lose heart? I may be a little bubble of water, and you may be a mountain-high wave. Never mind! The infinite ocean is the background of me as well as of you. Mine also is that infinite ocean of life, of power, of spirituality, as well as yours. I am already joined — from my very birth, from the very fact of my life — I am in Yoga with that infinite life and infinite goodness and infinite power, as you are, mountain — high though you may be. Therefore, my brethren, teach this life — saving, great, ennobling, grand doctrine to your children, even from their very birth (CWSV, Vol. 3, pp. 375 – 376).

This principle of innate divinity of human beings needs to be internalised in our education so that the youth face life confidently and purposefully.

Self-Expression Through Action

India was known as *Karma bhumi.* Even the simple work like weaving the towel or making a chappal was done artistically and as an offering to the Virat (God manifested in the form of society). But now that is not there. Avoiding work, shirking the responsibility, doing work shabbily is prevalent. We have forgotten the great principle of Karma. That what we are today is because of our past actions and what we would be tomorrow is in our hands now. Our destiny is in our hands. Through Karma alone we can rise in life, externally as well as internally. Karma is our link with the happiness within and should not be based on expectations from others.

In a contemporary workshop for topmost CEOs in America the Karma theory is very popular. They say tensions get built up because of expectations. Our work should be our self-expression. If we do our work based on the principle of oneness then the company, the industry or the organization for which we work progresses very fast.

> Corporate America is embracing Indian philosophy in a big way. Suddenly, says *Businessweek* magazine in its latest issue, phrases from ancient Hindu texts such as the Bhagavad Gita are popping up in management times and on websites of consultants.
>
> Top business schools have introduced 'self-mastery' classes that use Indian methods to help managers boost leadership skills and find inner peace in lives dominated by work (*Rajghatta,* 2006).

Karma, our duty, our destined work, is our path to reach perfection. There is no high and low in work. The attitude with which you perform the work and how you perform your work makes it elevating or degrading; rewarding or meaningless.

Animals do not have freedom of action. In the language of computer, they are programmed. For example, a donkey is programmed to kick, a dog is programmed to bark. Man has freedom of action. It means he can choose how to perform any action. We know what will elevate us and what will pull us down. Generally, we exercise our choice of action only for selfish interests, for benefits but we have to exercise our choice of action primarily to evolve ourselves as better human being Animals do not have freedom of action; they cannot think beyond what their instinct permits.

The word 'work culture' does not denote the spiritual significance of doing one's work whole heartedly and always being engaged in fruitful work. Every moment we have to be aware that, 'Will I elevate myself or degrade myself? If I work with a lot of expectations, then I am inviting unhappiness'. The more one expects, the more frustrated one gets in life. The problem in all relationships is because of expectations. We have to work happily putting our whole heart to the assigned or destined work without any expectation. Ishvara takes care of everything else. Every time, you are unhappy, you have to sit and observe what is it that you expected because of which you are unhappy. If you give your whole heart to contribute towards existence, the existence wholeheartedly takes care of you. That is the Law of Karma. The real satisfaction in life comes when one performs one's work with love and as an offering to the larger whole. In one's duty, in any work undertaken for the good of

all alone man can express himself. National education should inculcate this passion for work, doing work excellently and finding joy in expressing oneself in work.

Thirst for Knowledge

The greatest success of any system of education is that it creates in the students the thirst for more knowledge. A student studies, seeks knowledge not for the examination and certificates but for the joy of knowledge. Only then, the society really becomes a knowledge society.

In today's world of social media, advertisements and Goggle searches, the habit of going to roots, studying original books, sources and then forming one's opinions is rare. The youth get carried away, are exploited by various ideological movements, by the time they realise it, the prime years of their education are lost. The thirst for knowledge, the training of mind to discriminate, going to the roots of any topic, conviction in our civilisation and its noble contributions are essential to protect our future generation from getting uprooted and lost.

The Four-fold Aspirations of Human Life

What should a student aspire for in his life?

All the legitimate aspirations of man worth striving for, which in the ultimate run help him to realise Atman, are classified into four as *Dharma, Artha, Kaama* and *Moksha*. Understanding of Purushaartha should be part of national education. *Artha* and *kaama* are natural in all living beings. *Artha* is not just money. It stands for all that which lead to security for body and its needs and desires, material security, and material well-being, and means of enjoyment for fulfilment of our desires, etc. Kama stands for all types of legitimate desires such as one should get a good job, have name and fame, should be a respected teacher, should score good marks, business should thrive, should be a good parent, should get a good job, etc. All living beings have desires. They strive for security and strive to procure the means to fulfil those desires. Animals too pursue Artha and Kama the natural Purushaartha.

Animals become quiet after satisfying their basic hunger and other needs but man wants to accumulate wealth for the next ten generations, in the process he exploits others, nature and degrades oneself. To temperate this, our Rishis revealed that the basis of Artha and Kama has to be 'Dharma'. If we follow 'Dharma' while striving for *Artha* and *Kama* we would become worthy of striving for 'moksha,' i.e. enjoying the inner freedom and happiness in due course. Thus, Dharma becomes the primary Purushartha.

Swami Vivekananda had said Dharma is the soul of India. Unfortunately, today our understanding about Dharma is clouded. But Dharma is not religion. Dharma is not some religious activities like prayers, fast, Japa, etc. Dharma is not certain injunctions to be followed dogmatically. Dharma is not related to any specific God or Goddess. All Gods and Goddesses have place in Dharma. and even those who believe only in formless God or no God have to practice Dharma. Dharma is based on the Truth of existence, i.e. oneness of existence, and thus it is to be followed by all.

To put it in brief, Dharma has four components:

1. Behaving with all human beings, animals and nature with feeling of oneness, love.
2. As the whole existence is interconnected, interrelated and interdependent, the expanding form of an individual is family; the expanding form of the family is society; the expanding form of the society is nation; and the expanding form of the nation is the whole existence. Collectives like family, community, society, nation and creation are the expanded forms of an individual. Dharma is the duty towards each collective so as to maintain the harmony in these collectives.
3. Interest of the bigger collective takes precedence in case of a clash between duties of two collectives.
4. A sacrifice — *Tyaga* — is involved in these three components. Sacrifice, is another important component in the practice of Dharma.

Whenever one is faced with difficulty or *Dharmasankat,* then what is to be done and what is not to be done? At that time these four components of Dharma can guide: whether there is feeling of oneness, *Aatmiyata,* concern for others, whether the ordained duty is being fulfilled, whether the decision is taken in the interest of the larger identity, i.e., the extended form of oneself and not for a smaller identity and whether some sacrifice, cheerfully giving up, and undergoing sufferings, is involved in it.

Any civilisation, anywhere in the world, would win if people are ready to sacrifice the smaller entity *(Vyashti)* in the interest of the bigger entity *(Samashti).* An institute will prosper if the persons in it are ready to sacrifice their personal interest when required, in the interest of the institute. If everyone working in banks, offices, factories, etc. have this feeling of oneness and gives preference to the interest of the institute one is working in and even sacrifices one's time, comfort or interest, imagine how fast our society and nation would develop! That is why Swami Vivekananda said Dharma is the Soul of India. National education is India should reinstitute the commitment to Dharma in the minds of the students.

We may be performing a lot of religious activities but if practice of Dharma is not there, we shall not evolve spiritually. If sacrifice is there, if oneness is there, well-being of bigger collective is considered as priority then there will be prosperity. But if each one consistently considers his/ her self-interest first then we cannot prosper.

Dharma is also called *Sanatana* Dharma because it is based on the *'Sanatana,'* eternal principles such as everything is imbued with the Divine; existence is interconnected, interrelated, interdependent; the One has manifested as family, society, nation and whole existence; we are part of these various collectives and therefore our duty is to nurture our larger self, if need be even by sacrificing the smaller entity.

Suppose, a diabetic man gets a wound on his toe and the wound does not heal, it becomes poisonous. If the foot is not operated upon, the whole body will get poisoned and his life would be in danger. What does the man say then? Though sad, he accepts to sacrifice his foot to save the whole body. If there is a need or if such a situation arises we have to sacrifice the part for the wellbeing of the whole.

Initially, one may feel that it is a loss in the context of money, time or conceding defeat in the context of relationship. But that is not so. Actually, it is a win-win situation. The gain of the expanded self percolates towards the individual self. The nurturing of the inner being takes place. This is the eternal truth. This is applicable anywhere and everywhere in the

world. It is the truth on the basis of which one has to protect the society, protect the family or protect the nation and environment.

Dharma is also called Manav Dharma as it is applicable to all human beings. Why is it also called Hindu Dharma? But how did the word 'Hindu' become synonymous with 'Dharma' which is universal in its nature? Talking about our ancestors in his lecture the "Common Bases of Hinduism" delivered at Lahore, Swami Vivekananda says:

> After all, sciences that can give us only bread and clothes and power over our fellowmen, sciences that can teach us only how to conquer our fellow — beings, to rule over them, which teach the strong to domineer over the weak — those they (our ancestors) could have discovered if they willed. But praise be unto the Lord, they caught at once the other side, which was grander, infinitely higher, infinitely more blissful, till it has become the national characteristic, till it has come down to us, inherited from father to son for thousands of years, till it has become a part and parcel of us, till it tingles in every drop of blood that runs through our veins, till it has become our second nature, till the name of religion and Hindu have become one. This is the national characteristic, and this cannot be touched (CWSV, Vol. 3, pp. 370 – 371).

Hindu society understood, practised and nurtured this 'Manav Dharma' so well, that 'Hindu' became synonymous with 'Manav Dharma' or Sanatana Dharma. The specific name sometimes becomes a common name. Xerox is a name of a specific company and photocopying is a common name. But the Xerox company popularised photocopying so much that Xerox became synonymous with photocopying. In the same way, Hindu society understood 'Manav Dharma' so well and practiced it for thousands of years that Hindu and 'Manav' became synonymous. There were times when other brands were less in number, so, any toothpaste was Colgate or any soap was Lux, or any almirah was Godrej.

Whether people believe in God or not, whether the God they worship is the same or different, Dharma is to be followed by all. For example, Gravitation was discovered by Newton. Whether a person knows it or not, accepts it or not, gravitation is going to work on him. One cannot say, 'As I do not accept gravitation, I can jump from the 7th floor and nothing will happen to me.' We are part of existence and so the rules of existence will apply to us. Similarly, Dharma has to be followed by all ultimately, it leads to material well-being and inner development.

Man has to evolve; he cannot pursue the present life-style of self-aggrandisement, selfishness, individualism and exclusivism. If he does not change then the end of human civilisation is certain. For that evolution, these fourfold aspirations are to be followed. Therefore, it should form part of national education.

Self-Restraint and Seva

In India, the education was never theoretical, it always manifested in character, behaviour and action. What is learnt is to be practiced. The one focus that national education is India should strive for is the value of self-restraint and Seva. Apollonius of Tyana, a Greek philosopher of second century, described:

> In India, I found a race of mortals living upon earth, but not adhering to it. Inhabiting cities, but not being fixed to them, possessing everything but possessed by nothing.

Max Muller's one remarkable book, 'What Indians can Teach Us' praises Indians for their truthfulness by quoting from various historical sources. In last couple of centuries, we seem to have lost our characteristics. National education in India should strive to reclaim that identity back.

There are many instances in our own life when we get help from many persons unconditionally. There are many such people who are ready to help others whenever they see other persons in need of some help. This helping nature in human beings, spontaneous offer of help when someone is seen in need is the real outcome of 'Manav Dharma'. Seva — the spontaneous help on regular basis, without any expectations — was part of national life. We need to inculcate that through our national education for national regeneration. Swami Vivekananda said:

> Our method is very easily described. It simply consists in reasserting the national life. Buddha preached renunciation. India heard, and yet in six centuries she reached her greatest height. The secret lies there. The national ideals of India are RENUNCIATION and SERVICE. Intensify her in those channels, and the rest will take care of itself (CWSV, Vol. 5, p. 228).

To make our education really national by incorporating these seven points as mentioned above is a tough task but it is the need for the survival of humanity.

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Does School Facilitate Marginalised Young People's Aspirations for "Forward Movement" in Jharkhand?

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Abstract

This study investigated the structural linkages of the school environment and parental support to the behavioural intentions of marginalised young people for the forward movement. Marginalised young people randomly selected from the 10th grade (n = 246) formed the sample of the study. A single measure covering all three constructs was developed. The partial least squares-structural equation method (Smart PLS-SEM) was used to examine the structural linkages among the constructs. Behavioural intentions reflected students' educational aspirations for a desired future. Marginalised young people suffer from the paradox of ambition and the mismatch between educational aspirations and opportunities. Whatever they acquired during schooling could not align with their expectations and aspirations. This mismatch restricted their forward movement. Parental support and the school environment led to the behavioural intentions of the forward movement. Remarkably, this forward movement centred around the chota-mota naukari (lower-rung jobs) and the change in social status within the communities for which they continued schooling. School education must bridge the gap between aspirations and expectations by reframing pedagogy and state-specific interventions.

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Studies hitherto have demonstrated significant relationships between the school environment, parental support, and educational aspirations (Addi-Raccah, Amar & Ashwal, 2017; Behera & Samal, 2015; Das *et al*, 2021; Dost & Froerer, 2021; Froerer, 2012; Muneer & Saleem, 2020). Both the school environment and parental support facilitate students in moving toward a desired future. The 'secondary' stage of schooling is crucial when students choose a career for forward movement (*aage badhna*). School is said to be a primary agent of forward movement because of its productive capacity to reframe an accessibly viable future. Parental support for children means recognising the transformative power of education (Dost & Froerer, 2021). Parents admit the intrinsic benefits of schooling and the disadvantages of schoollessness that deprived them of many opportunities in the past (ASER, 2023; Balagopalan & Subramanian, 2003; Jayaraj & Subramanian, 2007). Even parents who had no schooling aspired for a future for their children that they could not have. In its recent survey, ASER (2023) assessed students' aspirations, abilities, activities, and awareness. Students' educational aspirations reflect behavioural intentions of pursuing a preferred future. These aspirations create an academic drive to study and 'learn more for work' (NEP, 2020).

A comprehensive body of research (Mishra *et al*, 2020; Robinson & Harris, 2014; Rohmahwati & Hayati, 2021; Werang *et al*, 2024) highlights the role of parental support in bolstering students' educational aspirations. These studies reported that students who received parental support in education had higher levels of aspiration for the forward movement. The primary role of the school is not only to deliver quality education to the beneficiaries but also to make them eligible for the forward movement (Usaini, Abubakar & Bichi, 2015). Given this profound significance, it is presumed that both these constructs provide optimal opportunities to move forward in the preferred future. These two constructs do not always interpose to the forward movement. Instead, they constitute a complex pattern that leads to the behavioural intentions and the 'use behaviour' of the forward movement. Assessing the quality of education in public schools and admitting the socio-economic and cultural backgrounds of marginalised regions, there is a possibility of variation in the effects of these exogenous constructs on students' educational aspirations. A large segment of marginalised young people from tribal regions get fewer opportunities to navigate their future through public schools. Additionally, the absence of proper parental support makes them dormant and recessive. Hence, there is minimal interaction between parental support and the school in the marginalised regions. The experiences of the forward movement in these regions differ significantly from other regions because of local context, geographical constraints, and school systems (Dost & Froerer, 2021). As a result, the school environment followed by parental support does not always lead to the forward movement for marginalised young people. This study was undertaken to verify the structural relationships among these constructs where the behavioural intention was a resultant variable and the school environment and parental support were considered exogenous constructs. Despite the known impediments to schooling, these exogenous constructs lead to behavioural intentions of moving forward.

The objectives of the study were as below:

    a. To examine the structural linkages of the school environment and parental support to students' behavioural intentions of moving forward.

b. To explore the robust predictors of behavioural intentions and the 'use behaviour' of the forward movement.

Review of Literature

Parental support does not mean fulfilling fundamental needs; it enfolds actively participating in a child's educational journey to cultivate a conducive home environment for their overall growth (Werang *et al*, 2024). By providing the necessary resources at home to the child, a conducive environment for the forward movement is created. This home environment not only boosts academic progress but also prepares a mindset of a bright future (Werang & Leba, 2022). The school environment, on the other hand, is a perceived impression of the schooling which facilitates students' performances. Adequate school facilities do not always lead to a learning environment (Werang *et al*, 2024). Despite infrastructure support and improvement in the capacity building of teachers, schools do not make sincere efforts to navigate students for the forward movement. This could be assessed by the previous data that fewer tribal students availed themselves of the national scholarship, the national fellowship, and the national overseas schemes for top-class education (Hoque & Chalil, 2023). Socio-economic factors, such as poverty and limited access to information, further compound these challenges, particularly for Schedule Caste and Schedule Tribe students. The cultural and linguistic barriers are another challenge for tribal communities. Their distinct languages, cultures, and occupational interests, if not aligned with the mainstream education system restrict the forward movement (Mishra *et al*, 2020).

Ideally, parental support and the school environment facilitate learning processes. Parental support helps mitigate some of the challenges that students face in school. Parents in marginalised communities were found more passive and indifferent to their children while disciplining them (Singh, Singh & Kumari,1986). Supporting the forward movement means realizing the value of education. When students are allowed to face challenging tasks, they develop a sense of competence. This is possible when schools align the curriculum with the students' educational aspirations and deliver the need-based inputs to beneficiaries. A positive school environment equipped with sufficient infrastructure and resources can have significant effects on learning outcomes for marginalised students. A recent study by the NAS (2021) challenged this impression in tribal-dominated regions. In tribal-dominated districts, students showed below-basic performance levels in mathematics and science for Class 10. What has been less discussed is either the absence of aspiration-related content in the curriculum or teaching support at the state to create opportunities for school graduates to switch over to science for the forward movement. However, it was observed that parental support when conjoined with school systems leads to success in enhancing career (Werang *et al*, 2024). Parental support creates a balance between school systems and forward movement for a preferred future (Mishra *et al*, 2020).

Marginalised young people often experience the paradox of ambition (Khattab, 2014; Schneider & Stevenson, 1999). The paradox of ambition results from two sources: (a) mismatch between educational aspirations and school performance and (b) divergence between expected and actual levels of knowledge and skills acquired during schooling for the forward movement. Many researchers have critically analysed the school environment for forward movement (Cummings *et al*, 2012; Gorard, See & Davies, 2012). Why do some

students have high aspirations beyond their capacity? Why do some students expect less than they deserve? Khattab (2014) explains that schooling and parenting do not always support the convergence processes between aspirations and expectations for the forward movement. School education does not promise all kinds of forward movement, including jobs (*naukari*). Morarji (2014, 2016) views that the promises rooted in schooling 'fail to accommodate ambiguities and negotiations.' Despite the structural constraints and possibility of failure in schooling, education can still lead to 'cruel optimism' (Berlant, 2011). 'Cruel optimism' manifests in the occasional success that drives them to continue schooling (Dreze & Sen, 2014). Moving forward means upward progress, both socially (education-based success) and spatially (from rural to urban living beyond the village, acquiring material things, and other freedoms). Marginalised young people expect upward movement, not only from peers but also from their parents (Dost & Froerer, 2021). Moving forward is a relational phenomenon, often produced in dialogue with parental support and discourses communicated within schools between teachers and students (Huijsmans, 2016; Huijsmans, Ansell & Froerer, 2021)). Remarkably, parental support and communication within schools show a gap in dialogues with the youth, navigating further with limited alternatives and half-baked schooling experiences. The fact is that schooling fails to generate a driving force among students for a kind of future 'flourishing.' Schooling makes them eligible for *chota-mota naukari* (lower-rung jobs); it fails to generate readiness for higher-level jobs. In India, marginalised young students terminate their education halfway to engage themselves in lower-rung jobs (Dost & Froerer, 2021).

Why do marginalised young people remain attached to the transformative power of education, despite the structural constraints of schooling? Why does not education drive marginalised young people's aspirations beyond school? Berlant (2011) views it as a 'condition of maintaining an attachment to a significantly 'problematic object.' This attachment revolves around the 'better future' promised by education (Jakimow, 2016). 'What has been less discussed is how marginalised people seek accessibly viable pathways for the forward movement' (Dost & Froerer, 2021, p.118). 'While education was considered necessary to access the coveted *naukri* (jobs), the young people recognised that some form of forward movement was possible even without extensive education — through masonry, driving, or any semi-skilled work — all of which were juxtaposed about *peechhe rehna* (falling behind). Embedded within locally valued alternatives to the more prestigious *naukri* (jobs), these kinds of forward movement nonetheless represented a better future than the low-status livelihoods of their parents, enabling young people to move away from the previous generation' (Dost & Froerer, 2021: 120). In a study of the Jammu region, Singh and Sharma (2017) found a positive relationship between parental support and students' aspirations. Behera and Samal (2015) reported that marginalised students in Odisha had lower educational aspirations. In another study, Gupta and Bashir (2019) observed that parents had no idea about educational planning for their children. Marginalised students in the Jharkhand region received support neither from school nor family for their career plans (Kumar, 2008). These conflicting results do not substantiate the relationships between the school environment, parental support and educational aspirations for the forward movement. This study was undertaken to verify the structural relationships among these constructs.

Operational Definition of the Basic Constructs

The school environment refers to a support system that helps students move forward to achieve a desired goal. It has four dimensions: performance expectancy (PE), effort expectancy (EE), school influence (SI) and facilitating conditions (FC). Performance expectancy explains practices and activities shown by students for the forward movement; Effort expectancy reflects behavioural actions to achieve the objectives assigned to students by the school; School influence means holding and maintaining a weightage of goodness in society by some practices that support the forward movement; and Facilitating conditions refers to the infrastructure and teaching force of the school for learning processes. Parental support has three dimensions: hypermotivation (HM), habitual behaviour (HB) and parental control (PC). Hypermotivation refers to activities by parents that track children's movement during the study; Habitual behaviour refers to usual practices shown by parents to encourage them to move forward; and Parental control reflects restrictions on students that control unwarranted activities. Behavioural intention (BI) refers to the educational aspirations that result from an interface between parental support and the school environment. Use behaviour (UB) refers to the intended behaviour that drives students to move forward to achieve a desired goal.

Hypotheses

A set of four complex hypotheses was formulated.

H1: Performance expectations and efforts initiated by students during schooling will lead to behavioural intentions of pursuing a preferred future.

Previous studies reveal that schools often encourage students to perform and set targets for future gains (Bashir & Kaur, 2017; Gupta & Bashir, 2019). Research on institutional entrepreneurship addresses how organisations make their stakeholders more professional for competitive goals (King, Felin & Whetten, 2010). Many studies explain that the school environment helps improve its internal processes of performance evaluation and drives students to go ahead (Addi-Raccah, Amar & Ashwal, 2017).

H2: Facilitating conditions of schools and school influence (reputation and prestige) will lead to behavioural intentions.

Facilitating conditions of schools encourage students to move forward in a desired direction. Schools attempt to maintain their goodness by following healthy practices and distinguishing themselves from others in learning facilities (Addi-Raccah, Amar & Ashwal, 2017). The extent marginalised young people use learning facilities, the more they will have a chance to realise their desired goals in future.

H3: Parental support, followed by the facilitating conditions at school, will have significant effects on behavioural intentions.

The facilitating conditions at schools encourage students' aspirations to use the learning instruments. At the same time, parental support about learning facilities encourages their children to go beyond the curriculum for their future career plans (Arigbabu, Olaniyi & Adeola, 2024; Das *et al*, 2021).

H4: Parental control, parents' habitual behaviour, and performance expectancy of students will significantly lead to behavioural intentions.

Parental control refers to various mechanisms of discipline that limit students' behaviour within the academic domain (Singh, Singh & Kumari, 1986). Parents' habitual behaviour means the usual practices they show during interaction with their children. Performance expectancy refers to practices shown by students for the forward movement. Balagopalan (2003) found that a few tribal parents assisted their children with homework because they were either semi-educated or illiterate. Despite these constraints, they continued supporting their children for schooling. They could learn about the importance of education in moving forward and were more articulate about 'falling behind' (*peeche rahna*).

Research Strategy

The Setting and Participants: A multilevel sample design was used in this study. At the first level, administrative divisions were considered to identify districts where the largest concentration of tribal students was reported. For this purpose, UDISE+ data (2021-22) were considered. The data bank helped filter the tribal students. At the second level, four districts were identified. Two districts from Kolhan Division-East Singhbhum and West Singhbhum and two from South Chotanagpur-Ranchi and Gumla were included in the multilevel sample, where tribal students had the highest enrolment. At the third level, 20 block resource centres (BRCs) were randomly selected to locate secondary schools. At the fourth level, 41 secondary schools from 20 BRCs located in rural areas were randomly selected. At the fifth level, 246 non-Christian tribal students (156 boys and 90 girls) randomly selected from the 10th grade, participated in the study. A few schools were reserved for substitution, in case of any difficulty.

Instrument Used: This study adopted a single measure covering all three constructs-aspiration, school environment and parental support. The measure was developed after several workshops with the help of a group of secondary teachers. To measure the 'Use Behaviour' (UB), a list of four common activities- coaching, mobile Internet, additional learning materials and peer group learning- was provided to respondents. The participants were asked to report their usage frequency for each activity. All dimensions with the retained items in parentheses were: a. Performance expectancy (3), b. Effort expectancy (4), c. School influence (3), d. Facilitating conditions (4), e. Hypermotivation (3), f. Habitual behaviour (3), g. Parental control (2), h. Behavioural intention (3), and I. Use behaviour (4). All items were measured on five-point response alternatives.

Procedure of Data Collection: A group of teachers supported team members during the data collection. The Partial-Least Squares-Structural Equation Method (Smart PLS-SEM) was used to substantiate the structural linkages among the constructs.

Analysis of Results

Smart PLS-SEM had two parts: (a) measurement model analysis and (b) structural model analysis. The measurement model analysis validated the properties of the scale while the structural mode analysis established relationships between the constructs.

Measurement Model Analysis: The measurement model analysis explains reliability, validity, correlation and factor loadings. Confirmatory composite analysis was computed to reconfirm the latent constructs proposed in the study (Table 1). The obtained loadings on each indicator of the construct were greater than .72. The internal consistency reliabilities (ICRs) of the scale were greater than .83. The average variance extracted (AVE) ranged between .63 and .80 in all cases and was greater than the squared loadings of each indicator (> .72), suggesting convergent validity of the scale (Table 2). The pattern of loadings and cross-loadings supported internal consistency. The HTMT was computed to estimate the discriminant validity of each factor. The average HTMT ratio was .74, showing the discriminant validity of the scale. The 'use behaviour' covering four reflective indicators had weights between .58 and .65. Table 3 reflects the intercorrelation matrix between the constructs. Other than a few cases all constructs were related to each other ($p < .01$).

TABLE 1

Confirmatory Factor Analysis: Partial Least Square Loadings and Cross-Loadings

Construct		Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7	Factor 8
Performance Expectancy	PE1	.84							
	PE3	.81							
	PE4	.80							
Effort Expectancy	EE1		.78						
	EE2		.82						
	EE3		.80						
	EE4		.77						
School Influence	SI1			.79					
	SI2			.76					
	SI3			.74					
Facilitating Conditions	FC1				.80				
	FC2				.78				
	FC3				.81				
	FC4				.84				
Hyper-motivation	HM1					.85			
	HM2					.81			
	HM3					.77			
Parental Control	PC1						.73		
	PC2						.74		
Habitual Behaviour	HT1							.82	
	HT2							.83	
	HT3							.79	
Behavioural intention	BI1								.85
	BI2								.83
	BI3								.80

TABLE 2

Composite Reliability and Convergent Validity of the Scale

Constructs	Composite Reliability and Convergent Validity			
	Alpha rtt	rho_A	Composite (ICR) rtt	AVE
BI	0.84	0.85	0.89	0.76
EE	0.85	0.86	0.85	0.69
FC	0.80	0.83	0.87	0.68
HB	0.71	0.75	0.83	0.63
HM	0.87	0.88	0.89	0.80
PC	0.71	0.75	0.83	0.71
PE	0.82	0.82	0.89	0.74
SI	0.74	0.75	0.85	0.67
UB	0.75	0.76	0.84	0.65

Note: PE: Performance expectancy; EE: Effort expectancy; SI: School influence; FC: Facilitating conditions; HM: Hypermotivation; PC; Parental control BI: Behavioural intention; HB; Habitual behaviour; UB: Use behaviour; AVE: Average variance extracted; rtt Reliability

TABLE 3

Correlational Matrix among the Constructs

Construct	Mean	SD	1	2	3	4	5	6	7	8	9
1. PE	4.14	1.11	-								
2. EE	3.76	1.01	.40***	-							
3. SI	3.66	.98	.50***	.38***	-						
4. FC	4.22	1.12	.31***	.56***	.31***	-					
5. HM	3.46	1.06	.27***	.23***	.14**	.15**	-				
6. PC	2.97	.97	.14**	.07	.07	.14**	.16**	-			
7. BI	3.96	1.05	.43***	.29***	.28***	.45***	.36***	.29***	-		
8. HB	3.77	1.14	.33***	.28***	.37***	.26***	-.14**	.06	.40***	-	
9. UB	4.05	1.08	.30***	.20***	.20***	.30***	.27***	.25***	.37***	.43***	-

Notes. PE: Performance expectancy; EE: Effort expectancy; SI: School influence; FC: Facilitating conditions; HM: Hyper-motivation; PC; Parental control BI: Behavioural intention; HB; Habitual behaviour; UB: Use behaviour; *p<0 .05; **p<0. 01; ***p< .001; Diagonal elements are AVEs and off-diagonal elements are correlations.

Structural Model Analysis: There could be bias in path coefficients in PLS-SEM as a result of multicollinearity among the exogenous constructs (independent variables). Multicollinearity was defined as the extent to which a construct was related to other constructs while predicting the endogenous construct. In the case of high multicollinearity, the effect of a single exogenous construct on the endogenous construct was difficult to assess unless the inflated influence was eliminated. The study evaluated the variance inflation factor (VIF) of all indicators of each factor to measure the multicollinearity effect. The VIF value was more than 3 indicating a problem of multicollinearity. The VIF of all the indicators was found less than 3, indicating a below-critical level. It also confirmed that there was no multicollinearity among the exogenous constructs. After the path coefficients, bootstrapping was computed to check whether the exogenous constructs had significant effects on the behavioural intention and the 'use behaviour' (Table 4).

TABLE 4

Assessment of Path Coefficients after Bootstrapping

Constructs	Original Sample (O)	Sample Mean (M)	SD	t-value	P Values (95% CI)
BI -> UB	0.204	0.206	0.078	2.833	.005*
EE -> BI	0.128	0.127	0.065	1.994	.047*
FC -> BI	0.107	0.107	0.068	1.594	.112
FC -> UB	0.236	0.239	0.073	3.263	.001**
HB -> BI	0.235	0.236	0.055	4.387	.001**
HM -> BI	0.011	0.011	0.044	0.249	.803
PC -> BI	0.102	0.105	0.054	2.002	.046*
PC -> UB	0.148	0.145	0.072	2.093	.037*
PE -> BI	0.374	0.378	0.058	6.427	.001**
SI -> BI	0.012	0.010	0.043	0.253	.801

Note. PE: Performance expectancy; EE: Effort expectancy; SI: School influence; FC: Facilitating conditions; HM: Hypermotivation; PC; Parental control BI: Behavioural intention; HB; Habitual behaviour; UB: Use behaviour;n 246.

This study captured a set of relationships: (a) The facilitating conditions of schools emerged as a strong predictor that had a direct linkage to the 'use behaviour,' substantiating the conviction that facilitating conditions reinforced marginalised students to move forward for a desired future; (b) Parental control over unwarranted activities of children played a significant role in forward movement (t = 2.002, 2.093, p < .05); (c) School influence was a less effective predictor of behavioural intentions of forward movement (p > .05); (d) Performance and effort expectancies of students at the school level promoted behavioural intentions, (t = 6.427, p < .001; t = 1.994, p < .047), showing a robust contribution to the

behavioural intentions of the forward movement; e. Parental motivation had the least effect on behavioural intentions (t = 0.249, p > 0.05), revealing that they had no idea of how to motivate them for the forward movement; and f. Habitual behaviour established a strong linkage to behavioural intention (t = 4.387, p < 0.001). Based on the path coefficients after bootstrapping and the corresponding t and p values ($t = 1.989$, $p < 0.05$), this study confirmed the significant effects of the exogenous constructs on behavioural intentions and the use behaviour. The critical value of the t (two-tailed) test at a 95% confidence interval was considered. The R and R^2 (*adj*) values for the behavioural intention were 0.76 and 0.72 respectively and those for the 'used behaviour' were 0.58 and 0.53 respectively. The values of R and R^2 (*adj*) were found to be significant ($p < 0.05$).

An attempt was made to estimate each variable's effect size (*f*-square). The 0.02, 0.15, and 0.35 effect sizes indicate small, medium, and large respectively. Most of the effect sizes of constructs radiated between medium and large. Parental control largely impacted behavioural intentions (0.36). Similarly, performance expectation had a robust influence on the 'Use Behaviour' (0.21). School influence (SI) was found to have a small effect on behavioural intentions (0.02). Behavioural intentions (BI) when combined with other constructs, created a large size impact on the 'use behaviour' (0.24). The facilitating conditions (FC) had a substantive influence on behavioural intentions (0.37). While evaluating R^2 (standardised beta coefficient) it was necessary to calculate Stone-Geisser's Q^2 value. The Q^2 value refers to the out-of-sample predictive power of the model. A value of $Q^2 > 0$ indicates the predictive relevance of the constructs. The Q^2 values of behavioural intention (BI) and the 'use behaviour' (UB) were found to be 0.58 and 0.37, respectively confirming the predictive relevance of the exogenous constructs.

Discussion

This study examined a pattern of relationships among sub-dimensions of latent constructs and their effects on educational aspirations. Educational aspirations were operationally defined in terms of the 'behavioural intention' and the 'use behaviour' which showed either a desire to go ahead or directly move to secure a preferred future. School facilitating conditions foster a conducive learning environment. Previous studies highlighted that the school environment reinforces the behavioural intention of the forward movement (Usaini, Abubakar & Bichi, 2015). This study further revealed that learning-facilitating conditions had a direct linkage to the 'use behaviour', establishing the role of school in moving forward for a desired future. The findings corroborated the second objective of the study. A congenial learning environment promotes meaningful learning experiences and creates a desire to perform. Students find an opportunity to assess their performance in a healthy school environment. The findings confirmed Hypothesis 1 showing the role of school in moving forward for a preferred future. The finding that school influence was a less effective predictor of behavioural intentions could be due to the broader issues within Indian public schools where infrastructure is often inadequate and minimal teacher engagement with students (Nayak & Alam, 2022). Even teachers did not use the available infrastructure during the teaching-learning processes. The case of digital facilities recently added to public schools is a glaring example (Singh, 2023). Furthermore, social capital within marginalised communities might limit the perceived authority or importance of school influence. Hence, the findings could partially support Hypothesis 2. Parental support

reinforced the behavioural intentions of the forward movement (Werang *et al*, 2024). Parental control emerged as a strong predictor of both the behavioural intention and the 'use behaviour,' showing a kind of restriction on activities that might adversely affect the behavioural intention of the forward movement. Parental motivation refers to encouragement to their children for the forward movement. It did not have any impact on the behavioural intention, confirming that they had no idea of how to motivate their children for the forward movement. Their habitual behaviour was more prominent to promote the behavioural intention. Children followed their parents' habitual behaviour which was part of the cultural practices. Performance and effort expectancies shown by students were latent constructs which contributed to the behavioural intention of the forward movement. The results substantiated Hypothesis 3 showing a meaningful relationship between parental support, school facilities and behavioural intentions of moving forward. Similarly, parental control, parents' habitual behaviour and performance expectancy of students had a significant relationship with the behavioural intention confirming Hypothesis 4. Parental control and parents' habitual behaviour were part of the cultural practices. Marginalised communities hardly adopted punitive modes to discipline their children (Singh, Singh & Kumari, 1986). For any offence, they used to withdraw their love for them. In many cases, they showed an indifferent attitude towards their children. Parents lived in low-profile and hence, did not expect more from their children (Kumar, 2008). This reflection kept marginalised students low-profile and hence, did not have high aspirations for higher-rung jobs. They had the behavioural intention of getting *chota-mota naukari* (Behera & Nayak, 2019; Lalrintluangi & Lalthanpuii, 2019). And for this, schooling was a gateway to secure a lower-rung job. Their occupational preference centred around the choices of arts and crafts. Their low masculine and low-assertive cultural characteristics make them more recessive and less competitive (Kumar, 2008). This is why they struggle less for high-profile jobs. The paradox of ambition resulting from a mismatch between educational aspirations and school performance and a divergence between expected and actual levels of knowledge and skills acquired during schooling could not be properly addressed. Probably this was one of the reasons for not aspiring for the forward movement beyond the limit.

Schooling was a process by which marginalised young people acquired various forms of 'capital' to 'go ahead' (Das *et al*, 2021). This 'capital' symbolised a status achievement (*aage badhna*) that contrasted with 'falling behind' (*peeche rahna*). In a broader sense, the forward movement (*aage badhna*) covered not only an expectation of getting a job (*naukari*) for which marginalised young people had joined schools but also an extension of social networks that motivated them to continue schooling (Dost & Froerer, 2021). Aspirations are culturally rooted constructs that reflect idealistic values, not necessarily corresponding to socio-economic realities for future mobility. However, expectations represent empirical realities that result from social interactions within and between communities. These social interactions foster expectations, often known as realistic aspirations for future mobility. These findings revealed that marginalised young people had substantive gains from schooling, manifested in terms of social and spatial mobility (change in status). Why did education emerge as the driving force behind aspirations for the forward movement, despite the structural constraints of schooling? If education means the forward movement (*aage badhna*) and the forward movement (*aage badhna*) represents lower-rung jobs (*chota-mota naukari*), schooling fails to deliver the promises of education. The possibility of obtaining some kind of *naukari* (jobs) is explained simply by the possession of the necessary eligibility

that resulted from schooling. When *naukari* (jobs) represented the most desirable manifestation of schooling, the generated 'capital' had limited trajectories for the forward movement (Dost & Froerer, 2021). A relational approach to the forward movement is more critical for understanding how marginalised young people distinguish themselves in the context of deprivation. Social cognitive theory (Bandura,1986) explains that people often set attainable goals. Goals are inextricably connected to self-efficacy and outcome expectations. Nayak & Alam (2022) found that schools located in the remote area of Jharkhand had no digital learning ecosystem and hence, tribal students remained deprived of digital platforms like SWAYAM (study of web active-learning for young aspiring minds) and MOOC (massive open online courses) for upgrading knowledge. Despite these constraints, marginalised young people continued navigating toward schooling. In a study on Israeli public schools, Addi-Raccah, Amar & Ashwal (2017) found that schools were central institutions influencing parents' behaviour in the local community. A vibrant Israeli school established communication between teachers and parents and was close to the community for reaching parents. Arigbabu, Olaniyi & Adeola (2024) in a study on Nigerian primary school children reported that the school environment was a crucial factor in shaping a forward-looking mental framework for a career choice. A study on tribal students in Meghalaya by Kurbah (2024) reported no relationship between the school environment and aspirations. However, a few studies supported the positive relationship between the school environment and educational aspirations (Bashir & Bashir, 2018; Bashir & Kaur, 2017).

Conclusions

Marginalised young people suffer from the paradox of ambition and the mismatch between educational aspirations and opportunities. Whatever they acquired during schooling could not align with their expectations and aspirations. This mismatch restricted their forward movement. Parental support and the school environment led to the behavioural intentions of the forward movement. Remarkably, this forward movement centred around the *chota-mota naukari* (lower-rung jobs) and the change in social status for which they continued schooling. School education must bridge the gap between aspirations and expectations by reframing pedagogy and state-specific interventions.

Implication

The state is expected to redesign the school curriculum and formulate need-specific interventions for marginalised young people. The state must identify the Special Educational Zones (SEZs) in marginalised regions. The state is expected to create opportunities for the forward movement. The Eklavya Model Residential School (ERMS) in remote areas of Jharkhand has promised optimal opportunities for ST students. This model customises beneficiaries' expectations and aspirations and minimises dependency on parental support for the forward movement. The presumption is that the EMRS will address their expectations and realistic ambitions in the changing scenario.

Limitations

This study excluded moderating variables like parents' educational background, income, gender, etc. in the structural equation model for assessing the behavioural intentions and the 'use behaviour' of marginalised students. The inclusion of these variables in future research could reveal differential effects of the school environment and parental support on educational aspirations, especially highlighting disparities in how marginalised youth navigate the paradox of ambition. Reliance on quantitative methods does not fully capture the nuanced and subjective nature of aspirations. Future research could incorporate qualitative interviews or ethnographic approaches to explore the deeper meanings of the forward movement and schooling. This study was cross-sectional, capturing a snapshot of educational aspirations and behavioural intentions in a single time frame. However, aspirations and motivations can change over time due to evolving personal, family, and societal conditions. This study acknowledged the time constraints and changing patterns of educational aspirations.

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Access to Higher Education for Scheduled Castes and Scheduled Tribes in India: Role and Challenges of Diversified Alternative Financing

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Krishnan Chalil[#]

Abstract

This study explores the financing mechanisms and challenges associated with supporting the Scheduled Tribe (ST) and Scheduled Caste (SC) students in India, focussing on historical trends, alternative financing models, and policy recommendations. Despite significant efforts to enhance the educational opportunities for ST and SC students, analysis reveals substantial variability in fund allocation and utilisation across various scholarship schemes. The National Overseas Scholarship (NOS) and National Fellowship schemes demonstrate inconsistent funding, with frequent discrepancies between budget estimates, revised allocations, and actual fund releases. Alternative financing models, including public-private partnerships and income-contingent loans, offer potential solutions to these challenges by providing flexible and additional resources. However, persistent issues such as administrative inefficiencies, delays in fund disbursement, and gender disparities in beneficiary selection continue to undermine the effectiveness of these programmes. This study recommends stabilising budget allocations, improving administrative processes, and expanding innovative financing options to better meet the needs of ST and SC students. By addressing these challenges and seizing opportunities for diversification, policymakers can enhance the reach and impact of educational support programmes, fostering a more inclusive and equitable educational environment.

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Introduction

The landscape of educational financing in India for Scheduled Tribes (ST) and Scheduled Castes (SC) is shaped by a complex mix of historical inequities, policy measures, and financial mechanisms. Despite various reforms aimed at improving access and equity, significant challenges remain that impact the effectiveness of scholarship and fellowship schemes (Adams & White, 1996). Historically, educational disparities in India have been entrenched, with ST and SC communities facing systemic barriers due to colonial legacies and socio-economic stratification. Post-independence, affirmative action policies were introduced to address these inequalities (Chapman & Sinning, 2012). However, despite these efforts, persistent educational disparities highlight the need for effective financing mechanisms to support ST and SC students. Several financing mechanisms have been implemented to aid these students, including the National Scholarship, National Fellowship, and National Overseas Scholarship (NOS) schemes (Woodhall, 1993). While the National Scholarship and Fellowship programmes have recorded increased funding and beneficiaries, the NOS scheme has struggled with fund release and utilisation issues. These inconsistencies underscore the need for improved financial management (Varghese, 2010).

Alternative financing models, such as educational loans, public-private partnerships, and community-based funding, offer potential solutions to traditional funding challenges (Alonzi *et al*, 2015). The Bihar Student Credit Card Yojana, for example, represents a shift towards loan-based funding for higher education. Public-private partnerships and community-based initiatives can mobilise additional resources and address localised needs, though their implementation must be carefully managed to ensure an effective outreach to marginalised communities (Alathur *et al*, 2021). Despite these advancements, challenges persist. Administrative inefficiencies, inconsistent fund releases, and socio-economic barriers continue to hinder educational attainment for ST and SC students. Issues with the NOS scheme reflect broader financial planning and execution problems. Socio-economic factors, including poverty and limited access to information, particularly affect female SC students, exacerbating their challenges (Chalil & Hoque, 2022). Opportunities exist for a diversification of the financing models. Expanding the existing schemes and exploring innovative approaches like income-contingent loans and community-based funding can offer more robust support for ST and SC students (Choudhury *et al*, 2021). Emphasising inclusivity and tailoring strategies to meet the specific needs of these communities is essential for maximising the potential of these financing opportunities (Tilak & Choudhury, 2023). Finally, while progress has been made in supporting ST and SC students, continued reforms and innovative financing strategies are crucial for addressing historical inequalities and achieving equitable educational outcomes (Kasilingam, 2015). Effective financial support is key to empowering marginalised communities and realising their educational aspirations.

Educational inequality in India is deeply entrenched in its colonial and socio-economic legacy. Under the British rule, educational opportunities were predominantly available to upper-caste individuals, leaving Scheduled Tribes and Scheduled Castes with limited access. Post-independence, India introduced affirmative action policies, such as reservations in educational institutions, to rectify these disparities. Despite these measures, significant gaps persisted due to socio-economic barriers and inconsistent policy execution. Historical data highlights the ongoing need for targeted financial interventions to address these entrenched

educational disparities effectively. To support ST and SC students, India evolved several key financing mechanisms: The National Scholarship, The National Fellowship, and The National Overseas Scholarship (NOS) schemes (Rani, 2014). The National Scholarship scheme provides financial aid from primary through higher education, with increasing funding over time Wolters (1998). The National Fellowship targets advanced research and higher education, while the NOS facilitates higher education abroad (Samy & Raman, 2018). However, data reveal fluctuating budgets and inconsistent fund utilisation across these schemes, indicating a need for more stable and reliable financial solutions (Varghese, 2019).

Alternative financing models, such as income-contingent loans, public-private partnerships, and community-based funding, offer promising solutions to traditional funding challenges (Tilak, 2007). For instance, the Bihar Student Credit Card Yojana exemplifies a shift towards loan-based funding with income-contingent repayment (Ziderman, 2001). Public-private partnerships can enhance resource mobilisation and expertise, while community-based funding addresses localised needs more effectively. These innovative approaches aim to complement existing schemes and provide tailored support for marginalised communities (Chattopadhyay, 2019). Several challenges affect the financing of education for ST and SC students, including administrative inefficiencies, inconsistent fund releases, and socio-economic barriers (Perali & Barzi, 2011). Despite increased budgets for the National Scholarship and National Fellowship schemes, issues with fund utilisation persist (Tilak, 2020). The NOS scheme, in particular, has experienced irregularities in fund disbursement, leading to discrepancies between budget estimates and actual expenditures (Varghese & Panigrahi, 2019). Socio-economic factors, such as poverty and limited access to information, further compound these challenges, particularly for female SC students. Addressing these issues requires enhanced financial management, effective policy implementation, and targeted support (Armstrong *et al*, 2019).

Diversified financing models present significant opportunities to enhance support for ST and SC students (Rani, 2017). Expanding the existing schemes and exploring innovative options, such as income-contingent loans and public-private partnerships, can address gaps and improve educational access. Community-based funding can also play a crucial role in meeting localised needs (Albrecht & Ziderman, 1992). By focussing on inclusivity and tailoring financing models to the specific needs of ST and SC communities, these approaches can contribute to more equitable educational outcomes. This review employed secondary data analysis from government reports, parliamentary questions, and existing research studies. It examined budget allocations, fund releases, and utilisation patterns for scholarship and fellowship schemes to capture trends. Additionally, literature on historical educational inequalities, financing mechanisms, and alternative funding models were reviewed to contextualise the challenges and opportunities in financing education for ST and SC students. This comprehensive approach enabled a nuanced assessment of current policies and potential new strategies for addressing educational disparities. Accordingly, we present the current situation of the utilisation of the specific schemes in three sections.

Trends in Beneficiaries and Expenditure under the Scheme of Top-Class Education for Scheduled Tribe (ST) and Scheduled Caste (SC) Students

The commitment of the government to support the marginalised sections of communities can be analysed in terms of the growth of beneficiaries and the funds utilised. In this section of the paper, an attempt is made to examine the trend in the growth of beneficiaries and utilisation of amounts earmarked for the scheme, 'Top-Class Education for SC and ST Students.' Table 1 highlights the performance of ST students in this regard.

TABLE 1

Number of Beneficiaries, Amount Released and Utilised Under Scheme of Top-Class Education for Scheduled Tribe (ST) Students in India (2012-2013 to 2019-2020)

			(Amount in ₹ Lakh)
Year	*No. of Beneficiaries*	*Amount Released*	*Amount Utilised*
2012-2013	-	1011.00	-
2013-2014	521	950.00	-
2014-2015	688	1849.85	-
2015-2016	1017	1552.32	1552.32
2016-2017	492	687.75	687.75
2017-2018	2395	2951.00	2951.00
2018-2019	1996	1790.93	1789.09
2019-2020	1914	1910.13	1900.00

Source: Lok Sabha Unstarred Question No. 2394, dated on 09.05.2016, Rajya Sabha Unstarred Question No. 2719, dated on 09.08.2017, Lok Sabha Unstarred Question No. 1479, dated on 05.03.2018, Lok Sabha Starred Question No. 322, dated on 19.03.2018, Lok Sabha Unstarred Question No. 3824, dated on 19.03.2018, Lok Sabha Starred Question No. 2617, date on 12.03.2018, Lok Sabha Starred Question No. 316, dated on 15.07.2019, LokSabha Unstarred Question No. 1363, date on 11.02.2019 &Lok Sabha Unstarred Question No. 1271, date on 19.09.2020

The data in Table 1 illustrate the Scheme of 'Top-Class Education for Scheduled Tribe (ST) Students' from 2012-2013 to 2019-2020 and reveal the variability in beneficiaries, fund release and utilisation. In 2012-2013, ₹ 1011 lakh was released, but beneficiary and utilisation data were missing, indicating incomplete reporting. By 2013-2014, 521 beneficiaries were supported with ₹ 950 lakhs released, though utilisation was unreported. A substantial rise in funds (₹ 1849.85 lakh) and beneficiaries (688) occurred in 2014-2015,

yet utilisation data remained absent. Full utilisation was first recorded in 2015-2016, with ₹ 1552.32 lakh benefiting 1017 students. In 2016-2017, both beneficiaries (492) and funds (₹ 687.75 lakh) dropped, but all funds were utilised. The peak came in 2017-2018 with 2395 beneficiaries and ₹ 2951 lakh fully utilised, showing strong performance. In 2018-2019, utilisation closely matched released funds for 1996 beneficiaries. However, in 2019-2020, while ₹ 1910.13 lakh were released for 1914 beneficiaries, but utilisation data were missing again, reflecting gaps in transparency.

TABLE 2

Funds Released for Higher Education under Scheme of Top-Class Education for Scheduled Tribe (ST) Students in India (2018-2019 to 2021-2022-upto 19.07.2021)
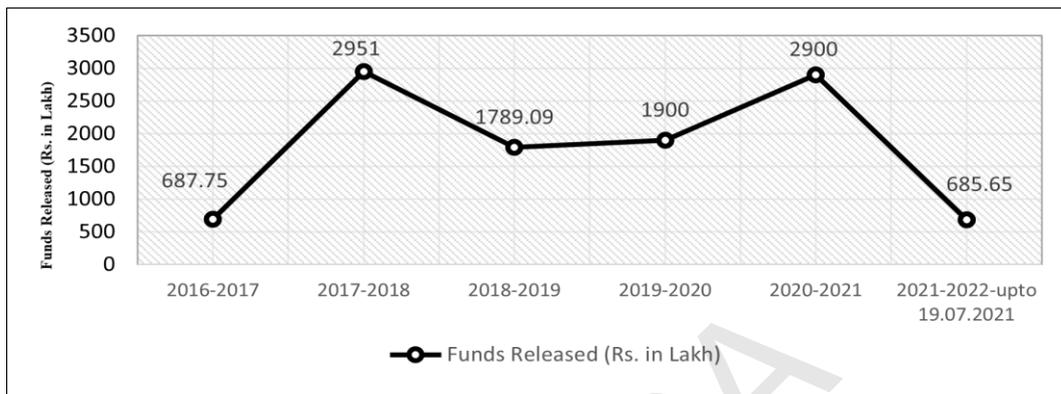
Year	Funds Released (₹ in Lakh)
2016-2017	687.75
2017-2018	2951
2018-2019	1789.09
2019-2020	1900
2020-2021	2900
2021-2022-upto 19.07.2021	685.65

Source: Lok Sabha Starred Question No. 291, dated on 09.08.2021, Lok Sabha Unstarred Question No. 1148, dated on 26.07.2021 & Lok Sabha Unstarred Question No. 73, dated on 19.07.2021.

Table 2, on the other hand, highlights the SC data on funds released under the scheme of 'Top-Class Education for Scheduled Tribe (ST) Students' and shows the fluctuations between 2016-2017 and 2021-2022. After a sharp rise from ₹ 687.75 lakh in 2016-2017 to ₹ 2951 lakh in 2017-2018, funds dropped to ₹ 1789.09 lakh in 2018-2019. However, allocations increased again, reaching ₹ 2900 lakh in 2020-2021. In 2021-2022 (up to 19.07.2021), ₹ 685.65 lakh were released, suggesting a potential decline in funding for the year.

FIGURE 1

Funds Released for Higher Education under Scheme of Top-Class Education for Scheduled Tribe (ST) Students in India (2018-2019 to 2021-2022-upto 19.07.2021)

TABLE 3

Funds Released and Budget Allocated under Central Sector Scheme of Top-Class Education for Scheduled Caste (SC) Students in India (2014-2015 to 2020-2021-upto 31.12.2020)

Year	Budget Allocation (₹ in Crore)	Funds Released[2] (₹ in Lakh)
2014-2015	-	2100
2015-2016	21.42	2142
2016-2017	21	2100
2017-2018	35	3500
2018-2019	35	3500
2019-2020	40.5	-
2020-2021[1]	40	-

Note: 1) Upto 31.12.2020.
2) There is no statewise allocation of funds under this scheme.

Source: Lok Sabha Unstarred Question No. 471, dated on 25.06.2019.
Lok Sabha Unstarred Question No. 3747, dated on 16.07.2019.
Ministry of Social Justice and Empowerment, Govt. of India. (ON2768) & Past Issues

While Table 3 highlights on the Central Sector Scheme of Top-Class Education for SC Students from 2014-2015 to 2020-2021 highlights fluctuations in budget allocation and fund releases. In 2014-2015, ₹ 2100 lakh were released without a reported budget allocation. From 2015-2016, the budget increased to ₹ 21.42 crore, with a corresponding ₹ 2142 lakh released. Similar trends continued in 2016-2017, with ₹ 21 crore allocated and ₹ 2100 lakh released. A significant rise during budget allocation 2017-2018 and 2018-2019, when

₹ 35 crore were allocated and the same amount was released, reflecting an expanded commitment. However, in 2019-2020 and 2020-2021 (up to 31.12.2020), while the budget increased to ₹ 40.5 crore and ₹ 40 crore respectively, no funds were reported as released, indicating potential delays or unreported disbursements during these years.

TABLE 4

Number of Beneficiaries and Expenditure under Central Sector Scheme of Top-Class Education for Scheduled Caste (SC) Students in India (2013-2014 to 2022-2023)

Year	Beneficiaries	Expenditure (₹ in Crore)
2013-2014	1574	24.7
2014-2015	1568	19.37
2015-2016	1911	29.77
2016-2017	2033	28.5
2017-2018	1883	33.94
2018-2019	1385	25.48
2019-2020	1375	39.7
2020-2021	3118	52
2021-2022	4544	84
2022-2023	4171	85.67

Source: Lok Sabha Unstarred Question No. 3568, dated on 21.12.2015,   Lok Sabha Unstarred Question No. 3658, dated on 16.07.2019,
Ministry of Social Justice and Empowerment, Govt. of India. (ON2768) & Past Issues,
Lok Sabha Unstarred Question No. 3724, dated on 17.03.2020,
Lok Sabha Unstarred Question No. 2082, dated on 15.03.2022. & Lok Sabha Starred Question No. 271, dated on 08.08.2023.

   Table 4 is about on the Central Sector Scheme of Top-Class Education for Scheduled Caste (SC) Students from 2013-2014 to 2022-2023 and shows notable fluctuations in beneficiaries and expenditure. Initially, there was a marginal decrement in the number of beneficiaries from 1574 in 2013-2014 to 1568 in 2014-2015, accompanied by a drop in expenditure from ₹ 24.7 crore to ₹ 19.37 crore. From 2015-2016, both beneficiaries and expenditure climbed up steadily, peaking at 2033 beneficiaries and ₹ 28.5 crore in 2016-2017. After a dip in 2018-2019, with 1385 beneficiaries, the expenditure got sharply increased sharply in 2019-2020, (₹39.7 crore) despite fewer beneficiaries. The most significant growth occurred from 2020-2021, with beneficiaries rising to 3118 and expenditure reaching ₹ 52 crore, culminating in 4544 beneficiaries and ₹ 84 crore in 2021-2022. In 2022-2023, the number of beneficiaries got marginally decreased but the volume of expenditure expanded up to 85.67 crore.

FIGURE 2

Number of Beneficiaries and Expenditure under Central Sector Scheme of Top-Class Education for Scheduled Caste (SC) Students in India
(2013-2014 to 2022-2023)
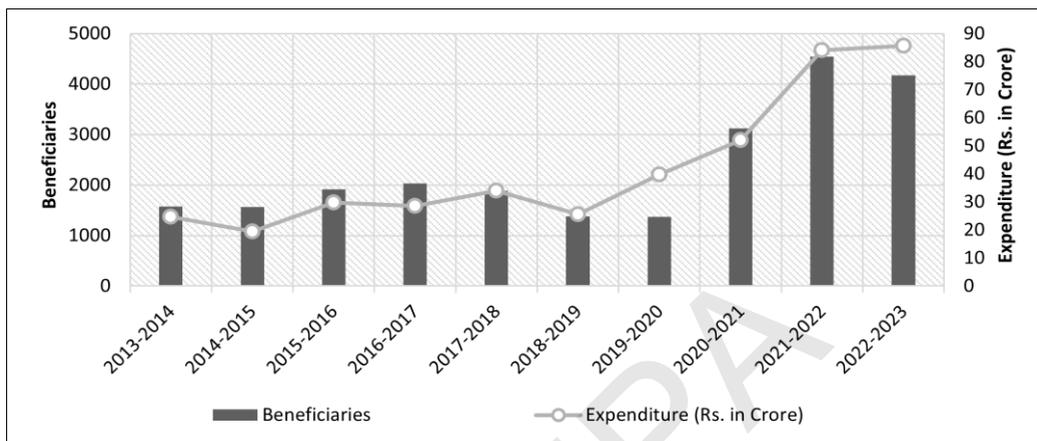
Trends and Shifts in Welfare Scheme Funding for Weaker Sections under the Ministry of Social Justice and Empowerment

The data on funds released by the Ministry of Social Justice and Empowerment (2017-2022) highlight significant fluctuations in welfare schemes for weaker sections. Key programmes, including scholarships for SC and OBC students, show varied trends, while some schemes were merged or renamed, reflecting shifts in priorities and a focus on streamlining welfare efforts for marginalised communities.

TABLE 5

**Scheme-wise Funds Released for Welfare of Weaker Sections under
Ministry of Social Justice and Empowerment in India
(2017-2018 to 2021-2022)**

(₹ in Crore)

Scheme	Remarks	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
Special Central Assistance to Scheduled Caste Sub Plan	From The Financial Year 2021-2022, These Schemes have been Merged and Renamed as Pradhan Mantri- Anusuchit Jati Abhyuday Yojana	732.85	897.25	1115.14	386.99	758.64
Pradhan Mantri Adarsh Gram Yojana (PMAGY)	--	39	167.87	717.81	216.19	1017.07
Babu Jagjivan Ram Chhatrawas Yojana	(PM-AJAY)	74.91	36.56	24.99	56.39	42.54
Pre-matric Scholarship for SC Students	From the Financial year 2021-2022 These Schemes have been Merged and Renamed as Pre-Matric Scholarship to the SC Students and Other	62.82	115.4	352.89	569.03	509.34
Pre-matric Scholarship for Children of Parents/Guardians Engaged in Unclean and Hazardous Occupation	--	0.35	3.12	29.4	26.81	60.84
Post-Matric Scholarship for SC Student	-	3414.09	5928.15	2711.3	4008.6	1930.38
PCR & PoA Act	-	355.86	405.72	619.64	593.42	610.11
Top Class Scholarship Scheme for SCs (TCS)	From the Financial Year 2021-2022 These Schemes have been Merged and Renamed as Scholarship for Higher Education for Young Achievers (SHREYAS)	33.94	25.48	39.7	52	84.72
National Overseas Scholarship Scheme for SC etc. Students (NOS)		4.59	5.97	28.56	32.92	43.94
National Fellowship Scheme for SCs (NFSC)		225.4	255.81	246.66	119	119.39
Free Coaching for SC and OBC Students	--	19.84	14.87	13.26	11.96	14.98
Rehabilitation of Manual Scavengers	--	9.33	74.38	55.67	63.02	25.49

Access to Higher Education for Scheduled Castes and Scheduled Tribes in India

						(₹ in Crore)
Scheme	Remarks	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
Post-matric Scholarship for OBC Students	From the Financial year 2021-2022 These Schemes have been Merged and Renamed as PM Young Achievers Scholarship Award Scheme for Vibrant	829.62	1000.46	1299.33	1159.24	1320.14
Pre-Matric Scholarship for OBC Students	India PM-YASASVI for OBCs and Other	128.23	121.84	201.57	165.91	218.29
Construction of Hostels for OBC Boys & Girls	(PM-Yasasvi)	42.5	36.05	21.29	31.59	18.77
Assistance to VOs Working for SCs	From the Financial year 2021-2022 This Schemes has been Renamed as Scheme for Residential Education for Students in High Schools in Targeted Areas (SHRESHTA)	70	36.07	67.17	56.05	38.04
Action Plan for Senior Citizens (NAP SrC)	From the Financial Year 2021-2022 Atal Vayo Abhyuday Yojana (AVYAY) the Scheme is Revamped and Renamed Version of the National Action Plan for Senior Citizens	44.46	65.08	106.2	122.58	93.19
Rashtriya Vayoshri Yojana	--	12.14	48.18	28.91	21.12	68.81
Assistance for Prevention of Alcoholism/ Drug Abuse Loans of Corporations	--	48.97	192.31	243.95	149.34	90.93
National Scheduled Castes Finance and Development Corporation (NSFDC)	-	600.38	671.21	681.5	548.23	572.01
National Safai Karamchari Finance and Development Corporation (NSKFDC)	-	147.74	198.87	287.51	61.04	260.57
National Backward Classes Finance and Development Corporation (NBCFDC)	-	467.81	524.28	604.17	466.72	471.36
Total		**7365.33**	**10824.93**	**9496.62**	**8918.15**	**8369.55**

Source: Lok Sabha Starred Question No. 230, dated on 02.08.2022.

Table 5 further shows data on funds released for welfare schemes by the Ministry of Social Justice and Empowerment from 2017-2018 to 2021-2022. These data reveal notable funding fluctuations and trends. The Special Central Assistance to the Scheduled Caste Sub Plan initially increased from ₹ 732.85 crore in 2017-2018 to ₹ 1115.14 crore in 2019-2020 but sharply declined to ₹ 386.99 crore in 2020-2021 before rising to ₹ 758.64 crore in 2021-2022. The Pradhan Mantri Adarsh Gram Yojana (PMAGY) demonstrated significant growth, with funds increasing from ₹ 39 crore in 2017-2018 to ₹ 1017.07 crore in 2021-2022, highlighting a greater focus on rural SC development. Conversely, the Post-Matric Scholarship for SC Students peaked at ₹ 5928.15 crore in 2018-2019 but fell to ₹ 1930.38 crore by 2021-2022, indicating possible shifts in priorities or delays. The Pre-Matric Scholarship for SC Students also saw a decrease, from ₹ 569.03 crore in 2020-2021 to ₹ 509.34 crore in 2021-2022. Smaller schemes like the National Fellowship Scheme for SCs and the Top-Class Scholarship Scheme for SCs experienced modest growth. The National Overseas Scholarship Scheme for SC Students rose steadily from ₹ 4.59 crore in 2017-2018 to ₹ 43.94 crore in 2021-2022, reflecting increased support for international education. For OBCs, the Post-Matric Scholarship allocations grew from ₹ 829.62 crore to ₹ 1320.14 crore, and the Pre-Matric Scholarship also saw an increase. Overall, total funds peaked at ₹ 10,824.93 crore in 2018-2019 but declined to ₹ 8369.55 crore in 2021-2022, likely due to strategic shifts and consolidation of welfare programmes, as evidenced by the merging of schemes like PM-AJAY and PM-YASASVI.

Financial Analysis of National Overseas Scholarship Scheme for SC, ST and Students with Disabilities: Budget Allocation, Expenditure, and Utilisation

The National Overseas Scholarship Scheme for SC and ST students in India demonstrates fluctuating trends in scholarship allocations, applications, and expenditures from 2014 to 2023. Notable increases in the number of beneficiaries and funding reflect growing interest and support, despite inconsistent data and utilisation. This overview highlights key patterns and challenges in funding, gender distribution, and field preferences within the scholarship programmes.

TABLE 6

Course-wise Number of Scholarships Available and Awarded under National Overseas Scholarship Scheme for Scheduled Caste (SC) Students in India (2014-2015 to 2022-2023)

Year	Stipulated No. of Slots	Candidates Selected	Gender Wise		Field Wise				
			Male	Female	Engineering and Management	Pure Science and Applied Science	Agricultural Science and Medicine	International Commerce, Accounting Finance	Humanities & Social Science
2014-2015	100	59	47	12	36	9	6	2	6
2015-2016	100	50	34	16	36	6	3	0	5
2016-2017	100	1081	72	36	51	18	11	8	20
2017-2018	100	1081	136	47	106	25	7	3	42
2018-2019	100	100	65	35	52	10	5	11	22
2019-2020	100	100	70	30	70	13	7	2	8
2020-2021	100	100	69	31	61	24	7	1	7
2021-2022	125	125	86	39	-	-	-	-	-
2022-2023	125	125	89	36	-	-	-	-	-

Note: 1) Vacant slots of previous years were carried over.
2) Field wise distribution of seats has been done away with from 2020-21.
Source: Lok Sabha Unstarred Question No. 268, dated on 19.07.2022.

Table 6 shows the National Overseas Scholarship Scheme for Scheduled Caste (SC) Students from 2014-2015 to 2022-2023 reveals significant trends in scholarship allocation and selection. Initially, the number of slots was fixed at 100, but this increased to 125 in 2021-2022 and 2022-2023, reflecting a heightened commitment to international education for SC students. Selection numbers were initially below allocated slots, with 59 in 2014-2015 and 50 in 2015-2016, but surged from 2016-2017, peaking at 1081 in both 2016-2017 and 2017-2018. This peak suggests rising demand, though numbers fell back to 100 in subsequent years Gender distribution consistently favoured males, and most selected candidates pursued Engineering and Management, with lesser representation in Humanities and Pure Sciences. Notably, field-wise data for 2021-2022 and 2022-2023 is missing, indicating potential reporting issues. Overall, the scheme indicates growing participation with a focus on technical disciplines and a male-dominated selection pool.

On the other hand, the National Overseas Scholarship Scheme for Scheduled Caste (SC) Students in India has undergone significant changes from 2014-2015 to 2022-2023. An analysis of the data reveals several key trends and implications regarding beneficiary participation, funding allocation, and the overall impact of the scheme. In the initial years, specifically from 2014-2015 to 2016-2017, the number of beneficiaries remained relatively low, with only six beneficiaries reported in the first two years. The budget allocation for these years was modest, with ₹ 8.78 crore allocated in 2014-2015 and slightly increasing to ₹ 15 crore by 2016-2017. The actual expenditure during these years closely aligned with the budget, indicating a lack of significant uptake or awareness of the scholarship among potential applicants. From 2016-2017 onward, the number of applications began to increase, peaking at 596 applications in 2020-2021. This increase in applications coincided with a rise in budget allocations, reaching ₹ 30 crore in 2021-2022. The number of beneficiaries also grew, especially in 2021-2022, when 125 beneficiaries were reported. However, despite this increase in allocations and beneficiaries, there are notable discrepancies in the funds released and the actual expenditure. For instance, in 2022-2023, while the expenditure rose significantly to ₹ 86.59 crore, there is no budget allocation reported for that year, suggesting either a misallocation of funds or a lack of clarity in funding distribution.

The analysis of applications received for the National Overseas Scholarship from 2016-2017 to 2022-2023 highlights a distinct pattern. The number of applications from SC candidates started at 535 in 2016-2017 but showed a gradual decline, with 462 applications reported in 2021-2022. This downward trend raises concerns about the accessibility of the scholarship scheme and the potential barriers that may prevent eligible students from applying. In contrast, applications from students with disabilities remained consistently low, with only 24 applications in 2016-2017 and dropping to none in the last two years. This suggests a pressing need for targeted outreach and support for students with disabilities to ensure they can also benefit from the scheme. The data suggest that while there is an apparent commitment to increasing funding for the National Overseas Scholarship Scheme, significant gaps remain in its implementation and effectiveness. The discrepancy between budget allocation and actual expenditure raises questions about the management of the scholarship programme, while the decline in applications highlights the need for more comprehensive awareness campaigns. Furthermore, the low participation of students with disabilities suggests a need for tailored initiatives to enhance their access to educational opportunities abroad.

TABLE 7

Number of Beneficiaries and Funds Released under Scheme of Post Matric Scholarship for Scheduled Tribe (ST) Students in India (2016-2017 to 2021-2022)
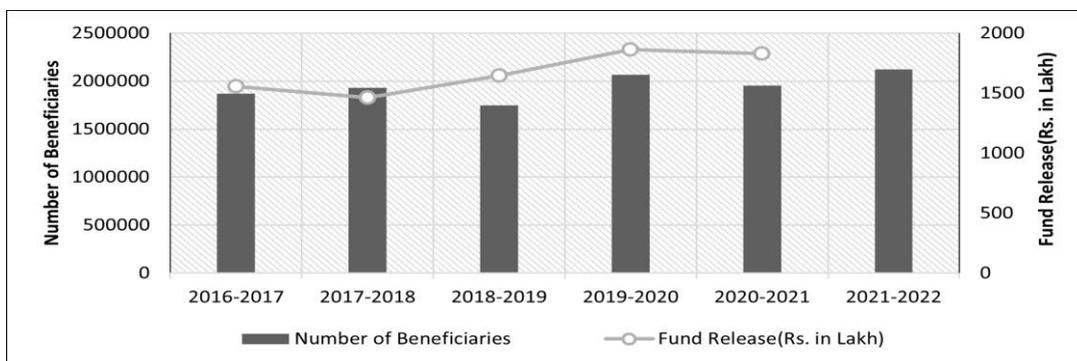
		(₹ in Lakh)
Year	*Number of Beneficiaries*	*Fund Released*
2016-2017	1870731	1555.67
2017-2018	1932627	1463.87
2018-2019	1746905	1646.98
2019-2020	2066667	1862.65
2020-2021	1954109	1829.08
2021-2022	2123028	-

Source: Lok Sabha Starred Question No. 285, dated on 09.08.2021 &
Lok Sabha Unstarred Question No. 2663, dated on 02.08.2022.

Table 7, on the other hand, highlights the Post Matric Scholarship for Scheduled Tribe (ST) students from 2016-2017 to 2021-2022 reveals a consistent increase in both beneficiaries and funds released. Beneficiaries grew from 1,870,731 in 2016-2017 to 2,123,028 in 2021-2022, highlighting a rising demand for the scholarship. Correspondingly, funds released increased from ₹ 1,555.67 lakh in 2016-2017 to ₹ 1,829.08 lakh in 2020-2021, despite a slight decrease in 2017-2018. The absence of data for 2021-2022 suggests potential reporting gaps or delays. Overall, the scheme shows a positive trend in outreach, though funding adjustments need to be monitored to match the growing number of beneficiaries.

FIGURE 3

Number of Beneficiaries and Funds Released under Scheme of Post Matric Scholarship for Scheduled Tribe (ST) Students in India (2016-2017 to 2021-2022)

TABLE 8

Number of Beneficiaries and Funds Released in Selected States under Scheme of Post-Matric Scholarship for Scheduled Tribe (ST) Students in India (2021-2022 and 2022-2023)

			(Amount in Lakh)
	2020-2021		*2022-2023*
States/UTs	*Number of Beneficiaries*	*Fund Released*	*Number of Beneficiaries*
Andaman & Nicobar Islands	550	10.35	-
Andhra Pradesh	117089	8991.45	128799
Arunachal Pradesh	44144	12360.5	46359
Assam	74408	1093.4	74171
Bihar	16156	*	-
Chhattisgarh	173228	*	162336
Dadra & Nagar Haveli and Daman & Diu	3352	*	-
Goa	4047	*	4452
Gujarat	259360	46170.25	179226
Himachal Pradesh	3332	*	4580
Jammu & Kashmir	8264	*	15000
Jharkhand	94506	12654.88	-
Karnataka	129862	17080.51	133567
Kerala	14558	2516.49	15773
Ladakh	8631	2214	8619
Madhya Pradesh	426996	24529.43	469703
Maharashtra	105693	19214.82	154517
Manipur	47793	4292.15	54962
Meghalaya	58443	2636.09	64287
Mizoram	33267	3874.64	39708
Nagaland	40744	4435.75	43424
Odisha	154347	21842.98	218747
Puducherry	50	*	-
Rajasthan	188614	13744.7	221510
Sikkim	4457	1036.28	5348
Tamil Nadu	24441	4849.38	25663
Telangana	126708	7503.9	114911
Tripura	35921	7188.77	39513
Uttar Pradesh	18938	*	-
Uttarakhand	9235	3568.37	-
West Bengal	86939	3872.05	95636
India	**2314073**	**225681.13**	**2320811**

Note: *: Proposal/Compliance are not received from State.Source: Lok Sabha Unstarred Question No. 5064, dated on 04.04.2022. &Lok Sabha Unstarred Question No. 545, dated on 24.07.2023.

Table 8 provides details about the Post-Matric Scholarship for Scheduled Tribe students for 2021-2022 and 2022-2023. It reveals notable trends in beneficiary numbers and fund distribution. In 2021-2022, there were 2,314,073 beneficiaries with funds released totaling Rs. 225,681.13 lakhs. By 2022-2023, beneficiaries slightly increased to 2,320,811, though data on complete fund release is missing for several states. Andhra Pradesh and Madhya Pradesh witnessed a substantial increase in beneficiaries and substantial fund releases, while Gujarat's beneficiary count dropped but fund releases rose, suggesting resource reallocation. Missing or outdated data from states like Bihar and Chhattisgarh highlights gaps in reporting and the need for timely updates to manage the scheme effectively.

Alternatively, the Post-Matric Scholarship Scheme for Scheduled Caste students in India from 2019-2020 to 2022-2023 data indicate significant fluctuations in both the number of beneficiaries and the central assistance provided. In 2019-2020, there were 52.8 lakh beneficiaries, with central assistance amounting to ₹ 2711.3 crore. The number of beneficiaries peaked in 2020-2021 at 62.37 lakh, accompanied by an increase in funding to ₹ 4008.6 crore. However, this trend reversed in 2021-2022, with beneficiaries declining to 54.71 lakh, despite an increase in assistance to ₹ 4546.96 crore. The sharp drop to 29.9 lakh beneficiaries in 2022-2023, with provisional assistance of ₹ 2724.2 crore still being in process, highlights a concerning trend that may reflect accessibility challenges or a lack of awareness about the scheme among SC students. These fluctuations underscore the need for targeted outreach and improved implementation strategies.

In a different light, the National Overseas Scholarship Scheme for Scheduled Tribe and Scheduled Caste students in India from 2012 to 2022, the data emphasise significant insights into beneficiary participation, funding allocations, and gender representation. The data for ST students indicate fluctuations in the number of beneficiaries under the NOS scheme for ST students from 2012-2013 to 2020-2021. Notably, the data show that no beneficiaries were recorded in the initial years (2012-2013), but the number gradually increased to a peak of 20 in 2017-2018. Despite the rise in beneficiaries, the funding released has been inconsistent. In 2019-2020, while the budget estimates and revised estimates remained at Rs. 200 lakh, no funds were released, raising concerns about the operational efficacy of the programme. Moreover, in 2020-2021, although a significant revised estimate of ₹476 lakh was reported, no funds were released, indicating a severe mismatch between budgetary allocations and actual financial support. This inconsistency can hinder the programme's effectiveness, leaving potential beneficiaries without the necessary support for overseas education.

The fund release and utilisation of the NOS reveals a pattern of minimal funding being utilised effectively. For example, in 2020-2021, only ₹ 0.05 crore were utilised despite the release of ₹4.76 crore, indicating challenges in accessing and utilising the funds. Additionally, the total number of beneficiaries remained stagnant at 20 over multiple years, suggesting potential barriers to participation or a lack of awareness about the programme. This stagnation raises critical questions regarding the operational strategies employed and the effectiveness of outreach efforts aimed at engaging potential beneficiaries.

The gender representation among SC beneficiaries provides insights into the gender distribution of beneficiaries selected under the NOS scheme from 2017-2018 to 2021-2022. The data reveal a total of 183 candidates in 2017-2018, with 136 males and 47 females, indicating a clear gender disparity. Although female representation slightly increased over

the years, with 39 females selected in 2021-2022 compared to 47 in 2017-2018, the overall numbers highlight the persistent challenge of underrepresentation of women in educational opportunities. The total number of beneficiaries remained constant at 100 from 2018-2019 to 2020-2021, further emphasising the need for targeted interventions to enhance female participation in the programme.

TABLE 9

Number of Scholarship Beneficiaries and Amount Released for Scheduled Tribe (ST) Students in India (2014-2015 to 2021-2022)

					(Amount in Crore)	
Year	National Scholarship		National Fellowship		National Overseas Scholarship	
	No. of Beneficiaries	Amount Released	No. of Beneficiaries	Amount Released	No. of Beneficiaries	Amount Released
2014-2015	688	18.49	0	0.00	7	1.00
2015-2016	1013	15.52	1408	31.39	5	0.39
2016-2017	510	6.88	2197	73.12	9	0.39
2017-2018	1958	29.51	3288	70.22	14	1.00
2018-2019	1990	17.89	2519	82.09	21	2.00
2019-2020	1914	19.00	2552	81.00	28	2.00
2020-2021	2449	29.3	2625	90.7	30	4.76
2021-2022	2751	35.17	2693	84.75	46	4.95

Source: Lok Sabha Unstarred Question No. 2307, dated on 01.08.2022.

Table 9, on the other hand, highlights that from 2014-2015 to 2021-2022, the support for Scheduled Tribe (ST) students through scholarships and fellowships showed varying trends. The National Scholarship programme saw an increase in both beneficiaries and funding, growing from ₹18.49 crore for 688 beneficiaries in 2014-2015 to ₹35.17 crore for 2751 beneficiaries in 2021-2022. Similarly, the National Fellowship program experienced a rise in both the number of beneficiaries and the amount released, peaking at ₹90.7 crore for 2625 beneficiaries in 2020-2021. In contrast, the National Overseas Scholarship had inconsistent figures, with a notable increase in beneficiaries to 46 and funding to ₹4.95 crore in 2021-2022. Overall, while the National Scholarship and Fellowship schemes expanded considerably, the Overseas Scholarship demonstrated less stability.

TABLE 10

Budget and Revised Estimates under the Scheme of National Fellowship/Scholarship for Higher Education of Scheduled Tribe (ST) Students in India (2016-2017 to 2020-2021)

		(₹ in Lakh)
Year	*Budget Estimates*	*Revised Estimates*
2016-2017	5000	8000
2017-2018	12000	10000
2018-2019	10000	10000
2019-2020	10000	-
2020-2021	12000	-

Source: Lok Sabha Unstarred Question No. 3313, dated on 09.12.2019 & Lok Sabha Unstarred Question No. 2797, dated on 21.03.2022.

Table 10, on the other hand, focusses from 2016-2017 to 2020-2021. The budget for the National Fellowship/Scholarship for Higher Education of Scheduled Tribe (ST) students exhibited significant fluctuations. Initially, the budget estimates rose from ₹5,000 lakh in 2016-2017 to ₹12,000 lakh in 2017-2018 but were later revised down to ₹8,000 lakh. The budget estimates remained consistent at ₹10,000 lakh for 2018-2019, for 2019-2020 and 2020-2021, but revised estimates were not provided, indicating potential adjustments or uncertainties in fund allocation.

Key Challenges in Alternative Financing for ST and SC Students

Our exploration of key challenges in alternative financing for ST and SC students reveals significant barriers that hinder the effectiveness of these financing models. Administrative inefficiencies present a formidable challenge, manifesting in inconsistencies between allocated budgets and actual expenditure within schemes such as the National Overseas Scholarship and the National Fellowship. For instance, unutilised funds indicate not only delays in disbursement but also a lack of timely support for students who require immediate financial assistance. This inefficiency can diminish the overall impact of such programmes, leaving potential beneficiaries without necessary resources for their educational pursuits. Inadequate infrastructure and support systems further complicate the implementation of alternative financing models. Initiatives like the Bihar Student Credit Card Yojana, which aim to provide loan-based assistance, often struggle due to low awareness and accessibility among target populations. Many ST and SC students lack essential information and guidance on navigating these financial opportunities, resulting in underutilisation of available resources.

The absence of comprehensive support systems is a critical gap that needs to be addressed to enhance accessibility and effectiveness. Socio-economic barriers pose additional challenges that limit the benefits of alternative financing. Factors such as pervasive poverty, restricted access to information, and social exclusion significantly hinder

the participation of ST and SC students in educational financing schemes. This is particularly pronounced in case of female SC students, who face compounded difficulties due to socio-economic constraints. Recognising and addressing these barriers is essential for maximising the impact of financing models and ensuring equitable access to education.

Policy and implementation gaps further exacerbate the challenges faced by these students. The instability and unpredictability of funding, as evidenced by fluctuating budgets and inconsistent implementation of schemes like the National Fellowship and NOS, reflect a lack of coherent policy planning. Outdated guidelines and inadequate policy frameworks fail to address the specific needs of ST and SC students, hindering the effectiveness of financing models. A stable policy environment is essential for providing consistent support and fostering trust among potential beneficiaries. Monitoring and evaluation issues are crucial for assessing the effectiveness of alternative financing models. However, inconsistent reporting and incomplete data on fund utilisation and beneficiary outcomes hinder the ability to accurately measure their impact. Strengthening monitoring and evaluation mechanisms is vital for ensuring transparency, accountability, and continuous improvement in financing schemes, which is necessary to enhance their effectiveness and reach. Gender disparities within ST and SC communities further compound these challenges. Female students, particularly from SC backgrounds, often face greater obstacles in accessing and utilising financial support. The evident gender gap, characterised by lower numbers of female beneficiaries, highlights the need for targeted interventions that address their specific challenges and promote their participation in educational financing programmes. Finally, while alternative financing models have the potential to enhance educational opportunities for ST and SC students, overcoming the outlined challenges is crucial. By enhancing administrative efficiency, developing robust infrastructure and support systems, and addressing socio-economic and gender disparities, stakeholders can significantly improve the effectiveness of these financing models. Ultimately, a comprehensive approach that integrates these strategies will be key to achieving equitable educational outcomes for marginalised communities in India.

Opportunities for Expanding Access Through Diversified Financing

Expanding the access to education for ST and SC students through diversified financing models represents a significant opportunity to enhance educational equity. Implementing strategic initiatives can effectively address financial barriers and improve outcomes for these marginalised groups. Leveraging public-private partnerships offers a promising avenue for diversifying financing options. By combining resources and expertise from both sectors, PPPs can introduce innovative funding mechanisms such as tailored scholarship programmes and favourable educational loans. Successful international models illustrate how these partnerships can reduce financial barriers and create sustainable solutions. By integrating public and private efforts, the diverse needs of ST and SC students can be more effectively addressed, leading to improved access to education. Expanding Income-Contingent Loan Schemes can provide flexible financing options that align repayments with future earnings, thus alleviating upfront financial burdens. Initiatives like the Bihar Student Credit Card Yojana represent progress in this direction, although challenges related to

outreach and support remain. Enhancing awareness and accessibility of such schemes can significantly improve the financial viability of higher education for ST and SC students, enabling them to pursue their educational aspirations without trapping into debt. Strengthening Existing Scholarship Programmes like the National Overseas Scholarship and National Fellowship is crucial for providing additional support. Increasing budget allocations and ensuring timely fund releases are necessary steps to enhance these programmes' effectiveness. Moreover, broadening eligibility criteria and addressing specific needs within the ST and SC communities can foster inclusivity and ensure that more students benefit from available resources.

Utilising the technology and digital platforms can revolutionise education financing by streamlining application processes and enhancing accessibility. Online portals for scholarships and loans can reduce bureaucratic hurdles and improve transparency, making financing options more accessible, particularly for students in remote or underserved areas. By embracing digital solutions, the educational financing landscape can become more user-friendly and efficient. Promoting financial literacy and awareness among ST and SC students is essential for maximising the effective use of financing options. Educational initiatives that guide students in navigating financial aid applications, understanding loan terms, and managing their finances can empower them to make informed decisions. By increasing financial literacy, we can enhance the impact of financing models and ensure that students fully leverage available opportunities for their educational advancement.

Addressing gender-specific needs is vital for bridging disparities in educational access. Tailoring financing models to cater specifically to the needs of female ST and SC students can help alleviate the unique challenges they face. Gender-sensitive policies and initiatives that promote greater participation and success among female students will contribute to more balanced educational outcomes, fostering a more equitable educational environment. Enhancing the monitoring and evaluation frameworks is critical for assessing the effectiveness of financing models. Comprehensive tracking systems that measure outcomes, beneficiary satisfaction, and financial impacts can provide valuable insights. Ensuring transparency and accountability in these processes will optimise financing strategies, ensuring they align with their intended goals and effectively support ST and SC students. Finally, leveraging diverse financing models presents significant opportunities to enhance educational access for ST and SC students. By implementing these strategies, stakeholders can create more inclusive and effective pathways to higher education, ultimately promoting educational equity and improving outcomes for marginalised communities in India.

Concluding Remarks

Addressing the educational financing needs of ST and SC students requires a comprehensive approach to overcome persistent challenges and tap into emerging opportunities. A close analysis of current mechanisms reveals significant obstacles, particularly inconsistencies in budget allocations and administrative inefficiencies. Historical data highlight recurring fluctuations in the release and utilisation of funds, especially in key schemes like the National Overseas Scholarship and National Fellowship. These inconsistencies emphasise the need for more stable and predictable financial support structures to ensure that students receive timely and adequate assistance. Alternative financing models present promising solutions to fill gaps in traditional funding. Public-

private partnerships (PPPs) offer a way to bring in additional resources and foster innovation. Further, expanding scholarship programmes and implementing income-contingent loan schemes could offer more tailored financial support, accommodating the diverse needs of ST and SC students. However, despite these opportunities, several challenges persist.

To address these challenges, several key policy interventions are necessary. Increasing and stabilising budget allocations for ST and SC students across scholarship and fellowship schemes is crucial to mitigate the funding inconsistencies that have plagued these programmes. Expanding the public-private partnerships can help to introduce innovative financing models and unlock new funding streams, such as corporate-sponsored scholarships and research grants, thereby addressing the specific needs of ST and SC communities. Enhancing scholarship programmes by increasing the amounts, broadening eligibility, and addressing the unique challenges faced by ST and SC students will significantly improve access to education. Additionally, promoting financial literacy through tailored programmes that offer guidance on financial aid applications, loan management, and budgeting will empower students to make informed financial decisions. A strong focus on addressing gender disparities is equally important. In addition, technological integration can enhance the accessibility and efficiency of financing programmes. Digital platforms for applications, fund management, and financial literacy training can streamline the processes and reach a broader audience. Lastly, implementing income-contingent loan schemes will reduce the financial burden on students and provide them with flexible repayment options aligned with their future earnings, ensuring long-term sustainability of educational financing.

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Quality Assurance of Higher Education as Principal Agent Analysis

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Abstract

In this article, the principal agent problem is explored between higher education evaluation agency, higher education institutions and peer team. The higher education evaluation agency acts as principal and peer team and higher education institutions act as agents. The higher education evaluation agency's action completely depends upon peer team's report. Since the agency cannot observe complete information about the HEIs, there exists asymmetric information resulting in problem of moral hazard and there exists a principal-agent relationship between the agency and HEIs. With the help of game theory model, the strategies of higher education institutions and peer team are explored. Between them, a relation of cooperation can exist, and they can collude to maximise their gain while ignoring the evaluation agency's interest. A Nash Equilibrium can be achieved where both agents' actions are aligned with the principal action. An effective supervision by the agency on evaluation committee's actions to discover any malpractice taking place between institutions and peer team and strict penalty mechanism along with a comparison with third-party review by international ranking agency like THE (Times Higher Education), RUR Rankings Agency, QS World ranking can lead to an equilibrium, thus aligning the interest of three parties. (JEL I23, C70, D82).

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Human Capital and Economic Development

Human capital embodies the skills, knowledge and experience possessed by an individual, and it affects productivity of the individual directly. In the late 1940s, the importance of human capital in economic growth was conceptualised by Schultz. Schultz recognised the role of skills and competencies in economic development (Abbas & Mujahid-Mukhtar, 2001). Skills and competency form the foundation of human capital, empowering individuals to be productive in their work, contribute to economic development, and drive innovation in society. A country with highly skilled and knowledgeable population can exploit natural resources, build social, political and economic organisations which in turn help in economic development. Becker elaborated this idea, stressing the role of education in improving the quality of human capital. He demonstrated that higher education improves both individual earnings and societal economic outcomes by fostering innovation, critical thinking, and advanced skills (Becker 1993). Both scholars underscored that not merely the quantity, but the quality of education is crucial for sustained economic development.

The focus on human capital as a driver of economic growth for developing countries has led to increased investments in education. Consequently, certain developing countries have made considerable progress in closing the gap with developed countries in terms of educational attainment. However, recent research has underscored the importance of learning outcomes and issues of educational quality.

Importance of Quality of Higher Educational Institutions

Providing inclusive and equitable quality education is one of the seventeen sustainable development goals (SDGs) identified by the United Nations. It is the responsibility of institutions themselves and the concerned governments to ensure that institutions and educational programmes meet certain standards of quality and relevance. Improving educational quality is found to be important for the individual earnings, the distribution of income, and to improve long run economic performance of the nation (Hanushek 2013). Wössmann (2003) finds that institutional characteristics have significant positive impacts on improving educational quality. Hanushek and Wössmann emphasise that merely increasing funding or access to education is insufficient without addressing the quality of instruction, accountability, and institutional governance. They argue that educational reforms should focus on enhancing teacher quality, curriculum development, and assessment standards, all of which are deeply embedded in institutional structures (Hanushek and Wössmann, 2007). Without reforms that modify how institutions are managed, how teachers are evaluated, and how educational outcomes are measured, improvements in education quality will remain elusive. Collier (2009) similarly argues that improving education in developing countries requires reforming institutional frameworks that govern educational systems. He highlights the role of governance, transparency, and resource management in educational institutions. Structural changes such as decentralisation of education management, improved oversight, and enhanced accountability systems are necessary to ensure that resources are used efficiently and that schools operate effectively to raise educational standards. These structural reforms can lead to more responsive and adaptive educational institutions, which are better equipped to improve teaching quality and foster meaningful learning outcomes.

In an ever evolving and competitive world, providing quality education can boost student learning outcomes, enhance reputation and credibility of higher education institutions and programmes. As the higher education market is becoming more and more competitive, this puts more pressure on higher educational institutions to maintain quality and standards in order to attract quality faculty and students. In the present time, the quality of HEIs measured by various parameters and ranking agencies has received tremendous attention, more than ever before, from many stakeholders such as policymakers, governments, students and their parents, researchers and academics and even endowment donors (Tasopoulou and Tsiotras 2017).

With the rise in gross enrolment ratio from 19 to 40 per cent between 2000 and 2020 in tertiary education across the world (UNSECO 2022) and expectation of more than 12 per cent CAGR of growth of higher education market size (Precedence Research 2024), it is of utmost importance for higher educational institutions to ensure quality education.

Types of Quality Assurance and Review Process

Quality assurance refers to the process that has the objective of assessing, monitoring, guaranteeing, and maintaining and/or improving quality in higher education institutions and/or programmes. These can have the functions both of accountability (including information provision) and improvement.

In order to ensure quality of higher education, the accountability of educational institutions is very essential and the same can be measured by evaluating the quality of educational institutions at regular intervals (Sullivan *et al* 2012). The assessment of quality of higher educational institutions emerged in Western World in 1950-60s (Friend-Pereira, Lutz and Heerens 2002) but it gained much attention in recent time. Since the early 1980s, the quality of higher educational institutions has become a central concept in many discussions on higher education. The United Kingdom declared quality as principal objective for higher education (Van Vught and Westerheijden 1994). Now, in the wake of the globalised world, the quality assurance and subsequent ranking of higher educational institutions also represents countries' relative positions on a global level in disseminating quality education (Marope, Wells and Hazelkorn 2013).

Usually, a multi-level model of quality assurance is adopted by most nations (Singh 2018; Centre for Quality Assessment in Higher Education, 2016). It starts with internal quality assurance by the institutions themselves. In order to monitor and improve the quality, the institution itself setups a monitoring committee which is considered as internal quality assurance. The internal quality assurance refers to processes and practices implemented within an educational institution to monitor and improve quality of education. This helps an institution to integrate its core values with the mandates of educational quality. The focus of internal quality assurance team is on some key aspects such as designing and developing curriculum that align with international standards and industry requirements, arranging various opportunities for faculty development and encouraging innovative teaching methods, developing robust system for student assessment and evaluation, enhancing overall learning experience of students by arranging counselling services, library resources, and extracurricular activities, and lastly, collecting and analysing institutional data to identify areas for improvement (QAHE n.d.).

At second level, external quality assurance is done by an external agency who is authorised to perform monitoring activities of educational institutions (Van Damme 2004). These agencies, often established by government or professional bodies, ensure that institutions meet predefined criteria and maintain accountability and grant accreditation which signifies their commitment to quality education. Along with accreditation, they ensure that institutions comply with regulatory requirements set by governing bodies and also provide continuous feedback, recommendations, and support to institutions to promote continuous improvement (QAHE n.d.).

These external agencies provide a standardised evaluation of academic institutions and implement rigorous, criteria-based assessments that measure an institution's academic performance, infrastructure, governance, research output, and student support systems. Without such standardised evaluations, quality assurance could become fragmented or biased if left to the stakeholders (students, parents, employers) alone, as they may lack the expertise to assess institutional quality holistically and objectively. Accreditation agencies also act as regulatory bodies that ensure institutions meet national and international educational standards, which are critical for maintaining accountability, credibility, and global recognition (CHEA, 2019). Allowing only stakeholders to evaluate could lead to subjective opinions influenced by individual experiences, which do not always reflect an institution's overall performance or quality. Thus, independent, expert-driven evaluations are indispensable for maintaining fairness and consistency in higher education quality assurance.

In order to get accreditation from external agency, internal quality assurance team prepares a self-study report (SSR) which is the primary document to demonstrate the contribution of an institution in the core values, efforts and future plans made by institution towards quality enhancement, actions taken to rectify the deficiencies recognised by the institution, etc. The self-study report is then submitted to an external quality assurance agency authorised by the government. It is followed by the visit of a peer team (evaluating committee) to the institution for interacting with various constituencies of the institution and checking the documentary evidence. The peer team's visit gives the institution an opportunity to discuss and find ways of consolidating and improving the academic environment. The peer team submits their report to external agencies for further analysis and based on that, external agency makes public their analysis report which includes accreditation also. The main functions of accreditation are externally oriented, guaranteeing minimal quality standards and enhancing transparency and accountability (Van Damme 2004).

Quality Assurance Process in India

In India, the New Education Policy of 1986 has emphasised on the recognition and reward of excellence in performance of institutions and checking of sub-standard institutions, and proposed the external accreditation unit. Based on this, University Grants Commission (UGC) established the National Assessment and Accreditation Council (NAAC) as an autonomous institution in 1994, with the mission to arrange for periodic assessment and accreditation of institutions of higher education and to encourage self-evaluation, accountability, autonomy and innovations in higher education, etc (Singh, 2018). NAAC helps institutions to know about their strength, weakness, opportunities, internal planning

and allocation of resources. NAAC grades are used by the government for institutional funding, by students to find about institutional details like teaching-learning, infrastructure, research output, by society for reliable information on quality education offered and by employers for reliable information on the quality of education offered to the prospective recruits. As NAAC is a government authorised autonomous institution, its grading is valued internationally as well.

In the evaluation process for NAAC accreditation in India, the Self-Study Report (SSR) plays a crucial role, and its assessment is divided between peer review and quantitative metrics. Specifically, 30 per cent of the weight is assigned to peer group evaluation, where the institution is assessed based on qualitative aspects such as teaching, learning, infrastructure, and governance by external experts. The remaining 70 per cent of the evaluation is focussed on quantitative metrics which are objectively assessed through measurable indicators like student success rates, research publications, financial management, and faculty credentials. A third party employed by the NAAC verifies the data submitted by the institution before the peer team's visits (NAAC 2022). This blend ensures a comprehensive evaluation of both the qualitative and quantitative facets of an institution's performance, with emphasis on transparency and accountability.

The peer team visit is a critical component of the NAAC accreditation process, as it allows for an on-site evaluation of the institution's infrastructure, teaching methodologies, research output, and overall governance. During the visit, the peer team, comprising experts from various academic fields, engages with faculty, students, and staff to validate the claims made in the institution's SSR. This interaction provides valuable qualitative insights that complement the quantitative metrics already assessed. The peer team's observations heavily influence the final grade, as they offer a ground-level perspective on the institution's functioning, which cannot be fully captured through documents alone (NAAC 2022). While the peer review carries 30 per cent weightage in the overall evaluation, their recommendations are highly influential in shaping the final accreditation grade. If the peer team highlights serious discrepancies or missing documentation, it can lead to lower scores and even suggestions for re-submission or corrective actions before the final decision is made (NAAC 2022). Hence, the peer review visit is instrumental in shaping the institution's final accreditation grade.

The establishment of NAAC initiated a new wave of quality assurance among higher educational institutions in India in first decade of the 20th century. NAAC encouraged voluntary internal quality assurance and self-improvement mechanisms at the institutional level and popularised the concept of external quality assurance. Having a diverse variety of institutional types, NAAC made significant efforts to develop generic formats and standards of assessment that are applicable across the board. Preparation of self-study reports, peer team visits and strengths/weaknesses descriptive reports were the key aspects of NAAC accreditation which offered a fair degree of transparency and accountability in the accreditation process. NAAC has been successful in triggering healthy competition for better accreditation results (Patil, 2006). NAAC's role in supporting continuous improvement through cyclical evaluations and its contribution to the academic ranking of institutions have been widely acknowledged. Moreover, it has facilitated institutions' access to government funding and recognition, which further enhances their capabilities (Gautam, 2024).

Although the dual quality assurance model successfully achieved much in promoting quality culture among higher educational institutions across the world, there is a flipside of

the accreditation process as pointed out by Westerheijden (2022). According to him, the peer review process in quality assurance requires trust in the peers' expertise and honesty which are questionable. Although the quality assurance process uses combination of performance indicators data and peer review, the data can be tempted, and honesty can be compromised when high stakes are involved in terms of accreditation of the university. In such scenario, evaluating agency's objective is not fulfilled which is discussed as principal agent problem in next section.

Problem of Moral Hazard and Principal-Agent Problem

The problem of moral hazard arises when one entity known as principal has stake in actions of other entity called agent, but the agent's action cannot be observed by the principal. The agent may act against the interest of principal in presence of some incentive offered by third party. This occurs under asymmetric information where the principal is not aware of the agent's intentions. The principal-agent problem is for the principal to design an incentive scheme or constrain the agent's actions so that the agent takes an appropriate action which is aligned with the principal's interest (Jehle and Reny 2011).

The principal-agent problem framework has been applied in various fields, particularly in economics, finance, and organisational theory. Each application underscores the importance of aligning incentives to reduce inefficiencies caused by asymmetric information. The principal-agent problem in quality assurance in higher education often arises between various stakeholders like students, parents, and funding bodies and administrators; faculty members focussing on personal career advancement and institutions aiming for high teaching quality and student satisfaction; accreditation agency evaluating institutions for maintaining high standards and institutions aiming at getting high grades. In this paper, we are exploring the principal-agent problem between accreditation bodies and institutions.

In the multi-level model of quality assurance, the higher education evaluation/accreditation agency acts as principal. The agency can be government constituted or non-government (private) accreditation agency. As higher educational institutions (HEIs) are accredited based on the fulfilment of different quality standards laid down by the agency, HEIs act as agents of the accreditation agency. Since the agency cannot observe complete information about HEIs, there exists asymmetric information resulting in problem of moral hazard and there exists a principal-agent relationship between the agency and HEIs.

In order to verify the information submitted by HEIs, the agency constitutes a peer team who visits the institutions. The agency acts as principal and the peer team acts as agents in the case. The agency accredits institutions based on the report of the committee. Since the agency depends upon peer team report but cannot observe their actions, there exists asymmetric information resulting in problem of moral hazard and there exists a principal-agent relationship between the agency and peer team.

In terms of payoffs, a high accreditation allows HEIs to receive more resources in terms of more funding from government, international recognition, etc. Whereas a low accreditation results in reduced resources or even suspension till any improvement is registered. On the other hand, the peer team receives an honorarium from higher education evaluation agency for visiting HEI and verifying the information provided by HEI and supplying the relevant information to agency in order to accredit the HEI. Whereas any

negligent evaluation by peer team may lead to incorrect conclusion and cause the committee to face negative criticism by the agency or to suffer in terms of exclusion of the person concerned from future visits.

As institutions are benefitted from high accreditation, they have a temptation to furnish fabricated data about themselves to the external accreditation agencies (NAAC in India). To cross-check this, a peer team, as part of multi-level models, visits institutions and thus there exists a possibility of collaboration between the institution and the peer team. This results in a problem of moral hazard as the accreditation by external agency is done based on the report of peer team and both parties, HEIs and peer team, colluding and maximising their individual interests ignoring the evaluation agency's interest.

Recently, NAAC blacklisted two engineering colleges, Dhanekula Institute of Engineering and Technology (DIET) at Gangur and Malla Reddy College of Engineering (MRCE), Hyderabad, for submitting fabricated documents in self-study report (Varma 2020). Educational institutions are expected to perform ethical practices but in order to get good grades from the agency, it has become a common practice for educational institutions to present fabricated data.

In the following sections, the interactions between the agency (principal), the peer team and the HEI (the agents) in the process of quality evaluation are studied by making use of game theory and conditions for Nash Equilibrium are derived where no agent has any incentive to deviate, and the problem of moral hazard posed on agency can be prevented.

Two-Player Game with Asymmetric Information

Although many studies have been published previously on evaluation of quality of institutions, very limited studies are focused on game theoretical model of quality evaluation. Sun (2015) presented a paper in which a game theory model was developed to incorporate the interaction of higher education quality evaluation between the national education authorities, higher education institutions, and evaluators. In this paper, we have introduced many new parameters like penalty imposed by accreditation agency on peer team for adopting careless evaluation, fees paid by institution for accreditation, and cost of preparing self-study report. The payoffs are also different and supervisory mechanisms are also discussed at the end of the paper.

Players

The two players are higher education institutions (HEI) and peer team (PT). Both players have asymmetric information that is one player has limited information about other player. Peer team members are not fully aware of the claims mentioned by HEI in their self-study report.

Strategies

An HEI has two strategies to choose while dealing with the PT. HEI may choose (i) not to influence or (ii) to influence the decision of the PT. In the first case, HEI allows EC to perform their duty freely and does not interfere in team's evaluation. Whereas in the second case, HEI

presents false information in the self-study report and offers a reward to peer team for performing negligent evaluation and hide the truth from the evaluation agency.

The peer team has two strategies to choose from. They choose (i) careful evaluation in which case, they furnish their duties with full honesty, evaluate the information with full caution and reveal the actual situation to the principal. Otherwise, they ignore relevant information and perform negligent or liberal evaluation and hide the truth from the principal with an additional reward received from HEI.

Payoffs

Before determining the payoffs of both agents, it is necessary to describe different parameters to be used in the model.

Let C be the fixed fee paid by an institution to evaluation agency as application fee ($C > 0$). K is assumed to be the cost of combining institution information and preparing self-study report which is incurred by the institution ($K > 0$). It is difficult to measure this cost in numerical terms since this is an effort-based job and usually done by institution faculty and administrative people. Institutions also take help of consultancy firms in preparing the report. The necessary resources received by high accredited HEI is S_1 which is monetary funding received from the government. X_1 can be the additional payoffs received by high grade institution in terms of recognition, international students, and high-quality faculty ($X_1 > 0$). On the other hand, S_2 is the resources received by low accredited HEI in terms of low monetary funding. Sometimes, the license of institution can be suspended as well. Thus, S_2 can be negative but here we assume it to be positive and $S_1 > S_2 > 0$. X_2 is other payoffs received by low accredited HEI which is the loss in terms of fall in reputation of institute, fall in world ranking, low research output, etc ($X_2 < 0$).

Let W is the amount received by peer team members as honorarium from evaluation agency. Z_1 is the cost associated with careful evaluation in terms of the human and physical efforts of PT members. Whereas Z_2 is the cost associated with negligent/careless evaluation such that $Z_1 > Z_2$. Suppose N is the amount of reward/bribe paid by HEI to PT members for colluding with them and ignoring the false information and misleading the agency.

Let e be the probability that evaluation agency can discover negligent behaviour of committee or cooperation between HEI and PT members. The possible values are $0 < e < 1$ where a value near to zero shows no or very little supervision of evaluation agency resulting in a possible cooperation between the two agents. Whereas a value near to one show high chances of malpractice being discovered by the principal and in this case, a penalty P_I and P_P is levied by evaluation agency on institution and peer team members respectively. This is known to all players in the game.

Now the next step is to determine the payoffs of both agents under different strategies.

When HEI chooses to influence, PT can choose to perform careful evaluation or negligent evaluation. If PT opts for careful evaluation and does not collude with HEI, PT members can easily identify low standard of HEI and reveal the actual situation to the principal. This results in low accreditation of HEI and hence HEI receives $S_2 + X_2$. The cost borne by HEI is $C + K$. A penalty be imposed by agency on HEI due to their attempt of influencing PT members. The total payoff in this case is $S_2 + X_2 - C - K - P_I$. When PT members collude with HEI and choose to perform negligent evaluation, HEI receives high accreditation and

therefore S_1 and X_1 as rewards but has to bear the cost of reward/bribe paid to PT members additionally other than application fee, cost of collecting information and penalty levied by evaluating agency for an attempt to influence the PT members. The cooperation between the agents can be discovered by the agency with probability e, the payoff of HEI in this case is $(1-e)S_1 + (1-e)X_1 + e.S_2 + e.X_2 - C - K - N - e.P_I$. In case of $e = 1$ (complete control by agency on actions of players), HEI receives only $S_2 + X_2 - C - K - N - P_I$, whereas in case of $e = 0$ (no control on actions of players), HEI receives $S_1 + X_1 - C - K - N$.

When HEI does not try to influence the PT and allows them to do their job independently, institutions receive low grades, and the payoff of HEI is $S_2 + X_2 - C - K$ when PT chooses careful evaluation. On the other hand, if PT follows a negligent/careless evaluation, then HEI receive high accreditation and hence S_1 and X_1 as rewards only if evaluating agency fails to identify the fault in the report submitted by PT, i.e. HEI will receive S_1 and X_1 only for low value of e. The total payoff of HEI is $(1-e)S_1 + (1-e)X_1 + e.S_2 + e.X_2 - C - K$. Since there is no fault on HEI part in this case, no penalty would be imposed on HEI.

When PT performs careful evaluation, the payoff is $W - Z_1$ irrespective of the action by HEI as they receive honorarium from the evaluating agency and the cost is efforts of members associated with careful evaluation. But when PT performs negligent evaluation and HEI chooses to influence them, the payoff of PT is $(1-e)W + N - Z_2 - e.P_P$. In this case, when PT cooperates with HEI, they receive N as a reward from HEI. But the probability that the cooperation between the agents or the negligent behaviour can be discovered by the agency is e and PT faces a penalty P_P with probability e. If HEI chooses not to influence PT, the total payoff is $(1-e)W - Z_2 - e.P_P$. PT members still have to face a penalty P_P with probability e if evaluating agency is able to identify their negligent behaviour.

Payoff Matrix and Best Strategies of Both Agents through Nash Equilibrium

Nash equilibrium is the set of best strategies of both agents from where no agent deviates given the strategy of another agent and their payoffs are maximum at Nash equilibrium. In the following payoff matrix, the strategies of HEI are listed in rows and strategies of PT are listed in columns. The first term in each cell represents HEI's payoffs, whereas second term represents PT payoffs.

Table: Payoff Matrix

		Peer Team	
		Careful Evaluation	Negligent Evaluation
HEI	Influence	$\{S_2 + X_2 - C - K - P_I\}$ $\{W - Z_1\}$	$\{(1-e)S_1 + (1-e)X_1 + e.S_2 + e.X_2 - C - K - N - e.P_I\}$ $\{(1-e)W + N - Z_2 - e.P_P\}$
	No Influence	$\{S_2 + X_2 - C - K\}$ $\{W - Z_1\}$	$\{(1-e)S_1 + (1-e)X_1 + e.S_2 + e.X_2 - C - K\}$ $\{(1-e)W - Z_2 - e.P_P\}$

We, first, look at the best strategy of peer team given the strategies of HEI. In response to HEI choosing influence, PT choice depends upon the value of e, i.e. the probability of discovery of cooperation between two agents or negligent evaluation of PT by evaluating agency. If case of no supervision by agency, ($e = 0$), PT opts for negligent evaluation as their payoff is maximum with that strategy.

$$W - Z_1 < (1 - e)W + N - Z_2 - e.P_P$$
$$W - Z_1 < W + N - Z_2$$
$$-Z_1 < N - Z_2$$
$$Z_1 - Z_2 + N > 0$$

If the agency can control the action of PT members by adopting some supervisory mechanism, the probability value will be 1 ($e = 1$) and hence the choice of PT also changes.

$$W - Z_1 > (1 - e)W + N - Z_2 - e.P_P$$
$$W - Z_1 > N - Z_2 - P_P$$
$$-Z_1 > N - Z_2 - P_P - W$$
$$P_P > Z_1 - Z_2 + N - W$$

The above result suggests that when the penalty imposed on peer team by agency is greater than the sum of the cost saved from negligence ($Z_1 - Z_2$) and the reward received, the payoff received from negligent evaluation would be negative.

In response to HEI choosing not to influence, peer team members choose careful evaluation only when the probability of discovering is high.

$$W - Z_1 > (1 - e)W - Z_2 - e.P_P$$
If $e = 0, W - Z_1 < (1 - e)W - Z_2 - e.P_P$
$$-Z_1 < -Z_2 \text{ or } Z_1 > Z_2$$
If $e = 1, W - Z_1 > (1 - e)W - Z_2 - e.P_P$
$$W - Z_1 > -Z_2 - P_P \text{ or } W > Z_1 - Z_2 - P_P$$

By framing a strict supervisory mechanism, evaluating agency can control the behaviour of peer team members. PT always chooses careful evaluation irrespective of HEI's action. When the principal has a high probability of discovering, and a severe penalty against, the

peer team always opts careful evaluation. In other words, careful evaluation is a dominant strategy for PT.

We now look at the best strategy of HEI for given strategies of PT. Since PT always evaluate carefully as careful evaluation is dominant strategy given high probability of discovery and severe penalty by agency, HEI's best strategy is not to influence the peer team and allow them to perform their task freely.

$$S_2 + X_2 - C - K > S_2 + X_2 - C - K - P_I$$

Given the high probability of discovery and severe penalty, the set of best strategy for both agents is (Not Influence, Careful Evaluation) where no agent has any incentive to deviate. This equilibrium also matches with the principal or evaluating agency objectives.

Supervisory Mechanism

In order to prevent peer team deviating from careful evaluation or colluding with institutions, the agency should be able to discover any malpractice taking place between institutions and peer team. Agency may use world university rankings published by various international ranking agencies like THE (Times Higher Education), RUR Rankings Agency, QS World ranking. Their reviews or ranking can be considered as third-party reviews and can be used to compare accrediting organisations' judgement. For controlling peer team's behaviour, the agency can devise effective supervisory mechanism. Effective supervisory mechanism includes different evaluating authorities for accrediting different courses like management, technical, medical, etc. The agency must select experienced and knowledgeable academics as peer team members. A rigorous training programmes should be arranged by the agency for all peer team members.

Different evaluation processes and different accreditation agencies should be formed to cater institutions with different objectives. In Japan, there co-exists number of specialist certified evaluation agencies along with National Institution for Academic Degrees and Quality Enhancement of Higher Education (Huang 2017). Instead of government-authorised accrediting organisations, government can allow private non-profit organisations designed for this purpose as is done in the USA. The US accreditation structure is decentralised and complex. The federal government relies on accreditation to assure the quality of institutions and programmes for which the government provides federal funds and for which the government provides federal aid to students (Eaton 2006). In such cases, accreditors are accountable to the institutions and programmes they accredit. They are accountable to the public and government that have invested heavily in higher education and expect quality. These accreditation organisations can undergo periodic review by the government authority. The government may send a peer team to any institution to cross-check the accreditor's judgement.

Proposed Changes in Accreditation System in India

In recent times, NAAC's approach and accreditation process has been facing many allegations of irregularities, favouritism and corruption. One common concern is the lack of uniformity and transparency in its accreditation process. Some scholars suggest that accreditation focuses too heavily on quantitative metrics rather than qualitative educational

outcomes, limiting its ability to foster real improvement in the higher education landscape (Mane *et al*, 2024). Concerns have been raised about the overemphasis on quantitative measures such as infrastructure, rather than focusing on academic quality and innovative practices. It has been found by committee headed by J P Singh Joreel and auditor general of India that agency's IT system can be assessed by limited experts and grades received by institutes do not match their reality. In India, a large number of universities and colleges did not have accreditation till end of 2023. The reason could be low quality of institution or lack of trust in the system. But this puts the future of those students on stake who are studying in these non-accredited institutions as they may face consequences in terms of recognition of degree by other institutions or by employers (Deka, 2023).

In India, it has been approved in New Education Policy 2020 that NAAC will be abolished, and another body, viz the National Accreditation Council (NAC) will take care of accreditation and academic standards under Higher Education Commission of India (HECI) (Kumari 2020). NAC will act as meta-accreditation body and will recognise interested private institutions leading to privatisation of quality assurance of higher education institutions (Reddy 2023). The attempt is to simplify the measurement of educational institutions' quality and privatising the task of assessing educational quality.

Conclusion

With the rise in the higher education market and higher educational institutions focusing on profiteering instead of disseminating quality education, assurance of quality of higher educational institutions has become an essential area for government in order to safeguard the key stakeholders. Establishing an external agency to regulate and evaluate the institutions' results in principal-agent problem between higher education evaluation agency and evaluation committee and higher education institutions characterised by asymmetric information and there exists moral hazard where higher education institutions and evaluation committees can maximise their payoffs by colluding with each other while ignoring the evaluation agency's interest.

As the game theory model suggests, in order to prevent the problem of moral hazard, evaluation agency can devise an effective supervisory mechanism where agency can govern the actions of evaluation committee and higher education institutions and if find any malpractices taken place between the agents, impose a strict penalty on agents which should be known to higher education institutions and evaluation committee prior to any evaluation visit. With complete knowledge of supervisory mechanism and penalty, both agents' actions align with the interest of the principal, i.e. higher education institution presents their situation and do not try to influence the evaluation committee and evaluation committee furnish their duties efficiently and present the actual situation to the higher education evaluation agency.

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Book Reviews

Varghese N. V., Mangalagiri Anjana and Mathew A. (eds.): *Quality and Inclusion in Education: The Persisting Challenges*, Publisher: Routledge, 2023, ISBN: 978-1-032-34567-3 (HBK), 978-1-032-49631-3 (PBK), 978-1-003-39473-0 (E-book)

Quality and Inclusion in Education: The Persisting Challenges (2023), edited by N.V. Varghese, Anjana Mangalagiri, and A. Mathew, is a thorough exploration of the persistent barriers to achieving equitable, inclusive, and high-quality education. The book addresses a wide array of educational challenges through a research-based lens, with specific attention to marginalized groups and how global events like the COVID-19 pandemic have exacerbated existing inequities. With a focus on countries like India, Bangladesh, China South Africa and Ghana, the editors offer a comparative perspective on the limitations of current educational policies and reforms, especially in developing countries. The book is a tribute to Professor R. Govinda and reflects the global challenges of achieving equitable and quality education for all.

The book's core argument is that while significant progress has been made in increasing access to education, this progress has been uneven, and key issues such as equity, inclusion, and quality remain largely unresolved. The authors argue that traditional educational reforms have often focused on increasing enrollment rates without ensuring that all students, particularly those from marginalised communities, receive a high-quality education. Furthermore, they critique educational governance models that fail to adapt to local and cultural contexts, thereby perpetuating inequalities. The volume emphasizes that educational reforms should prioritize not only access, but also improving learning outcomes and ensuring that schools are inclusive spaces for all learners, regardless of their socioeconomic status, gender, or ethnic background. It advocates for coalition-building among stakeholders (government bodies, local communities, civil society) and more gender-sensitive, culturally relevant educational practices that address various communities' language needs and social contexts.

The book also explores the role of global crises, such as pandemics, in deepening existing inequities. It discusses how countries like India have responded to these challenges through policies like the National Education Policy (NEP) 2020. The authors present case studies from countries like Bangladesh and Ghana to illustrate how policy perspectives and equity issues transcend national boundaries, pointing out that many of these problems are shared across the countries. The book provides valuable policy insights for more inclusive approaches and aims to address the persisting inequalities in educational outcomes faced by marginalised children and minorities.

The discussion in the edited volume is organised into six thematic sections. Section 1, titled, Deconstructing Inclusion, Quality, and Learning, has five chapters that focus on the

complex relationships between inclusion, learning, and quality. This section explores the intertwined concepts of quality, inclusion, and equity in education, suggesting that achieving all three simultaneously has been an "elusive triangle." The chapters here revisit historical and current challenges, emphasising that although policies aim to improve education, disparities continue due to systemic issues like centralised governance, socio-economic barriers, and a lack of focus on learning outcomes. Chapter 1 on *Quality, Inclusion, and Equality in Education: The Elusive Triad Revisited* by Manzoor Ahmed revisits the "elusive triangle" of quality, inclusion, and equality in education, arguing that policies have failed to harmonise these three aspects. The author draws on the legacy of Indian educationist J.P. Naik to illustrate how India and many other developing countries have struggled to balance educational expansion with quality and equity. Ahmed critiques the focus on access rather than learning outcomes, emphasising that inclusive quality education remains unattainable without systemic reforms. Chapter 2, titled *How Do Students Perform at School Level? A Cross-Sectional Analysis* by Yagnamurthy Sreekanth uses empirical data from India's National Achievement Survey (NAS) to analyse disparities in school performance. It finds that students from disadvantaged socio-economic backgrounds, particularly from rural areas and lower economic strata, consistently perform worse than their peers. The data underscores the need for policy shifts addressing economic and social inequalities to achieve true educational equity.

In section 1, Chapter 3, titled *Adolescent Children - The Angst to Complete Secondary Education: A Perspective* by Shanta Sinha, focuses on adolescent learners in India. Sinha explores why many students fail to complete secondary education. The chapter attributes this issue to inadequate governmental support, poor infrastructure, and socio-economic barriers, which collectively push marginalised children—especially girls and minorities—out of the educational system. In Chapter 4, titled *Adult Learning and Education During and Post COVID-19,* Anita Dighe reflects on how the COVID-19 pandemic has deepened educational inequalities, particularly in adult education. The chapter explores how the pandemic has disproportionately affected vulnerable populations, worsening their exclusion from learning opportunities. The author also discusses the need for inclusive adult learning policies to help mitigate these impacts. Chapter 5, titled *Medium of Instruction in Schooling of Disadvantaged Muslims* by John Kurrien, analyses the role of language as a barrier to equitable education for disadvantaged Muslim children in India. Kurrien examines the critical role of the medium of instruction in improving or exacerbating educational outcomes for minority groups and calls for education reforms that accommodate linguistic diversity. This section effectively sets the stage for the rest of the book by framing the core issues clearly and comprehensively.

Section 2, titled Addressing Equity Issues Across the Education Spectrum, dives into the multi-layered inequities that affect different levels of education, from primary to higher education. This section uses empirical data to explore how inequities manifest across different levels of the educational system, from primary through higher education and systemic barriers that hinder equitable access to quality education. It highlights systemic inefficiencies and the influence of gender, socio-cultural, economic, and regional factors that lead to educational disparities. For instance, Chapter 6, titled *Mapping Gender in School Education at Primary Level in India* by Madhumita Bandyopadhyay, focuses on gender disparities in education at the primary level. Despite progress in achieving gender parity, the

chapter reveals significant gaps in retention, transition, and learning outcomes between boys and girls. The author argues that without addressing social and economic factors, gender equity in education will remain a distant goal. In Chapter 7, titled *Equity in Access and Learning: A Way Forward for Secondary Education in India* by Keith M. Lewin, Shashiranjan Jha, Gaurav Siddhu, and Joanna Härmä analyse secondary education in India through the lens of access, equity, and quality. They argue that marginalised students—especially from rural areas—remain underserved despite significant reforms. The chapter emphasises the need for more robust policy frameworks to ensure equitable access to secondary education and better learning outcomes. In Chapter 8, titled *Equity in Higher Education and Education for All: Critical Consideration*, Shireen Motala turns the focus to higher education, discussing the tensions between massification and quality in post-secondary education, particularly in South Africa. The chapter critiques the inequities in access to higher education, questioning whether policies aimed at expanding access are sufficient to achieve true equity.

Section 3 on School Management for Quality Inclusive Education looks at school governance, leadership, and management as critical factors in ensuring quality and inclusion in education. The focus here is on how effective school management can lead to inclusive and high-quality education. The section critiques practices such as the use of contract teachers, which may save costs but often compromise educational quality. For instance, Chapter 9, titled *Persisting Challenge of Contract Teachers in Government Schools of India* by Vimala Ramachandran, critiques the growing reliance on contract teachers in Indian government schools, which she argues has undermined the quality of education. Contract teachers, often underpaid and underqualified, disproportionately serve marginalised communities, worsening educational inequities. This chapter links to discussions about systemic reforms (Chapter 1) and the need for more robust educational governance. The chapters emphasise the need for decentralised, locally driven solutions to improve school management and educational outcomes.

In Chapter 10, titled *Principal's Leadership Role in Mapping Synergies for School Improvement: Reflections from Policies and Researches* by Rashmi Diwan, the role of school principals as leaders is explored in improving school management and educational outcomes. She argues that principals should be empowered to participate more actively in school reform, fostering local partnerships and innovative solutions to school-level challenges. This chapter ties into Shaeffer's arguments about decentralised school governance in Chapter 11. In Chapter 11, titled *Towards a Framework for Effective School Management: Diverse Partnership for Quality Inclusive Education* by Sheldon Shaeffer, Shaeffer advocates for decentralised, locally relevant school management frameworks. He argues that schools should have greater autonomy and that partnerships with local communities, NGOs, and governments can improve educational quality and inclusiveness. Shaeffer's call for decentralised governance echoes Ahmed's arguments in Chapter 1 and ties into broader discussions about school management in previous chapters such as 9 & 10. While the arguments are sound, the section could explore more about the financial implications of the proposed changes, such as the costs of hiring permanent teachers versus contract teachers.

Section 4, Influences on Policy and Insights into Educational Reform, explores how political, economic, and historical factors shape educational policy. Using case studies, the

authors demonstrate how external pressures rather than educational needs often influence policies. This section delves into the broader political, social, and historical factors that shape education policy and reform efforts, offering a comparative perspective between countries. There are six chapters in this section. Chapter 12, titled *Maulana Abul Kalam Azad: Planning a National Education System in the 1950s* by S. Irfan Habib, analyses Maulana Azad's efforts to create a national education system in post-independence India. Habib discusses how socio-political factors have shaped the development of India's education system, providing historical context for understanding the current challenges in educational reform. Chapter 13, titled *The Drivers and Inhibitors of Education for All: Policy Change and Implementation in Ghana and India* by Angela W. Little, compares the education policy environments in Ghana and India, highlighting the political and economic drivers of educational reform. She discusses the similarities between the two countries' struggles to achieve universal education. She argues that policy implementation, rather than policy formulation, remains the most significant barrier to achieving educational goals. Chapter 14, titled *Privatization and Commercialization of Higher Education: The Caste and Politics Nexus in State Policies* by A. Mathew, critiques the privatisation of higher education in India, arguing that it has exacerbated social inequalities, particularly for lower-caste and economically disadvantaged students. His analysis ties into Motala's discussion on equity in higher education (Chapter 8), showing how privatisation policies undermine access and equity. Chapter 15, titled *Rethinking the Undergraduate Degree: Insights from Educational Reform Experience in India* by Manasi Thapliyal Navani, focuses on undergraduate education reform in India, arguing for a shift towards more flexible, skills-based curricula that align with global standards. She highlights the challenges of implementing reform in a highly centralised education system and calls for greater consultation and collaboration with local stakeholders. Disha Nawani, in Chapter 16: *Looking at Education Through a Binary Lens: Challenges and Alternatives,* critiques the binary thinking that often dominates the educational discourse, such as traditional versus progressive or teacher-centred versus student-centred approaches. She argues that such rigid frameworks oversimplify the complexities of educational reform and limit innovation.

Section 5, titled Cultural Imperatives in Educational Research, emphasises the need for culturally sensitive approaches in educational research and practices. It critiques Western-centric models and calls for methodologies that respect and incorporate local knowledge and traditions. This section highlights how local knowledge can enrich educational practices, making them more inclusive and effective. Kai-ming Cheng, in Chapter 17, titled *Cultural Dilemma and How It Affects Education: A Personal Journey* provides a personal reflection on how cultural factors shape educational outcomes, drawing on his experiences in both Western and Asian contexts. His chapter ties into the book's broader theme of the need for culturally sensitive approaches to educational reform, a point also emphasised in Chapters 5 and 11. Cheng advocates for ethnographic and participatory approaches that engage local communities and respect their cultural norms. Finally, the epilogue celebrates the contributions of Professor R. Govinda to educational development, particularly his focus on equity, quality, and inclusion. It reflects on his work in shaping educational policies and systems, advocating for sustained efforts to address the persistent educational challenges. The authors use this opportunity to underscore the need for collaboration among educators, policymakers, and researchers to achieve meaningful educational reforms.

In conclusion, *Quality and Inclusion in Education: The Persisting Challenges* offers a comprehensive and interconnected examination of the barriers to achieving equitable, inclusive, and high-quality education. By linking discussions on governance, policy, marginalised groups, and educational outcomes, the book provides a rich, multifaceted analysis of the global education landscape. Its strength lies in its ability to interweave empirical research, theoretical critique, and historical analysis to present a coherent argument for systemic reform. The book provides numerous policy recommendations, but it could benefit from a more in-depth analysis of the challenges associated with implementing these suggestions, particularly when resources are scarce or political commitment is lacking. A more comprehensive examination of potential obstacles (such as funding limitations, political resistance, or logistical issues) and methods to overcome them would enhance the practicality and feasibility of the policy recommendations. Nonetheless, it is a valuable resource for scholars, policymakers, and educators looking to understand and address the persistent challenges in global education systems. Overall, the book successfully brings attention to the persistent issues that need to be addressed and provides a roadmap for making meaningful progress in achieving truly inclusive education.

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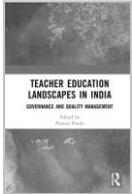
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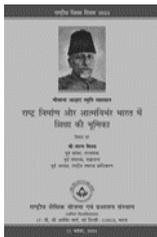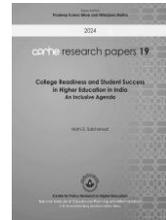
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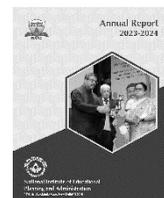
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