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MARGINALIZATION IN HIGHER EDUCATION IN INDIA

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ABSTRACT

In India, where more than 50% of the population is below the age of twenty-five, a gross enrolment ratio of 26.3 in higher education is itself highly indicative of the unequal access to higher education in the country. This paper is focused upon bringing into light the various forms of inequalities in the "participation in higher education", "attainment in higher education" and "labour market outcome of the educated" in the country. Based on secondary data from various sources, the paper studies different measures of enrolment, percentage adults completed higher education, outturn percentages, and educated unemployment rates, across gender, caste, religion and economic groups and computes coefficient of inequality to provide evidence of marginalization of the under – privileged groups. Furthermore, data shows heavy dependence on loan financing of higher education which further aggravates the situation. Thus, the paper concludes that, in a country where bulk of the population is young and aspiring to enter higher education, immediate policies must bridge the gap, or else these inequalities will reflect in every other aspect of the Indian society that can heavily burden our future.

KEYWORDS: *inequality, higher education, coefficient of inequality, gender gap, backward caste, marginalization by religion*

1. INTRODUCTION

Higher education in India expanded at a very fast rate post-Independence and especially over the last two decades. The number of higher education institutions in India has seen more than fifty-fold growth in the last six and half decades. Table 1.1 gives a picture of the massive expansion over time. The number of universities and colleges have increased manifold, while gross enrolment ratio has also multiplied many times over the period from 1950-51 to 2018-19.

Table 1 Expansion of Higher Education in India – A snapshot

Year	Central Universities	State Universities	Deemed to be Universities	Institutes of National Importance	Private Universities	Total	Colleges	Enrolments (in millions)	GER (%)
1950-51	3	24	-	-	-	27	578	0.2	-
1960-61	4	41	2	2	-	49	1819	0.6	1.5
1970-71	5	79	9	9	-	102	3277	2	4.2
1980-81	7	105	11	9	-	132	4577	2.8	4.7
1990-91	10	137	29	9	-	185	6627	4.4	5.9
2001-02							11146	8.8	8.1
2005-06	18	205	95	18	7	343	17625	11.6	11.6
2011-12	42	299	40	59	178	621*	34908	28.5	19.4
2012-13	43	308	49	61	201	665*	35829	29.6	21.1
2013-14	43	310	127	68	143	691*	36671	32.2	23
2014-15	43	316	122	75	181	760*	38498	34.2	24.3
2015-16	43	329	122	75	197	799*	39071	34.6	24.5
2016-17	44	345	122	100	233	864*	40026	35.7	25.2
2017-18	45	351	123	101	262	903*	39050	36.6	25.8
2018-19	46	371	124	127	385	993*	39931	37.4	26.3

**The figure includes others category*

Source: Author's Compilations from [1] Varghese (2015); [2] – [5] All India Survey on Higher Education (AISHE) (various years' reports)

But have the benefits reached all the corners of the society of India? Some argue that the benefits of expansion have trickled down to the lower strata of the society, while some are of the view that higher education is inherently an exclusive field. We cannot deny that the phenomenal growth in higher education has enabled us to achieve self-reliance in manpower needs and even export manpower to the advanced countries. We have to admit that a highly elitist and restricted higher education system has now become accessible to many of the weaker sections of the society. Today about 40% of the students in higher education are women and about one-third of the enrolment is from the weaker socio-economic strata of the society. However, despite the fact that the GER has nearly doubled from 1990-91 to 2017-18, yet signs of marginalisation do exist. In a country where more than 50% of the population is below the age of twenty-five, a GER of 26.3 is highly indicative of the unequal access to higher education in the country. Growth in GER is uneven across the inter-social groups of the population, across the economic groups of the society. But in a 'Society for All', focus must be made on advancing the opportunities to every section of the country and therefore affirmative policies that target to empower the marginalized people and the involuntarily excluded ones from higher education must be made. Therefore, it is a must to study the extent of marginalization that is currently afflicting the higher education sector of India. Now, time has come to delve deeper into the analysis of whether the growth is, at all, inclusive as far as higher education is concerned, and this paper is dedicated to that cause.

The paper is arranged in the following manner - section 2 states the research questions and objectives, section 3 describes the data and methodology, while section 4 gives the results and section 5 the conclusion. References cited in the text are presented under the References section.

2. RESEARCH QUESTIONS AND OBJECTIVES

The question to investigate inclusive growth boils down to asking "Are all sections of the Indian society enjoying the fruits of higher education equally? Or, is it that access to higher education is still a myth for many aspiring candidates from the backward sections of the society?" Thus, this paper deeply analyses the extent of marginalization prevailing across gender, caste, religion, economic groups, as also rapid privatisation, escalating costs and massive loan financing which happen to be another form of marginalization.

3. DATA AND METHODOLOGY

3.1 Data: The chapter relies on secondary data from the following sources:

(a) Data on Gross Enrolment Ratio (GER) is obtained from [2] AISHE 2018-19. Using the data of [6] NSSO 71st round which was an extensive survey on education, the net enrolment ratio has been calculated. Some data is taken from the paper by [7] Tilak (2015). Also, eligible enrolment ratios and transition rates to higher education have been calculated by collecting the data on high school level enrolment and completion of high school level education, using [8] Educational Statistics at a Glance (ESAG 2018).
(b) Higher Education Attainment and Outturn/ pass-out data is obtained from [7] Tilak (2015), [8] ESAG (2018) and [2] – [5] AISHE (various years).
(c) Labour market outcome is obtained from [9] Report on Education, Skill Development and Labour Force (2015-16).
(d) Data on privatisation is obtained from [2] – [5] AISHE and [10] Agarwal (2009).
(e) Data on loan financing is obtained from the paper by [11] Rani (2016) supplemented with the data from [12]-[15] Basic Statistical Returns of Scheduled Commercial Banks Vol. 44-47.

3.2 Methodology: (i) Extent of marginalization has been studied across gender, caste, religion, economic groups. This aspect has been studied from two angles – absolute terms and relative terms and with the help of three major parameters of higher education participation, higher education attainment and labour market outcome.
(a) Higher education participation indicators taken are the following:
(i) Gross Enrolment Ratio (GER) (students enrolled in higher education, regardless of age, as a percentage of the population of the age group 18-23),
(ii) Net Enrolment ratio (the proportion of the students of the age 18-23 enrolled into higher education as a percentage of the population of the age group 18-23, thus showing the levels of representation of population in higher education),
(iii) Eligible Enrolment Ratio (students enrolled in higher education as a percentage of high school graduates, that is, people who are eligible to enter higher education),
(iv) Transition Rates (entrants in higher education as a proportion of entrants to senior / upper secondary school education),
(b) Higher Education Attainment indicator is the percentage of adult population who completed higher education over the years and also the percentage of eligible population coming out with completed degree (outturn ratio).
(c) Labour market outcome indicator is the educated unemployment rate for graduates and post-graduates (absorption of the educated in the labour market).
A simple measure of inequality is estimated to examine the trends in inequality. Coefficient of inequality is the ratio of the status of the concerned group in relation to the most privileged group. For example, coefficient of inequality in GER is $C= GER_m/ GER_i$, where m is the most privileged group and i is the relevant group.
(ii) The rapid privatisation is traced out by plotting the growth of private HEIs and enrolment in private HEIs.
(iii) The extent of loan financing is studied as a percentage of government expenditure on higher education.

4. RESULTS AND DISCUSSION

4.1 Overall Achievement in higher education: Figures 1 –7 represent the overall picture of India with respect to the above chosen indicators. GER shows that in 1983-84 a meagre 7.67% of the 18-23 population attended higher education, while it is 25.8% in 2017-18. So, GER has increased manifold, showing the higher participation of the population in higher education. In contrast, net enrolment ratio is staggering slowly, with 8.6% in 2000 and 10.18 % in 2004-05. Eligible enrolment ratio shows that in 2004-05 only 52.6% of the high school pass-outs entered into higher education, while the remaining may have left for joining labour force, or marriage for women, or ineligibility. The bright side is that the eligible enrolment ratio increased sharply to 92.5% in 2009-10 and currently it is above 100%, thus painting a very positive picture. Almost all of the high school pass-outs now join higher education. Above 100% indicates that some from previous year have re-enrolled, some from foreign have enrolled and also from other age-groups have come into higher education. Transition rate has also been pretty good. Higher Education Attainment shows steady growth till 2009-10, however has fallen in 2013-14, thus indicating the case of rise in dropouts from higher education. Educated Unemployment however is rocketing with 10% for Graduates and 9.8% for post-graduates, thus showing the weak ability of the Indian economy to absorb the educated people into jobs. Outturn as a percentage of eligible population is increasing marginally over time.

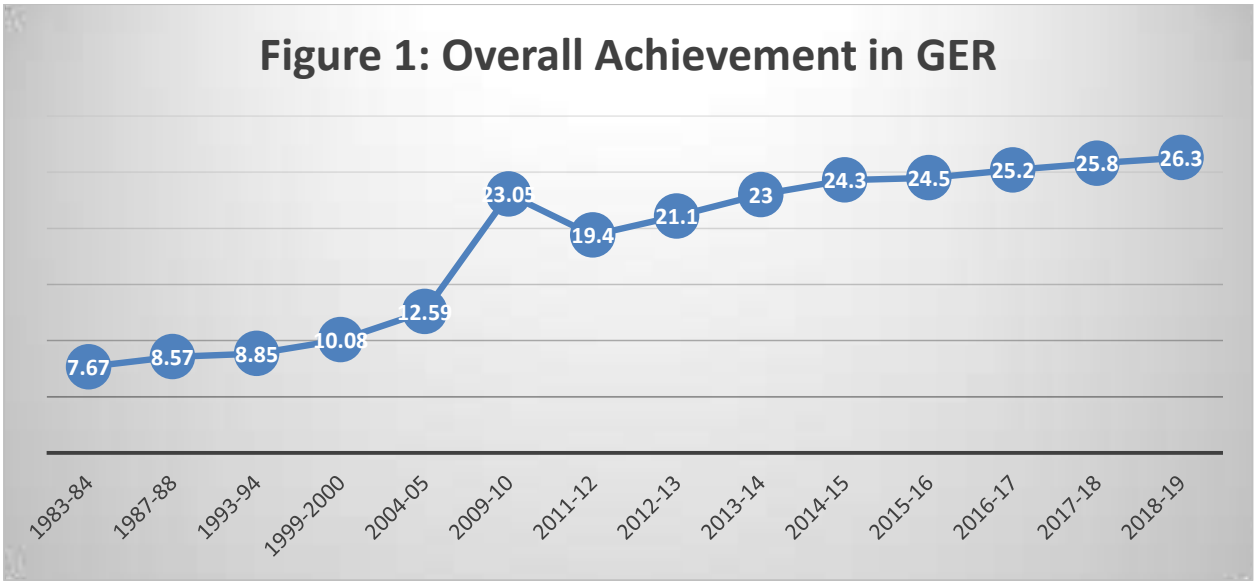

Figure 1 Overall Achievement in GER

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

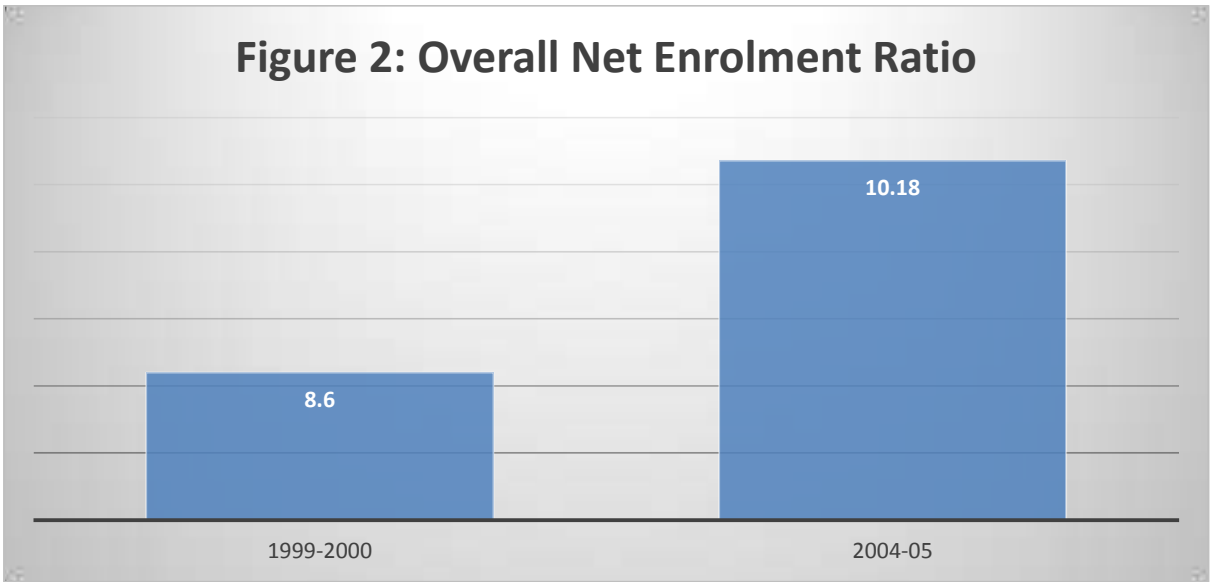

Figure 2 Overall Net Enrolment Ratio

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

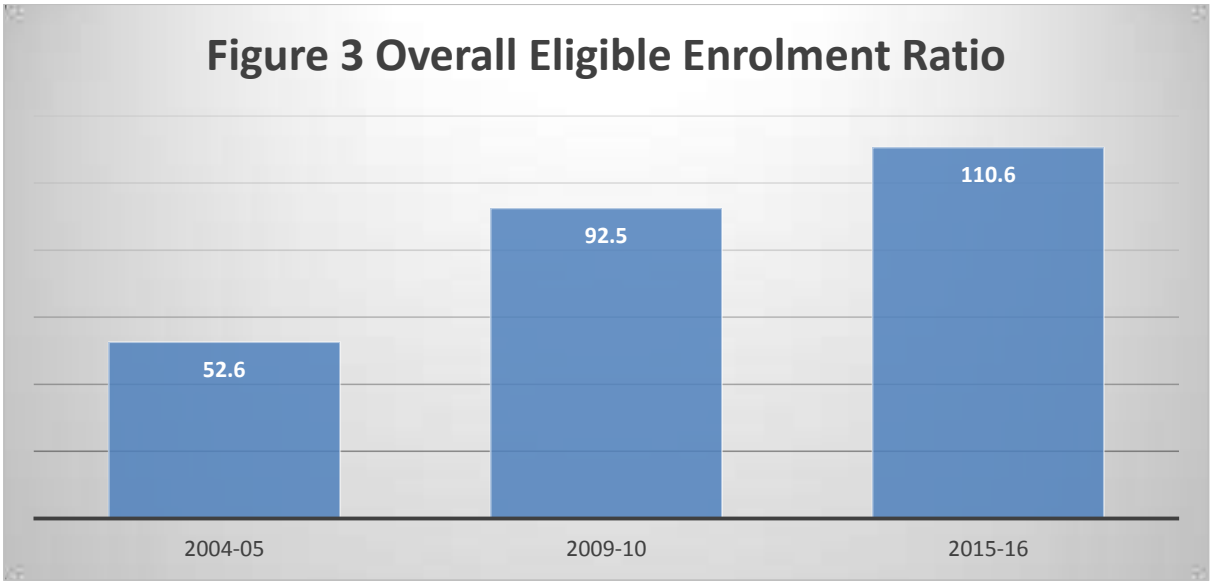

Figure 3 Overall Eligible Enrolment Ratio

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

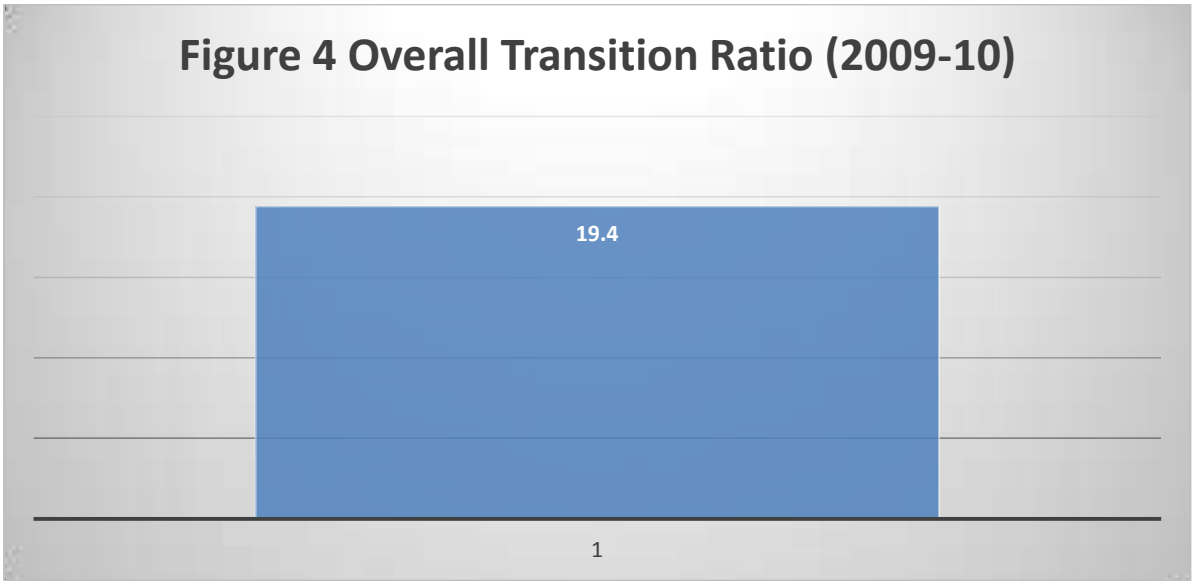

Figure 4 Overall Transition Ratio (2009-10)

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

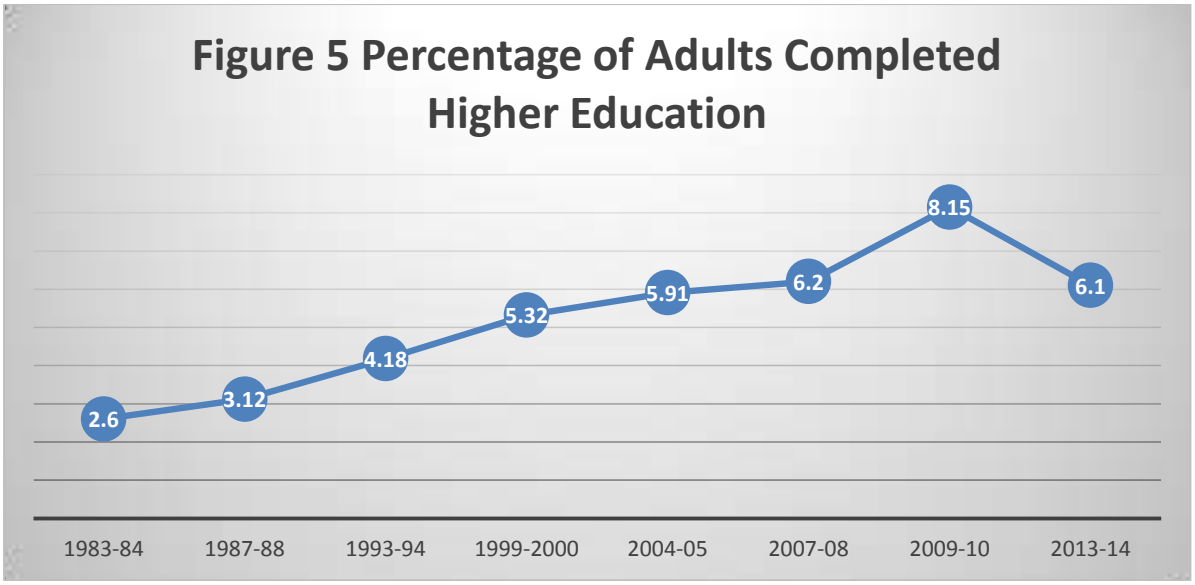

Figure 5 Percentage of Adults Completed Higher Education

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

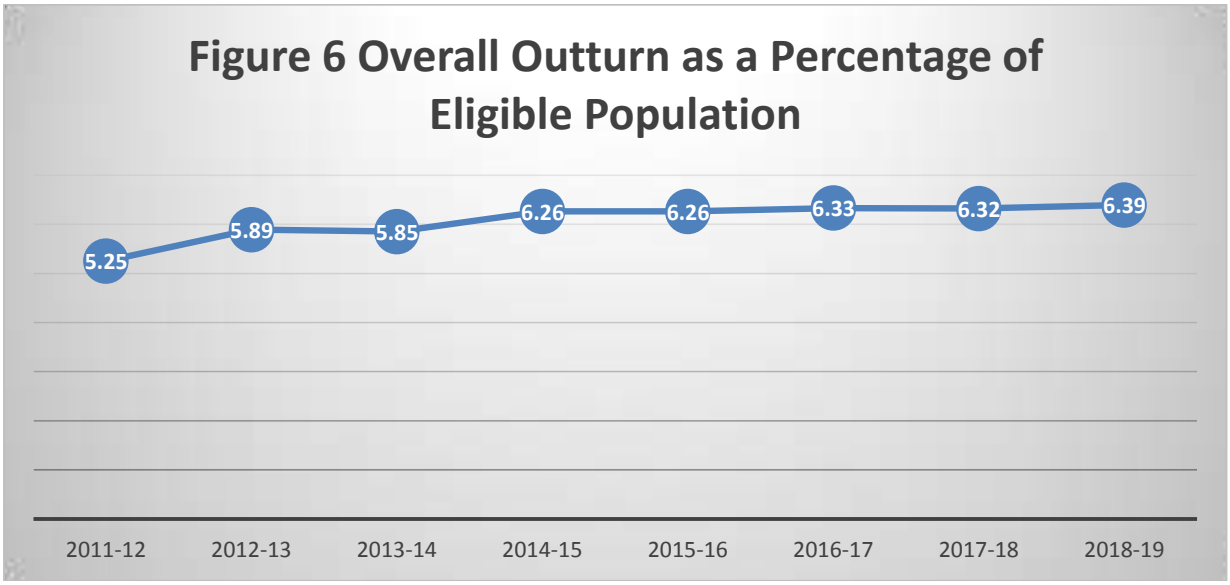

Figure 6 Overall Outturn as a Percentage of Eligible Population

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years)

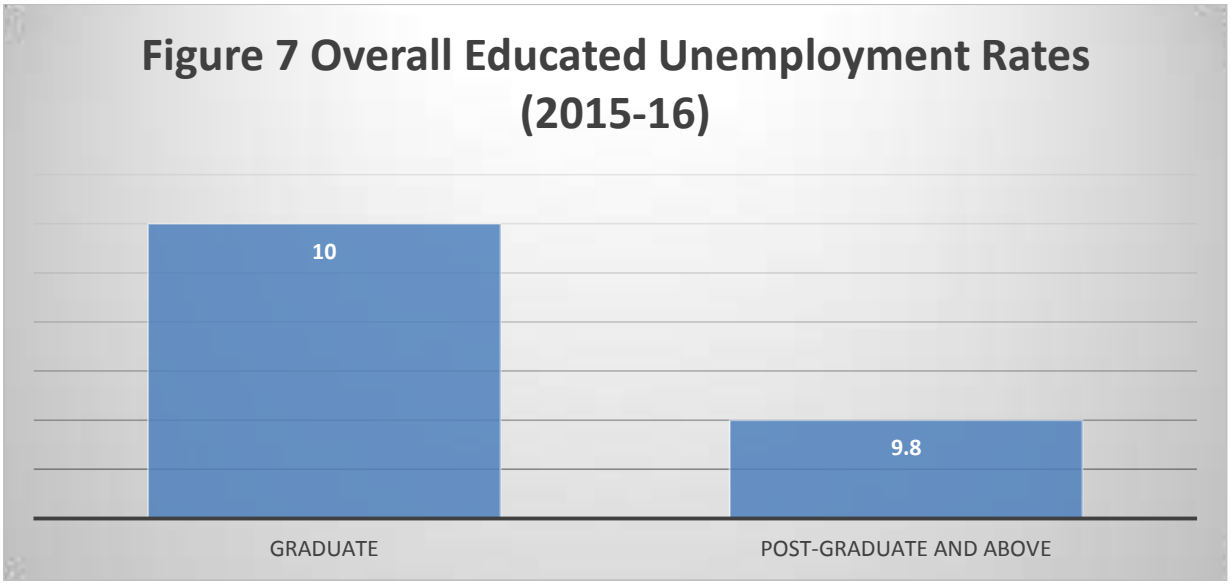

Figure 7 Overall Educated Unemployment Rates (2015-16)

Source: Author's Compilations from [9] Report on Education, Skill Development and Labour Force (2015-16)

4.2 Gender Gap: Figures 8 to 16 paint the picture of gender inequality over the years. GER of women have increased substantially in absolute terms. In relative terms the coefficient of inequality has reduced sharply, thus pointing towards reduction of gender inequality when comes to participation in higher education. Net enrolment ratio is not so positive, however. Eligible enrolment ratio has increased and in 2015-16 the figure for women surpasses that of men. That shows, more and more of high school pass-outs are joining higher education for women. Transition ratio is almost equal. Improvement in enrolment into higher education for women seems to be a direct consequence of the various policies that have come into effect for encouraging women to join higher education. Picture is not so bright when it comes to higher education attainment. In absolute terms it is low, in relative terms gender inequality is high. Again, for females the educated unemployment rate is sharply higher than for men. Outturn percentage, however, is higher for women than for men, and the coefficient of inequality is falling over the years.

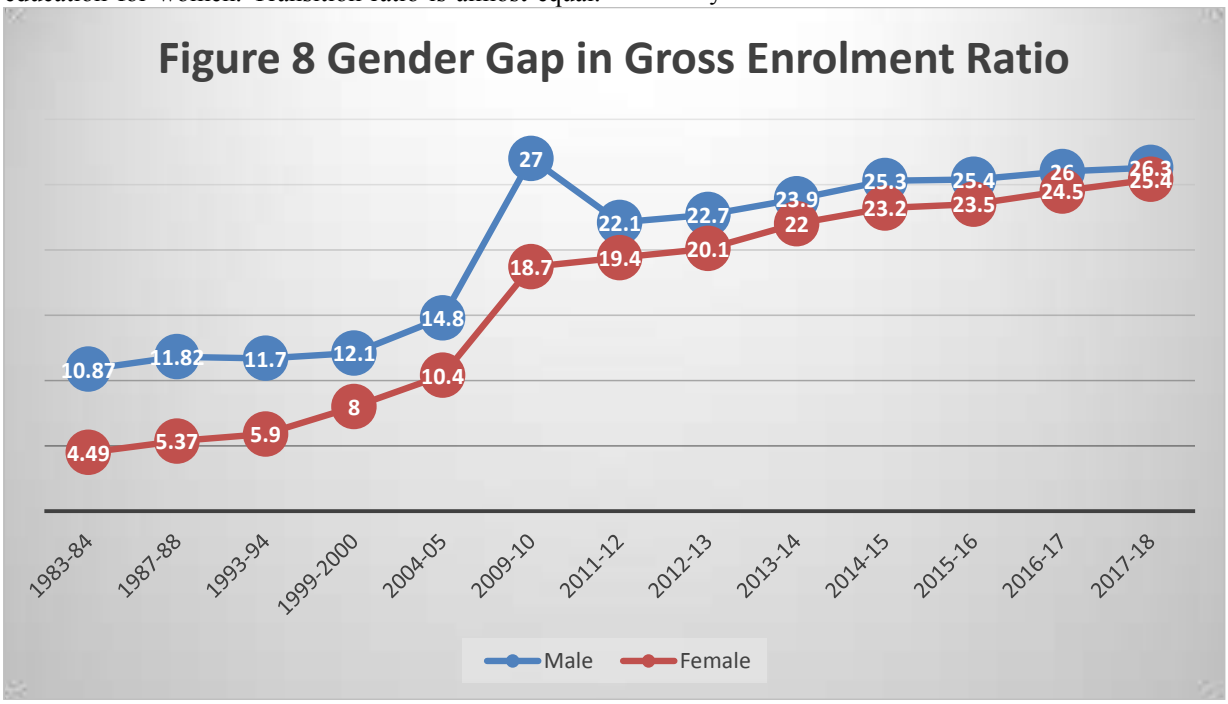

Figure 8 Gender Gap in Gross Enrolment Ratio

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

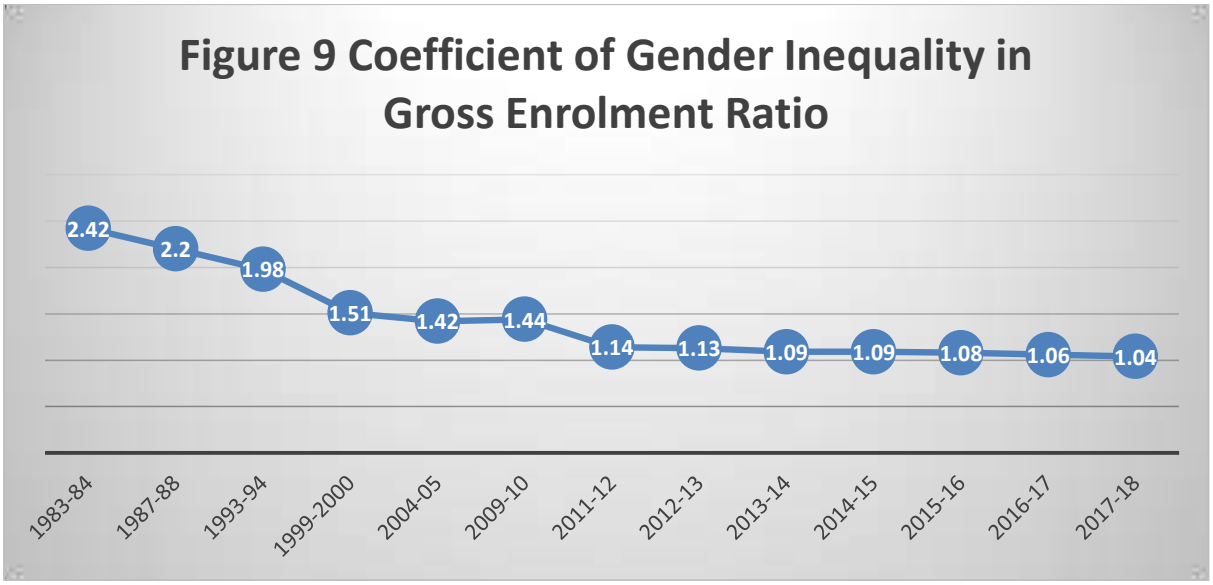

Figure 9 Coefficient of Gender Inequality in Gross Enrolment Ratio

Source: Author's Calculations from data of Figure 8

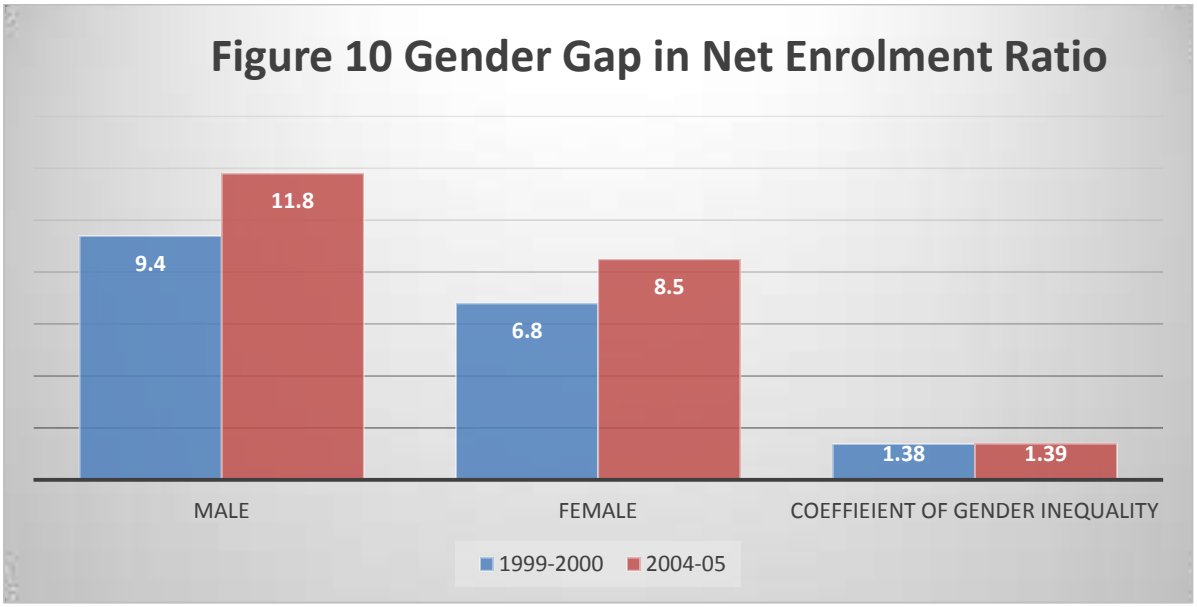

Figure 10 Gender Gap in Net Enrolment Ratio

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

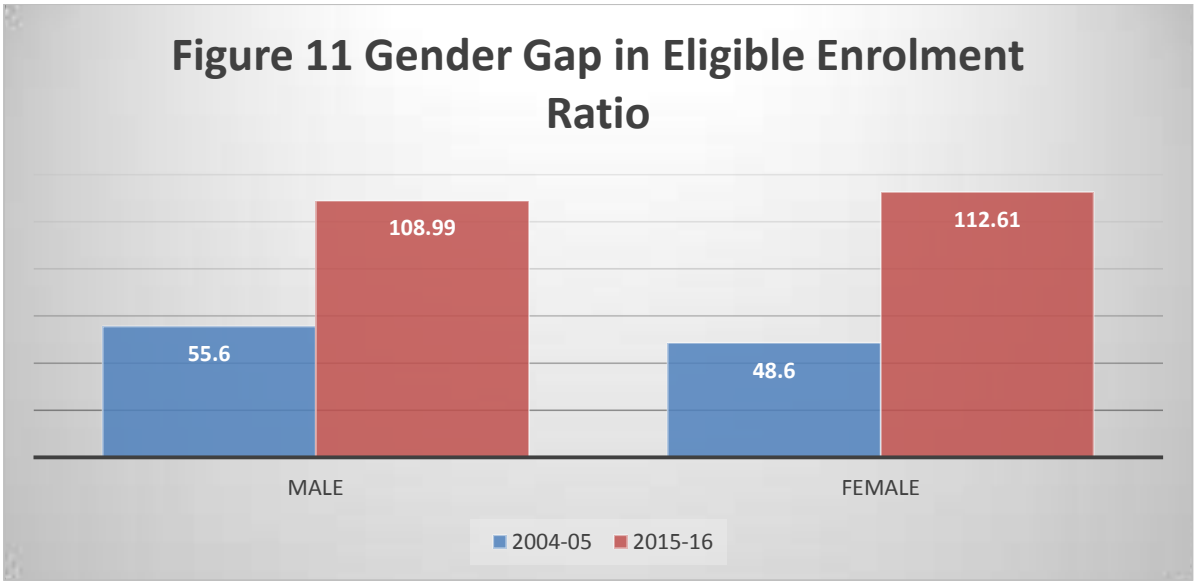

Figure 11 Gender Gap in Eligible Enrolment Ratio

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

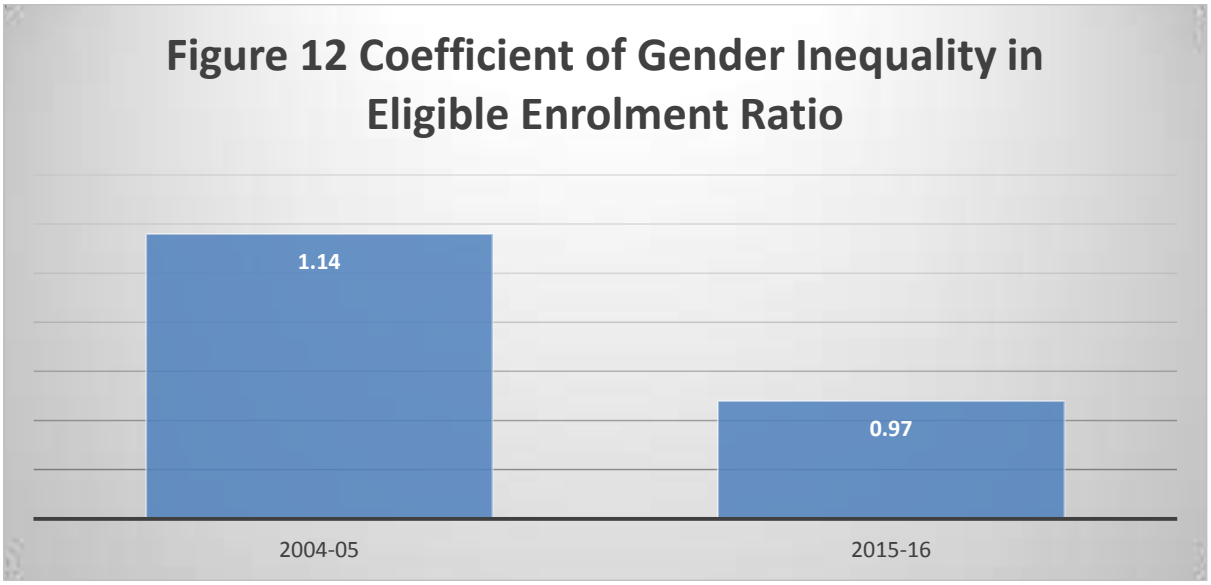

Figure 12 Coefficient of Gender Inequality in Eligible Enrolment Ratio

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

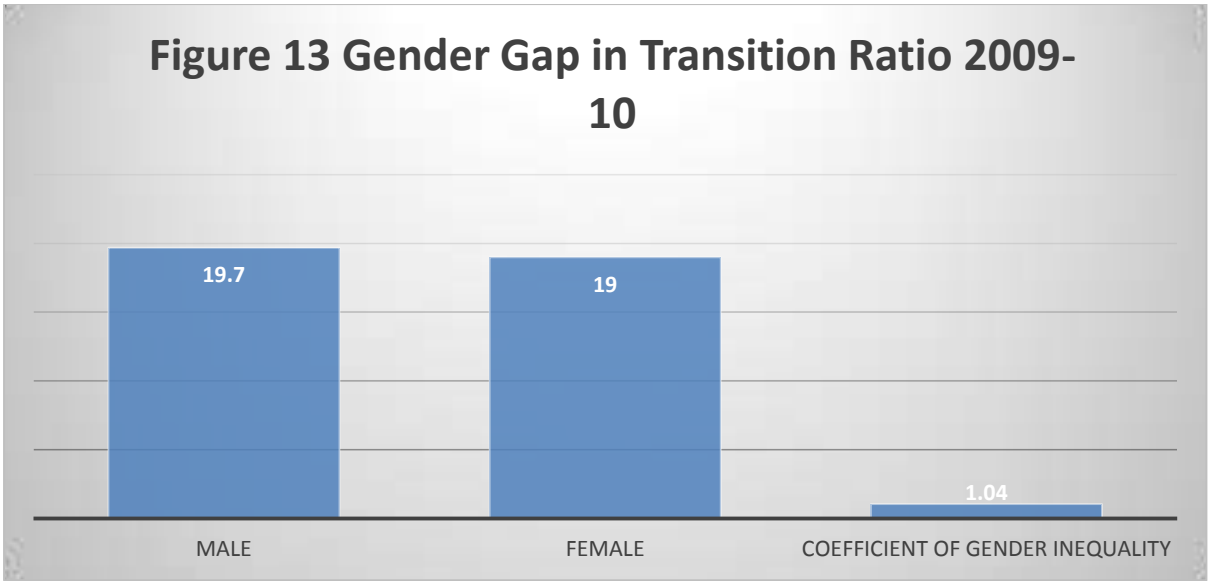

Figure 13 Gender Gap in Transition Ratio 2009-10

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

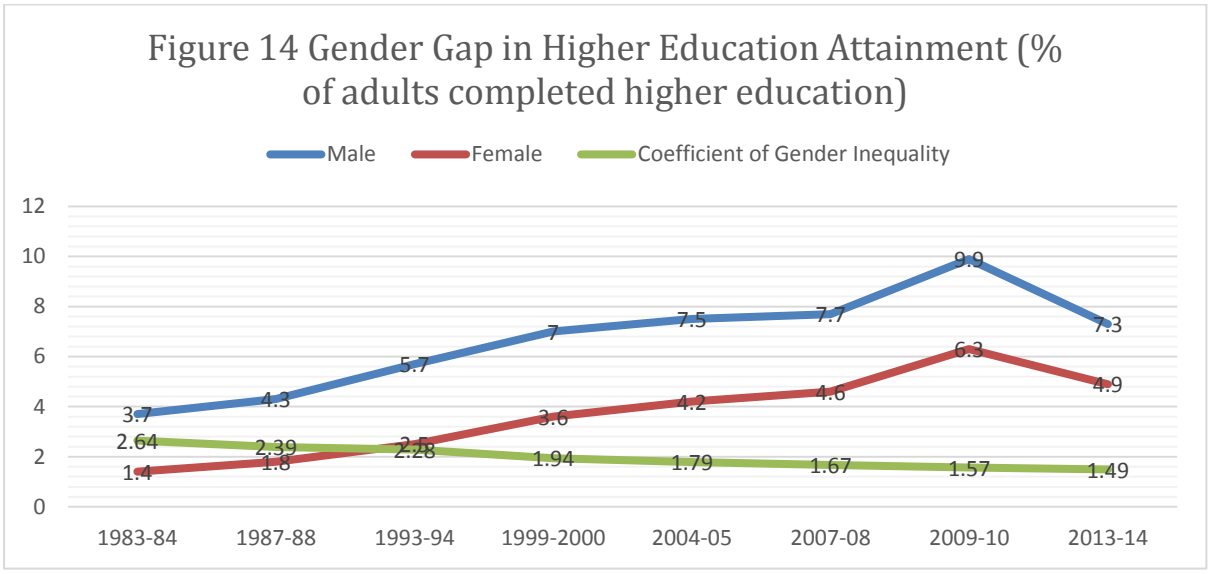

Figure 14 Gender Gap in Higher Education Attainment (% of adults completed higher education)

Source: Author's Compilations from [7] Tilak (2015), [2] – [5] AISHE (various years), [8] ESAG 2018, [6] NSS Report 71st round.

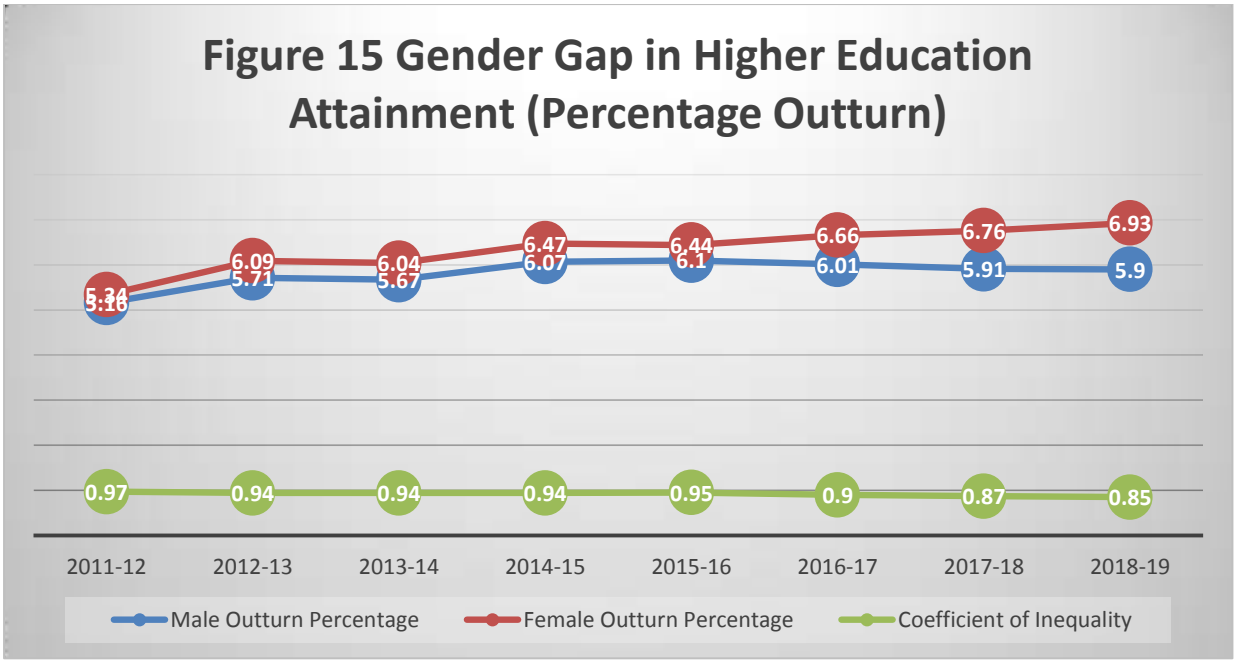

Figure 15 Gender Gap in Higher Education Attainment (Percentage Outturn)

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

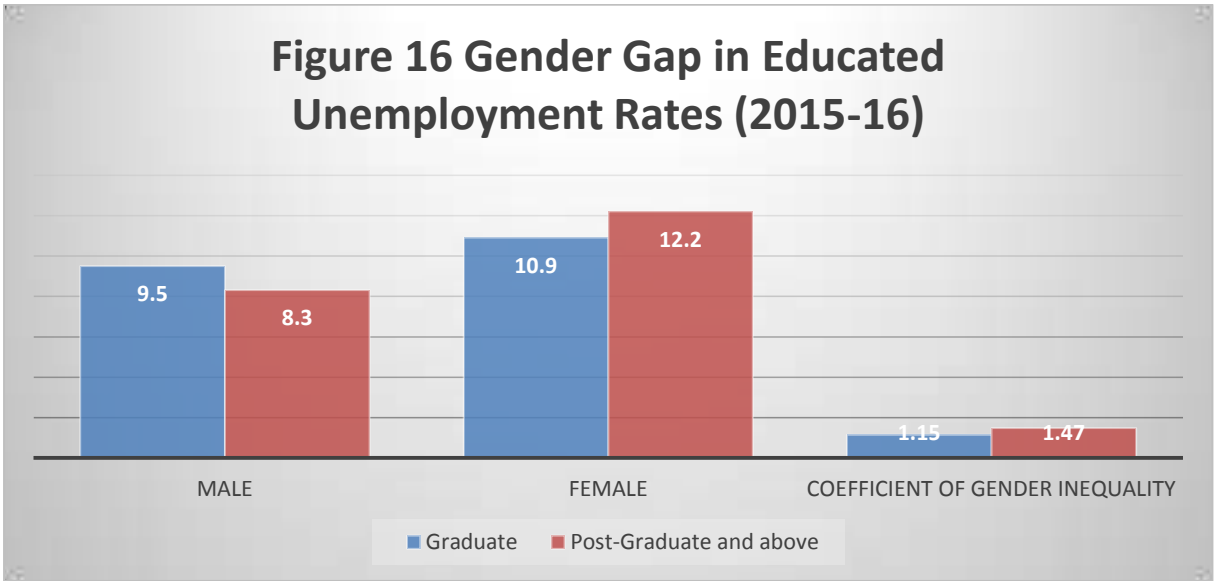

Figure 16 Gender Gap in Educated Unemployment Rates (2015-16)

Source: Author's Compilations from [9] Report on Education, Skill Development and Labour Force (2015-16)

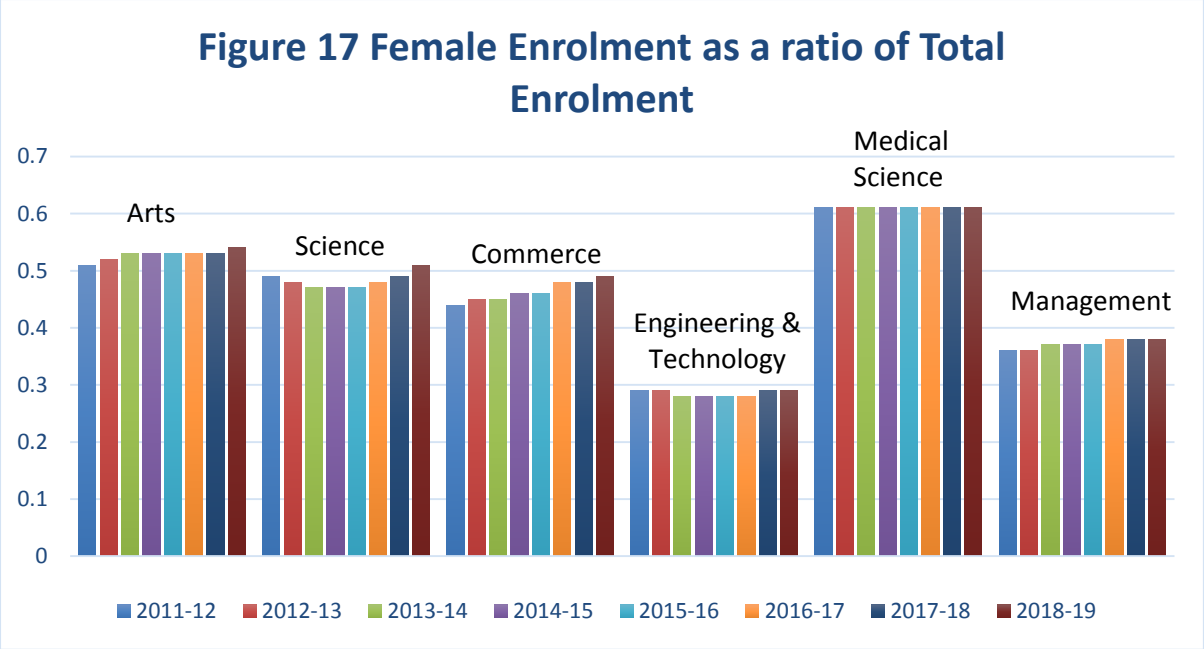

Figure 17 Female Enrolment as a ratio of Total Enrolment

Source: [2] – [5] AISHE Reports (various years)

Figure 17 depicts another form of gender disparity in higher education in India. While Arts and Science subjects attracted almost 50% female enrolment, Engineering & Technology had only about 30% female enrolment. An equally meagre percentage of women opt for management studies. Medical Stream, however, has the largest share of women and is fairly biased in favour of women. The enrolment patterns have remained the same over the years.

Figure 18 is a portrayal of gender gap across caste. While the gender parity index of SCs is at par with overall gender parity index, STs are suffering more disparity as per gender. The trend is more or less unchanged over the years.

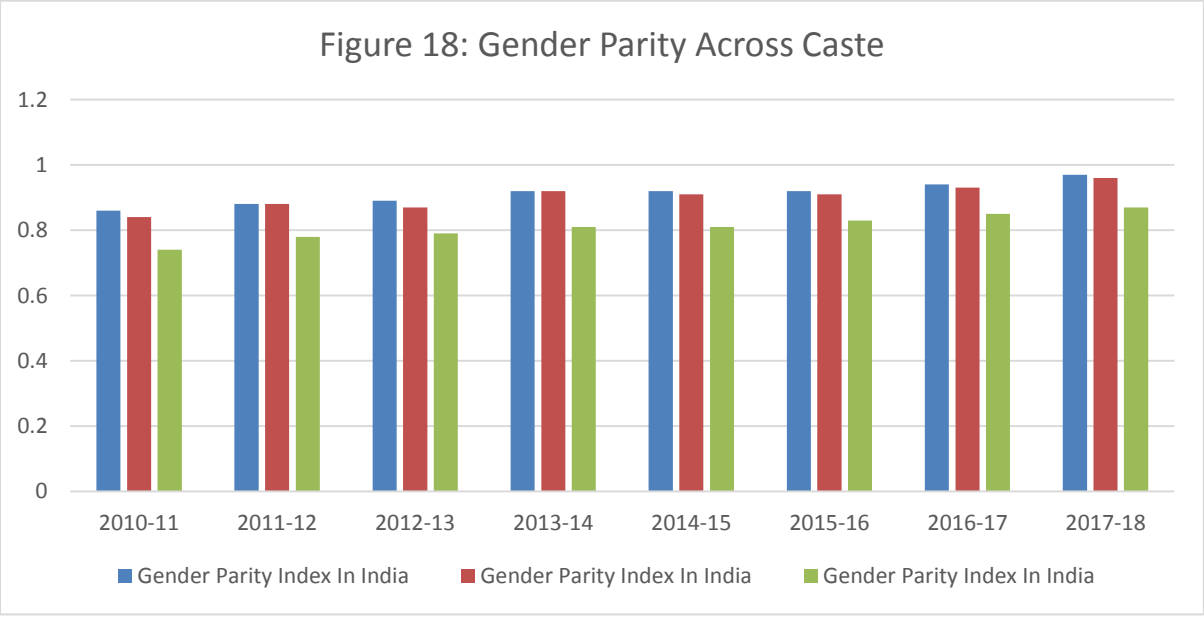

Figure 18 Gender Parity Across Caste

Source: [2] – [5] AISHE Reports (various years)

4.3 Marginalization by Caste: Figures 19 to 26 give a picture of the position of the less-privileged castes in higher education vis-à-vis others. Both in absolute and relative terms, enrolment figures are pretty low for SC and STs when compared to others. Similarly, higher education attainment is also low. However, the improvement in the status of education of SC, ST and in inequality between the scheduled population and non-scheduled population over the years is impressive, still the absolute levels of educational status of the scheduled population are far

below the status of their counterparts. Educated unemployment figures are also towering, for both SC and ST graduates and post-graduates. Thus, the Indian economy is showing a sharp discrimination in higher education indicators when it comes to caste-wise break-up, but with positive signs of improvement over the years.

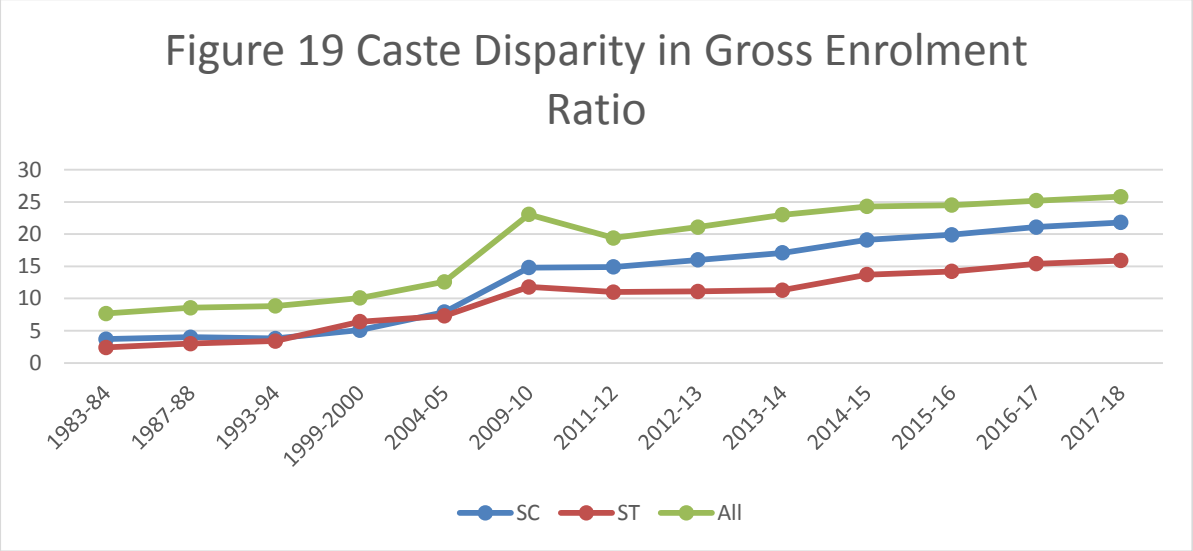

Figure 19 Caste Disparity in Gross Enrolment Ratio

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

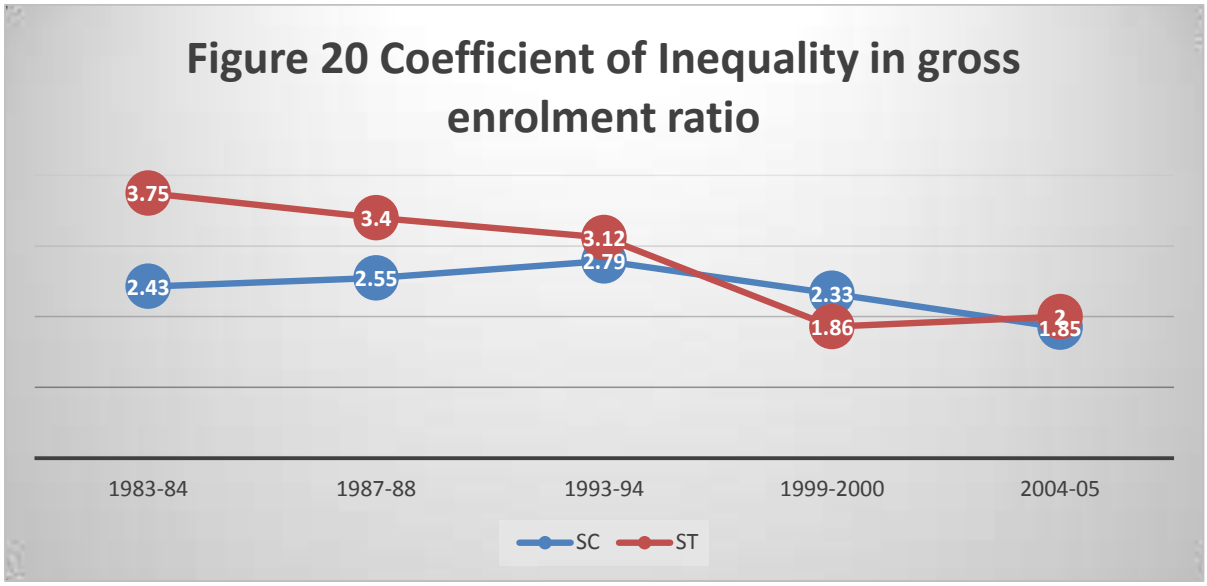

Figure 20 Coefficient of Inequality in gross enrolment ratio

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

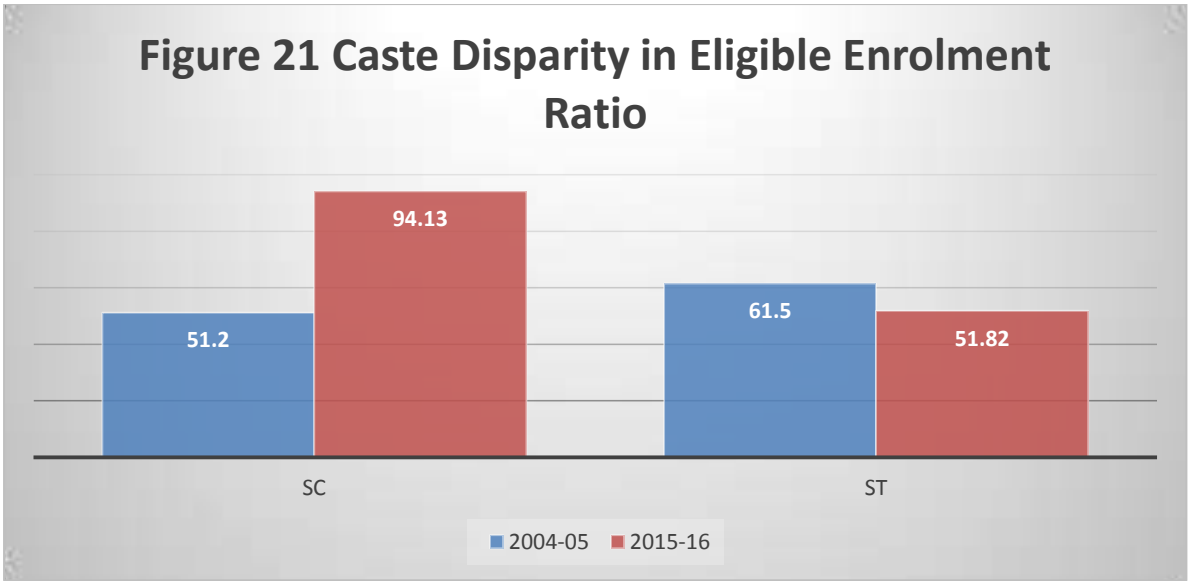

Figure 21 Caste Disparity in Eligible Enrolment Ratio

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

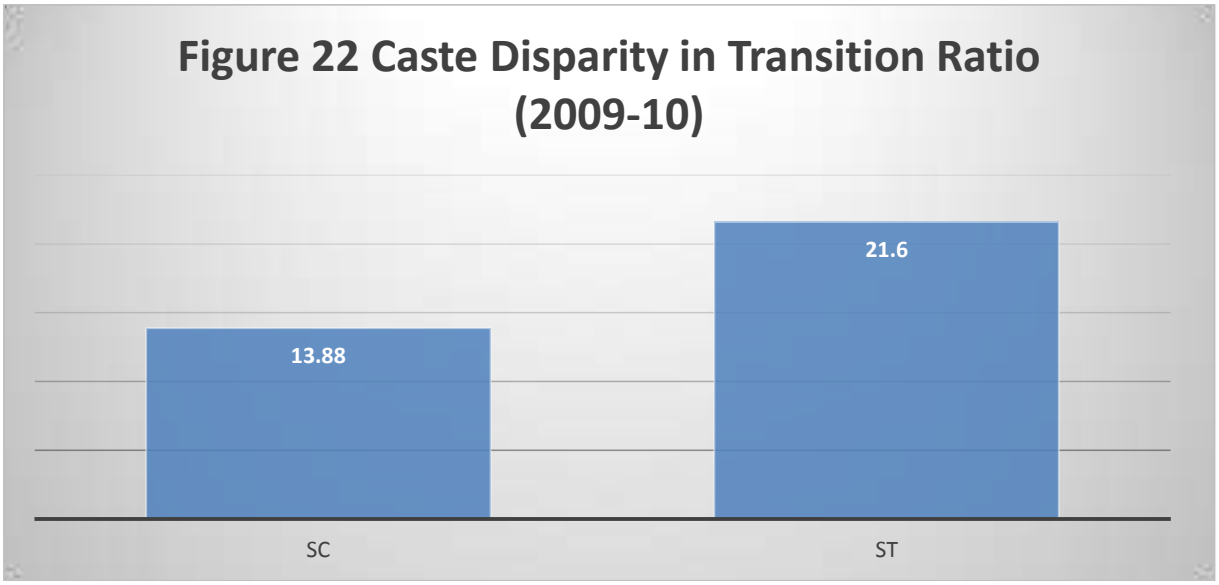

Figure 22 Caste Disparity in Transition Ratio (2009-10)

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

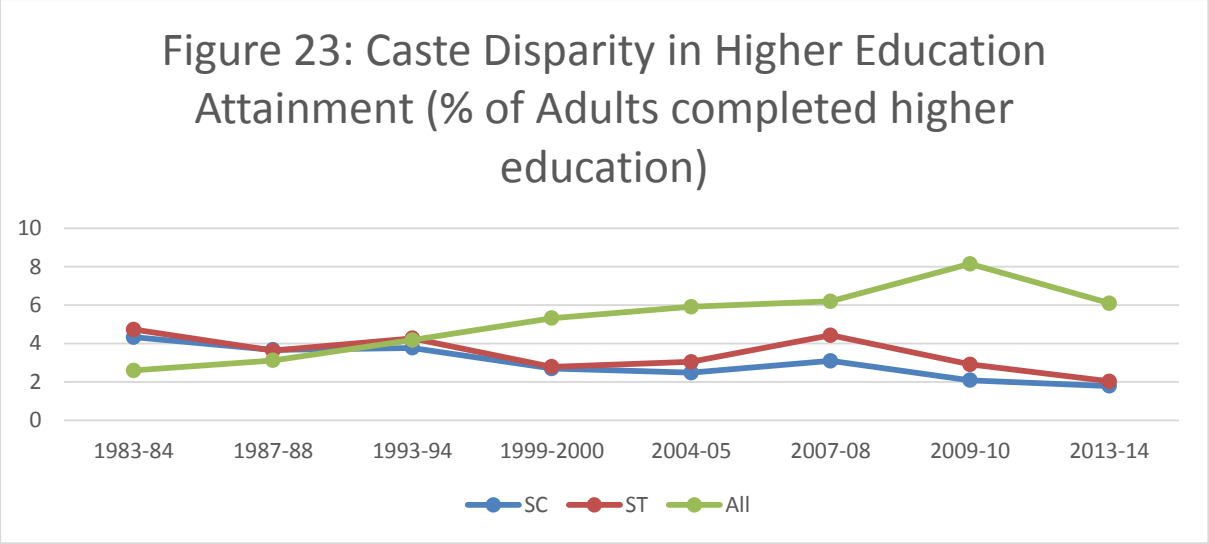

Figure 23 Caste Disparity in Higher Education Attainment (% of Adults completed higher education)

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

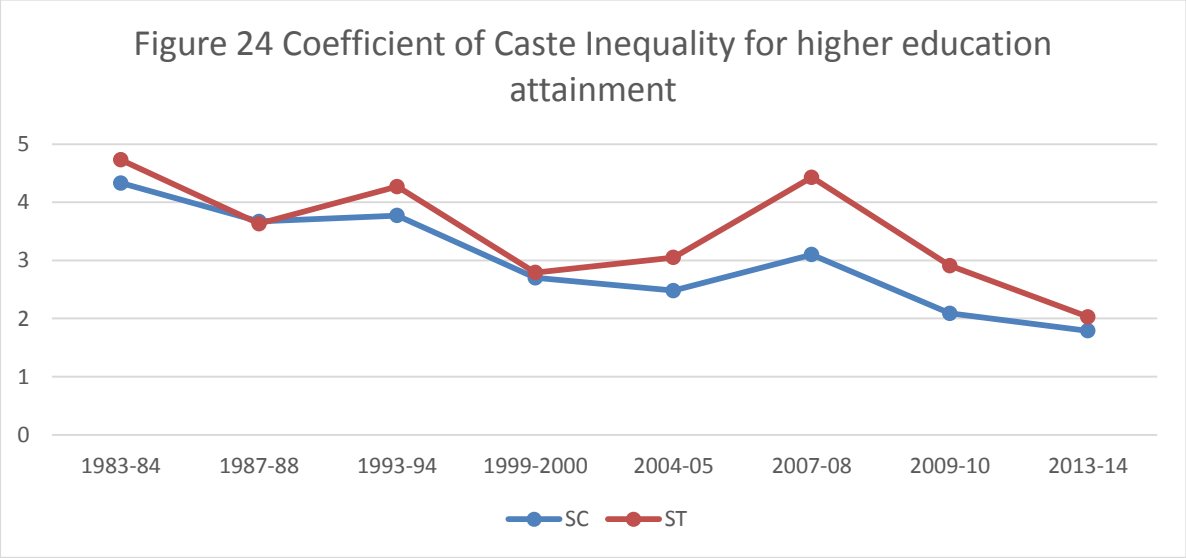

Figure 24 Coefficient of Caste Inequality for higher education attainment

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

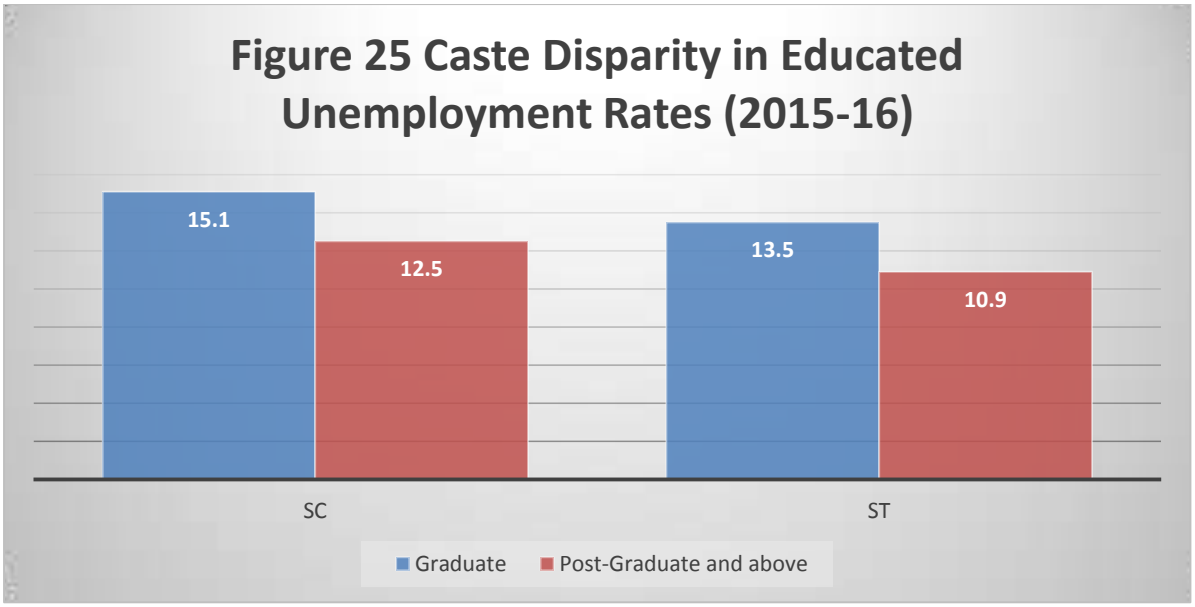

Figure 25 Caste Disparity in Educated Unemployment Rates (2015-16)

Source: Author's Compilations from [9] Report on Education, Skill Development and Labour Force (2015-16)

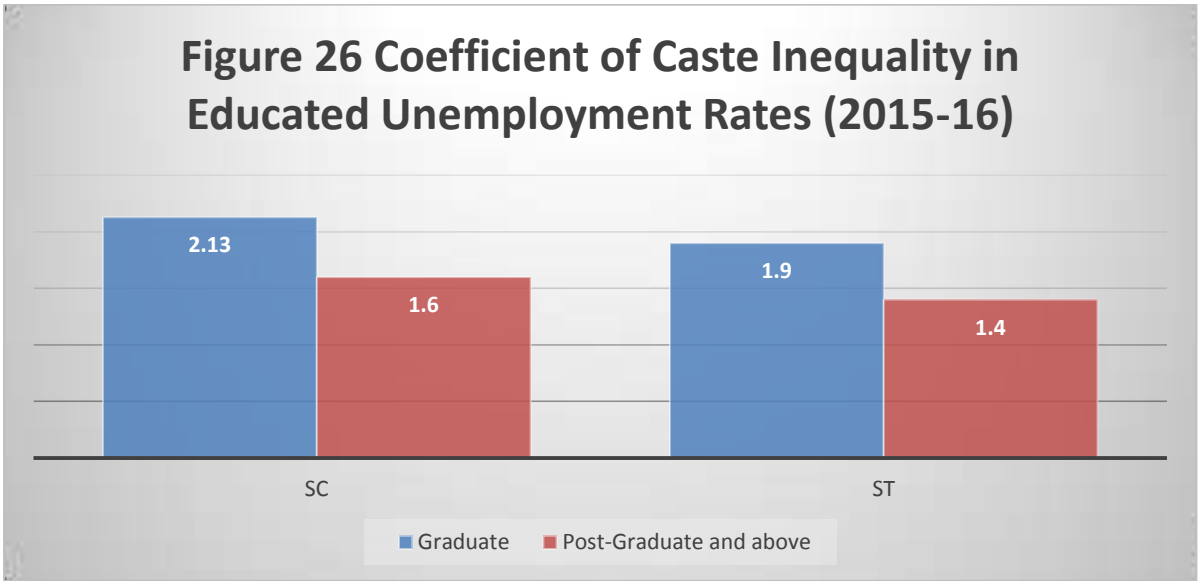

Figure 26 Coefficient of Caste Inequality in Educated Unemployment Rates (2015-16)

Source: Author's Computations

4.4 Marginalisation by religion: Figures 27 to 31 are showing the scenario with respect to religion. Since Hindus form the majority of India, so the comparison is made with respect to Hindus. While there has been improvement in case of all the four groups, the inter-group inequalities by religion did not decline much. We see that when it comes to Hindu-Muslim comparison, the inequality is pretty high and in relative terms it has increased also. Thus, the Muslims are not so privileged in higher education as the Hindus. This matter needs a serious consideration. However, Christians fare better than Hindus in all the indicators and other minority communities are also better off than Hindus.

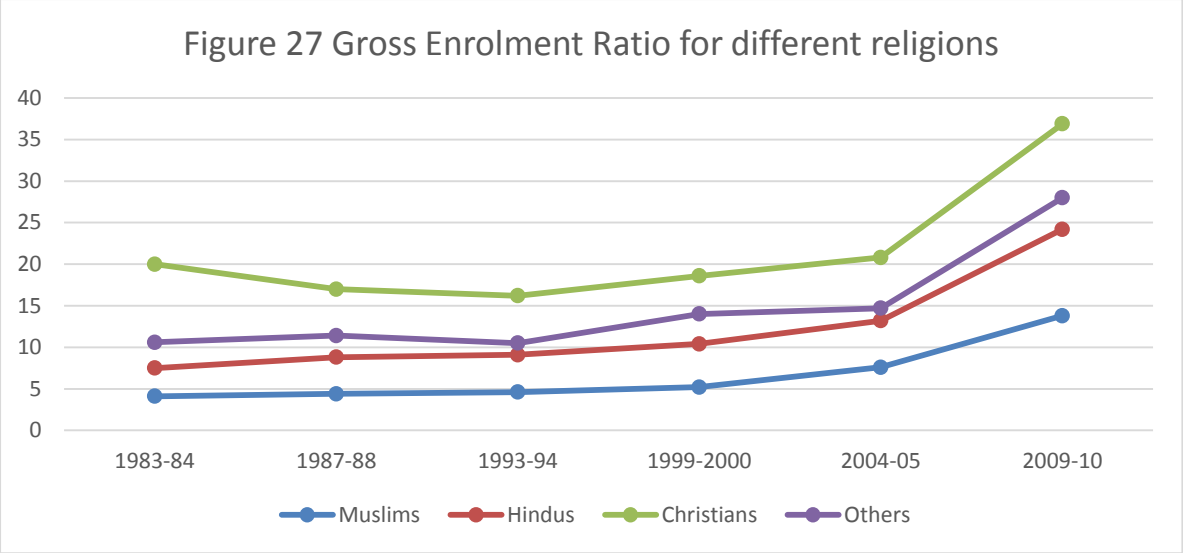

Figure 27 Gross Enrolment Ratio for different religions

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

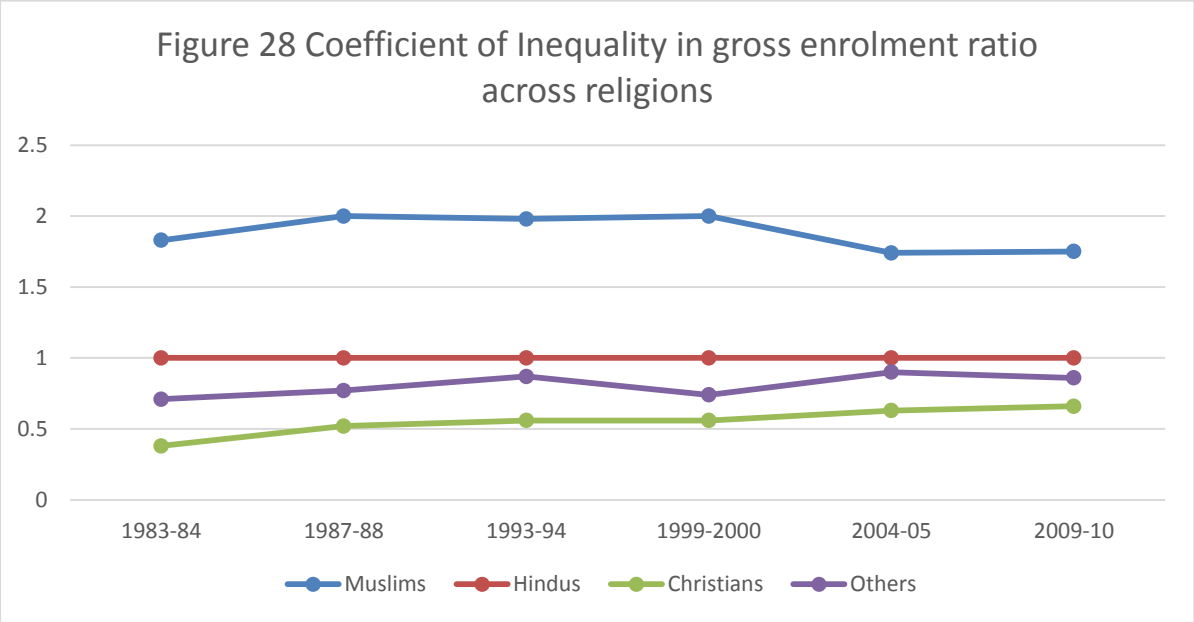

Figure 28 Coefficient of Inequality in gross enrolment ratio across religions

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

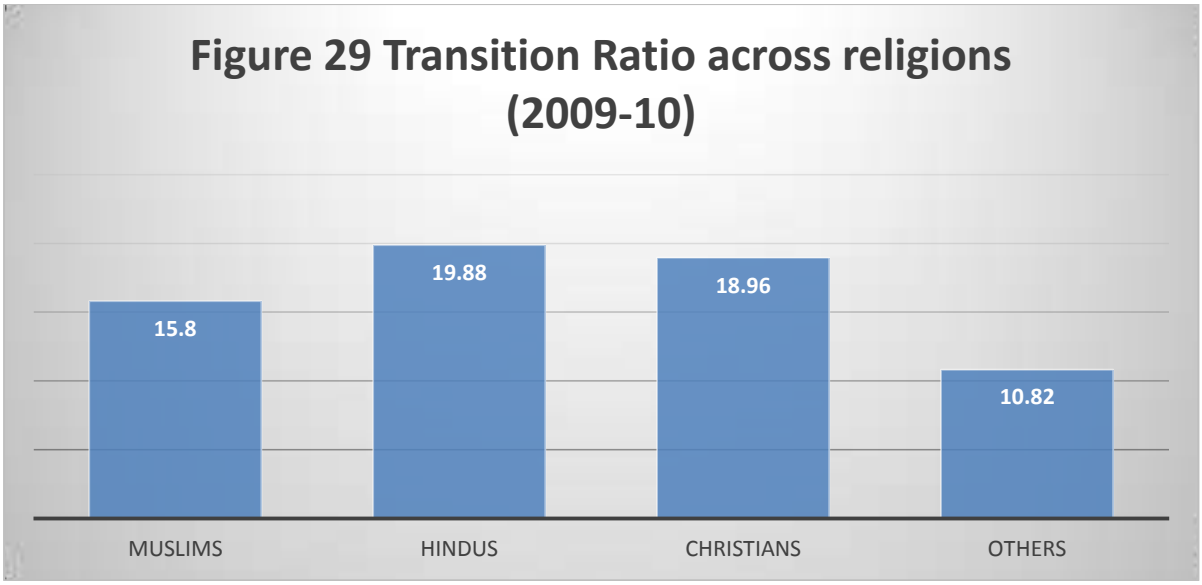

Figure 29 Transition Ratio across religions (2009-10)

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

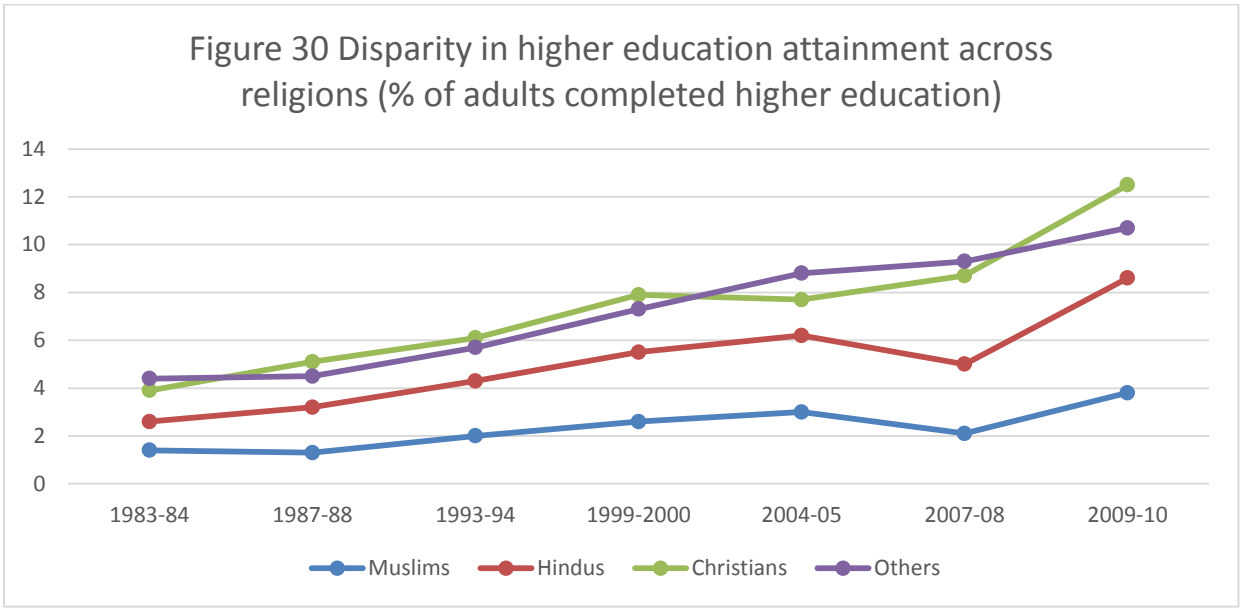

Figure 30 Disparity in higher education attainment across religions (% of adults completed higher education)

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

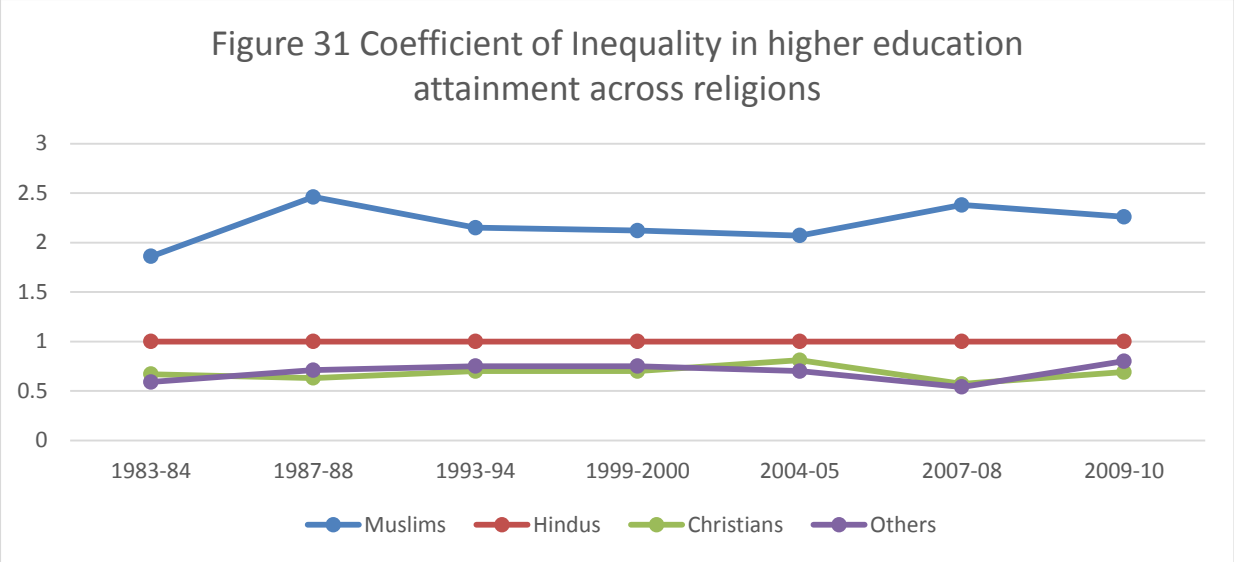

Figure 31 Coefficient of Inequality in higher education attainment across religions

Source: Author's Compilations from [2] – [5] AISHE Reports (Various years), [8] ESAG 2018, [6] NSS Report 71st round

4.5 Inequality by economic groups: Figures 32 and 33 present a demarcation of the population by economic classes (monthly per capita expenditure) and hence give the disparity that prevails with respect to economic groups in higher education. The figures show sharp contrast in enrolments and attainments between the quintile groups. The gross enrolment ratios are the lowest among the bottom (poorest) quintile and highest among the top (richest) quintile. This pattern did not change at any point of time of the study. Moreover, inequalities in enrolment ratios between the poorest and the richest quintiles have increased over the years. This is a very bleak picture of the Indian society that needs immediate correction.

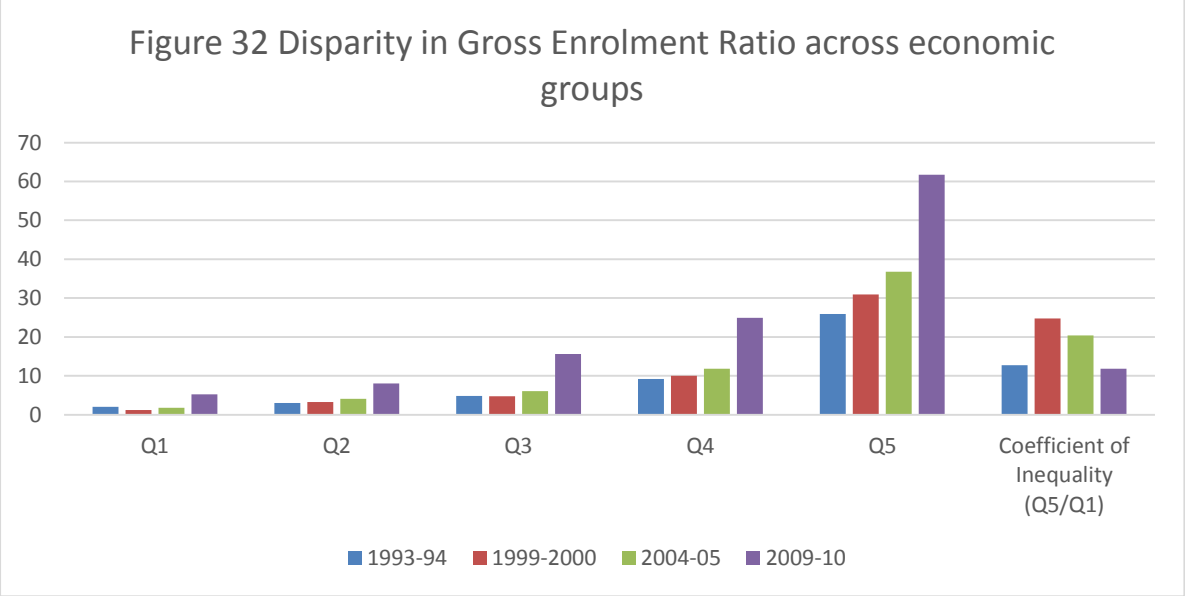

Figure 32 Disparity in Gross Enrolment Ratio across economic groups

Quintiles	Monthly Per Capita Expenditure (MPCE)
Q1	<Rs 359.1
Q2	Rs 359.11 - 461.14
Q3	Rs 461.15 - 587.34
Q4	Rs 587.35 - 8390.49
Q5	>Rs 8390.49

Source: Author's Compilations from [7] Tilak (2015)

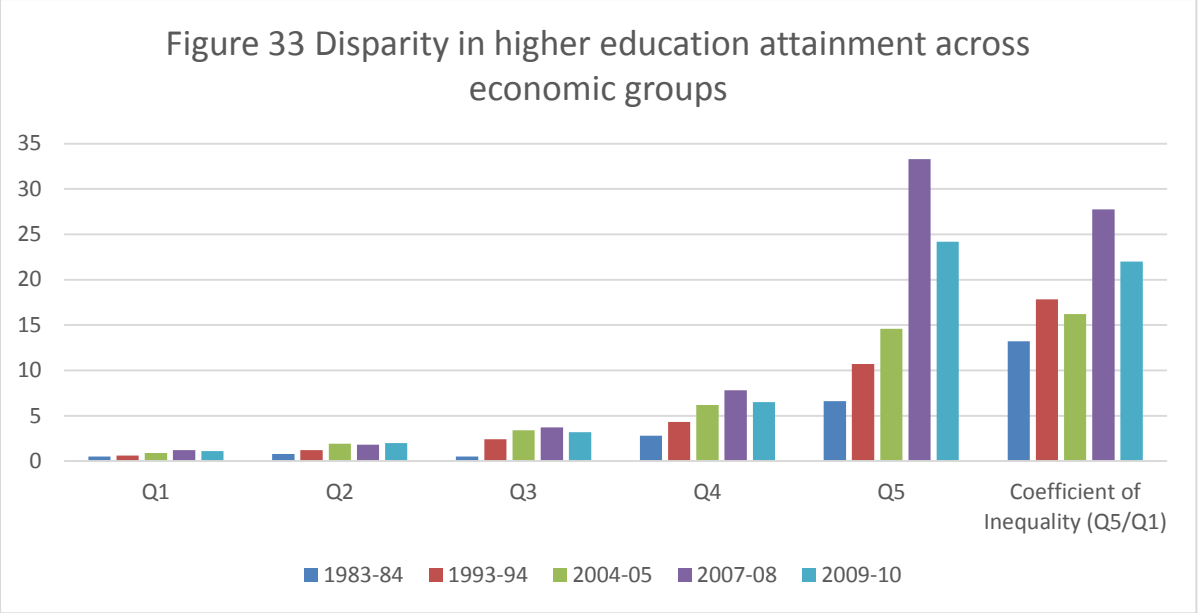

Figure 33 Disparity in higher education attainment *across economic groups*

Source: Author's Compilations from [7] Tilak (2015)

4.6 Rapid privatisation and massive loan financing of higher education: There was a shift in focus of the government from higher to elementary education during the 1980s, and it became more and more difficult for the government to fund private aided institutions and this led to the emergence of private unaided colleges. The reason for the subsequent rapid growth of these purely private initiatives was the increasing demand for higher education, especially professional and technical education, from the Indian population. Hence there was a flooding of the Indian higher education sector with private and also foreign players post 1980. Figure 34 and Figure 35 portray the growth of private higher education institutions vis-à-vis government institutions in number, while Figure 36 gives the surge in enrolment in these institutions over time.

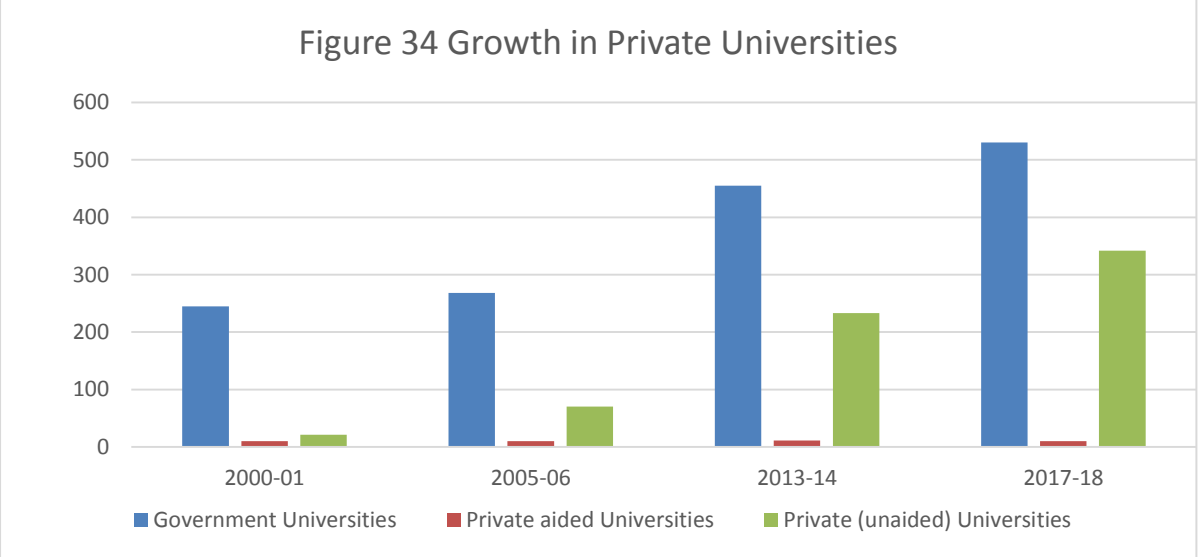

Figure 34 Growth in Private Universities

Source: Author's Compilations from [10] Agarwal, P. (2009), [2]-[5] AISHE (various years)

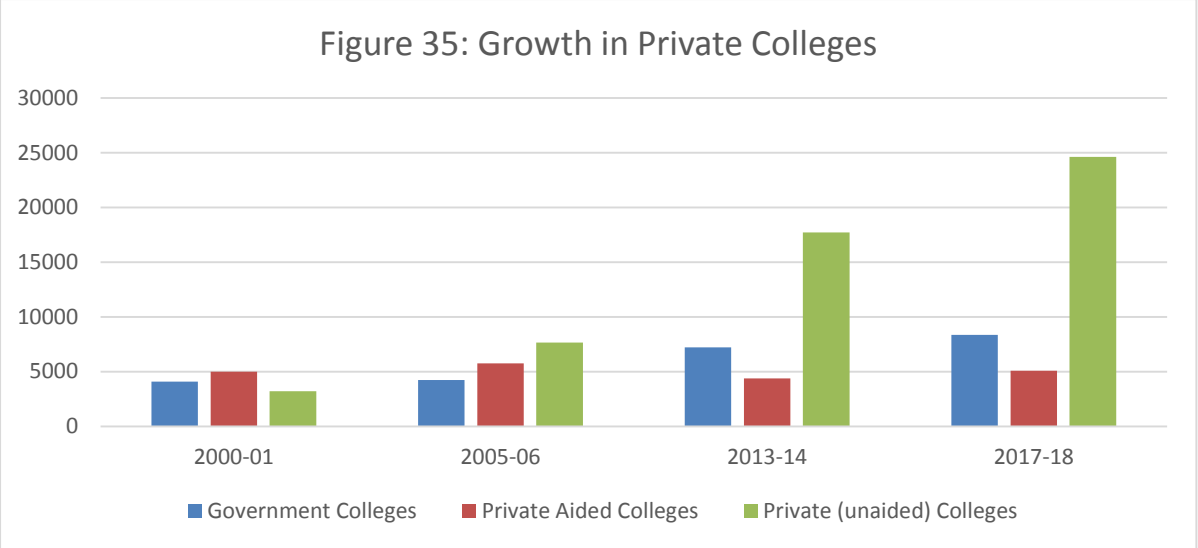

Figure 35 Growth in Private Colleges

Source: Author's Compilations from [10] Agarwal, P. (2009), [2]-[5] AISHE (various years)

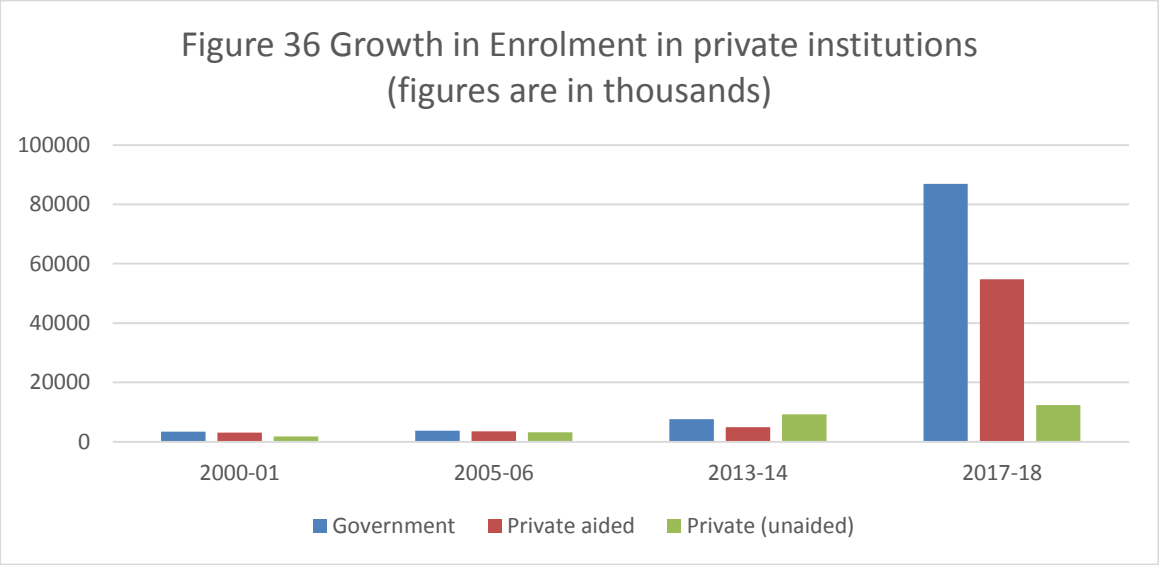

Figure 36 Growth in Enrolment in private institutions (figures are in thousands)

Source: Author's Compilations from [10] Agarwal, P. (2009), [2]-[5] AISHE (various years)

There are a number of flipsides of this rapid privatisation of higher education. Since there is a huge divergence in fee structure compared to government run institutions, so the questions of access and equity come up. Besides, the quality of higher education rendered by these institutions has always been questioned, due to malpractices and corruption. There are also two major implications of this phenomenal growth of private higher education institutions and also enrolment in these institutions. First is the fact that there is a large divergence in the fee structure of private institutions from government institutions. This points to the escalating costs of attaining higher education for the students enrolled into private colleges and universities. Second is the fact that in the last two decades there has been a continuous shift in funding of higher education from the taxpayers to the students / parents. As the fee levels rise, higher education becomes inequitable. It is almost impossible for the lower income groups and even middle-income groups to access private higher education. There have emerged a variety of grant and loan options to address this issue. Apart from that, there is also a suggestion of tax cut rather than tax increase, to unburden the over-stressed middle classes who have no other option than to educate their children.

Coming back to grants, in India, there are several government scholarships and free-ships available. They usually are meant for the disadvantaged groups like SCs, STs, other backward classes and sometimes women. But their overall coverage is insignificant. The amount spent on scholarship schemes is very small, less than half a percent of the total expenditure on education and has been declining over the years. Besides, they do not even cover the tuition fees.

As a result, loan financing becomes the only option left to a majority of the students in the face of the escalating costs. From 2000-01 the education loan portfolio has grown rapidly when the government of India announced a new comprehensive education loan scheme to be implemented by the public sector banks of India. Table 2 shows the significant rise in educational loans in India since 2000-01.

Table 2 Growth of Education Loans in India

Table 2 **Growth of Education Loans in India**			
	No. of Accounts of Education Loans (in '000s)	**Education Loans (Rs 10 millions)**	**Education Loans as % of government expenditure on higher & technical education**
2000-01	112	1028	5.1
2001-02	157	1527	16
2002-03	239	2870	28.2
2003-04	347	4179	35.1
2004-05	470	6398	50.6
2005-06	641	10804	73.6
2006-07	1002	14012	84.5
2007-08	1215	19748	86.4
2008-09	1580	26913	104
2009-10	1911	35855	111.8
2010-11	2211	41341	96.9
2011-12	2373	46727	94.1
2012-13	2479	50927	86.7
2013-14	2590	70282	106.7
2014-15	2683	63202	266.7
2015-16	2717	68493	255.0
2016-17	1499	59955	172.0
2017-18	2566	77013	265.3

Source: Author's Compilations from [12]-[15] RBI Basic Statistical Returns of Scheduled Commercial Banks Vol. 44, 45, 46, 47 & [11] Rani, P.G. (2016)

The flipside of loan financing is that the better off, the ones in the richest income quintile would get the highest size of loans. As a result, the poor but meritorious students are at the risk of getting deprived from accessing higher education which they deserve. Access to higher education, student loans and the interest subsidy scheme not only favours the rich, but also male students. Also given the huge extent of educated unemployment prevailing in India, as shown in Chapter 1, loan financing becomes a true burden for the students, who are at the risk of not getting jobs after completion of higher education. Thus, this creates yet another form of marginalization in higher education.

5. CONCLUSION AND RECOMMENDATIONS

From the above analysis, it is clear, that the Indian higher education system is suffering from a number of problems. The system is still elitist and does not happen to be equitable. Access to higher education is still a myth for many aspiring candidates from the backward sections of the society. While gender gap is bridging, inequalities do prevail across caste, religion and economic groups. To add to the trauma, the system is rapidly undergoing privatisation, which has escalated the costs of higher education. But supporting government scholarships and subsidies are not adequate, which is forcing students to go for higher education loans. However, these loans are also very discriminatory with respect to family income, thus depriving the best brains from the poor families of the opportunity they truly deserve. For those who are getting the loans, a majority remains at high risk, because the educated employment rate in India is also very high. Thus, the paper concludes that India has still got to go a long way fraught with obstacles, before the nation can ensure truly inclusive growth in higher education to its citizens. The inequalities that inflict the higher education system of India can have

serious consequences unless attended to immediately. In a country like India, where the bulk of the population is young and aspiring to enter higher education, immediate policies must bridge the gap, or else these inequalities will reflect in every other aspect of the Indian society that can heavily burden the future of the nation.

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