A STUDY OF WORKING CONDITIONS OF TEACHERS IN SELF-FINANCING COURSES IN HIGHER EDUCATION INSTITUTIONS IN MUMBAI

SYNOPSIS OF THESIS

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1 Introduction:

Education is extremely important for the development of a nation. It is the process of instruction aimed at all round development of youth. Education enables people to contribute to societal development. Education has the responsibility for transferring human beings into human resources (Gopalan, 2001). Education, at the individual level helps in the process of socialization. At the level of society, it ensures that the traditional wisdom passes from one generation to the other and the new and modern knowledge is imbibed by the present generation.

Higher education is a powerful tool to build knowledge-based society. It is considered one of the important instruments for the development of any country. Higher education encompassing teaching, research, applied work and training is imparted as undergraduate, postgraduate or vocational degree programs (Sobti, 2010). Higher educational institutions provide the necessary trained and educated human resources required for the development and implementation of various programmes needed for the growth and development of nation. Development of higher education is, thus, of utmost significance for the growth and development of a country, especially a developing country like India.

The expansion of higher education depended heavily on public investment in the earlier century. Over the years it has relied considerably on non-public sources of funding. Higher education in India continues to be in a deepening financial crisis, with escalating cost and increasing needs of the system, on the one hand, and declining recourses, on the other, despite large investments made on higher education (Singh, 2003). Therefore in order to deal with the financial crisis, the higher education institutions have to explore some
alternative sources of financing. These are not necessarily public sources; rather these institutions have to mobilize additional resources from non-governmental sources. The privatisation of higher education would help the government funding on higher education.

Privatisation of higher education has emerged in several forms and types in the recent decades in India such as - privatisation within government higher education institutions in the form of introducing self-financing courses within government institutions; converting government aided private institutions into private self-financing institutions and expansion of self-financing private institutions (Singh and Purohit 2011). Thus, the growth of private aided and unaided colleges should be treated as a process of privatisation of higher education.

One of the major difference between aided and unaided colleges is with regard to funds. While the aided colleges are supported by the government, the unaided colleges have to raise their own funding. Aided colleges need not have only aided courses. In fact, many of the aided colleges do have many unaided courses which are also referred to as self-financing courses. This implies that development of unaided courses in private aided colleges is contributor to the growth of these institutions. The main aim behind launching self-financing courses was to vocationalise higher education. The policy of the University Grants Commission (UGC) was to equip students through an add-on-course with some practical knowledge along with the bachelor’s degree (Das, 2012). The nature of self-financing course depends on the institutional mode under which it is delivered. Colleges slowly and gradually found this as an opportunity to attract students and raise the financial resources as it was becoming difficult to launch new courses without the subsidy of the government. In the last few decades sprouting of self-financing institutions and greater participation of the private players that have introduced self-financing programs has been observed.
The progress of any nation depends upon the standards of its educational system and educational institutions. The successful running of any educational system depends mainly upon the teacher, the students, the curriculum and the infrastructure. But the teacher is the most important one and is the pivot on whom the entire educational structure rests. Teachers are not only required to deliver lectures but are also expected to provide professional consultations, conduct academic researches and publish their findings. A teacher who is satisfied with his / her job can perform various duties very efficiently and effectively and has a positive attitude towards teaching. But if the teachers are under stress then they cannot work effectively. The teachers appointed in self-financing courses are deprived of many benefits as compared to a permanent / regular teacher. One of the most important factor that affects the performance of a teacher is working conditions. A good working condition is primary requisite for any successful teaching, learning process. If the teachers are satisfied with working conditions, they will be in a position to fulfill the educational objectives and national goals. The focus of the present study is on the working conditions of the teachers in self-financing courses.

1.1 Definitions and concepts

Higher education

According to Bidula Sarmah (2013), higher education is a study beyond the level of secondary education. Institutions of higher education include not only colleges and universities but also professional schools in such fields as law, theology, medicine, business, music and art. They also include teacher training institutions, community colleges and institutes of technology. At the end of a prescribed course of study, a degree, diploma or certificate is awarded.

Privatisation

Bidula Sarmah (2013) has also defined privatisation as the incidence or process of transferring ownership of business, enterprise, agency or public service from public sector (government) to the private sector.
Surekha Swain (2009) states that privatisation refers to the shifting of activities, assets and responsibilities from the government to private sector. This also includes a wide range of public private partnership, creation of federal corporations, quasi government organizations and government sponsored activities.

**Aided institution**

Aided institution means a private professional educational institution, receiving recurring financial aid or assistance in whole or in part from the central government or state government disbursing grants-in-aid or financial assistance and shall include a minority institution (GOI, 2005)

**Self-financing institution**

According to L.C.Singh and Sudarshan Mishra (2008), self financing institution implies those institutions that are managed by private funds and private management without an apparent motive of commercialization.

A self-financed college in India is one which does not receive any financial aid from the Central Government or from the State Government. They also do not get any financial grant from the UGC nor do they get any benefits from the UGC. Such an institute finances itself through the fees paid by the students who enroll for the courses and may get private financing from other sources, such as a corporate house. (Swara, 2012)

**Self-financing courses**

According to S. Bhushan, self-financing programmes are the programmes which are financed by charging user fees from students. There is almost no government subsidy for such self-financing programmes. The nature of self-financing programmes depends on the institutional mode under which it is delivered (Bhushan, 2008)
2 Review of Literature

Review of literature attempts to present a general critical survey of studies conducted on higher education, privatization of higher education, self-financing higher education and teachers in self-financing higher education institutions.

2.1 Higher Education

Higher education is an engine of economic growth in any country including India. It supports knowledge driven economic growth strategies. It provides an opportunity to critically reflect upon the social, economic, cultural, moral and spiritual issues facing humanity. Indian higher education system has undergone massive expansion since independence.

K.B.Powar (2002) has examined the basic concepts of higher education and evaluated the growth, development and future of Indian higher education. He also reviewed some critical facets of the higher education system including the management of universities, autonomy and accountability, research in universities and internationalization of higher education.

The education system remains suspended between over-regulation by the state on the one hand and a discretionary privatization that is unable to mobilize private capital in productive ways. Devesh Kapur and Pratap Bhanu Mehta (2004) examined the political economy of Indian higher education. They argued that privatization is not the result of changing ideological commitments of the key actors like the state, the judiciary or propertied classes. Rather, privatisation has resulted from the breakdown of the state system and an exit of Indian elites from public institutions to both private sector institutions within the country as well as abroad.

According to Gupta (2005) the world facing both quantitative and qualitative changes – quantitative in terms of economic growth and technological innovations, and qualitative in terms of a new paradigm of an evolving society is governed by altogether different values and ethos. She highlighted the
various aspects of international trends in private education. She mainly focused on the driving forces, causes and consequences of the emergence of private higher education in India during the past few decades. Her study also discussed the role of Indian judiciary in the context of regulation of private education institutions.

P. Agarwal (2006) studied the challenges faced by higher education globally and the national response to them. The author emphasizes the need for greater adaptability in the higher education system so that it continues to provide the needed skills and trained workforce to the economy as it integrates with the world economy.

The dawn of the new millennium has brought a significant amount of new ideas on financing of higher education. Bikas Sanyal and Martin Michaela (2006) discussed the major factors influencing the new trends of financing higher education. The authors tried to establish the reciprocal relationship between financing of higher education and its mission and suggested strategies in financing higher education at the system and the institutional levels.

Prakash V (2007) has given an overview of trends in the expansion of higher education and examines variations in participation across states, gender and social groups. He made an attempt to discuss the trends in the growth and financing of higher education, besides highlighting some important issues regarding development of higher education in India.

Higher education is not a recent phenomenon for India; it has had long historical roots through which a modern system of education has been evolved. The institutions of higher education are recognized as the most important agency of social change involved in the human resource development of the country. J.D. Singh (2007) described the issues and challenges of higher education in India. He also tried to examine the impact of fundamental change from the policy level to the institutional level and to the
everyday lives of college and university administrators, faculty and students. Author claims that India can transform from a developing nation to a developed nation when it is possible to provide skilled workers to the world at large.

Sujit Kumar Choudhary (2008) focused mainly on the socio-historical development of higher education in India from ancient period through to the present. He examined the pattern of increase in the educational institutions, faculty positions, and student enrolment. He concluded that still there remains a need to re-examine and implement different policies and programs of government in more pragmatic ways.

V. Balmohandas and Meenakshi Sharma (2011) had stressed the need for higher education institutions to be connected with the society that they function in and embrace people from different backgrounds. Suhasini Arya (2013) discussed the different aspects of higher education like policies and current scenario of higher education in India. She has analyzed several bottlenecks like increase in substandard institutions, deterioration of academic standards, outdated curriculum etc which affect the standard of higher education and also suggested different measures like grater decentralization, accountability and professionalism.

Nidhi Walia (2013) seeks to examine the emerging issues and challenges in Indian higher education system in the present era. To develop India as an education hub or to become a prosperous partner in global economy, India has to qualitatively strengthen education in general and higher education with research and development in particular.

Medha Gupte (2015) discussed financing of Indian higher education with special reference to five year plans. She has discussed in detail the privatisation of higher education and suggested measures which could lighten the financial burden in the future in this present era of globalization. Scarcity of financial resources is a major issue confronting our higher education
system. Therefore there is a need to find innovative sources and explore new avenues which will augment resources and strengthen the system of education.

2.2 Privatisation of Higher Education

P.V. Gupta (2003) has examined privatisation of professional education. He has stressed the need that the societies, trust, corporate organisations having proven achievements in education, industry, and business should be encouraged to start institutions and universities. They will bring the climate of competition and thus help in improving the standards. This will infuse new experimentation in our educational system and may help our universities from further deterioration.

K. D. Raju (2004) explained that the scarcity of public funds and inefficiency called for private participation in the higher education sector in India. He has examined the private initiatives in this through enabling legislations and corresponding governmental regulation through various agencies and judicial decisions interpreting the concerned provisions in the backdrop of liberalisation of the sector under the WTO and General Agreement on Trade in Services (GATS). The findings, coupled with the existing literature on private initiatives in higher education, stressed the need for greater private participation in the Indian higher education sector and unified norms for its regulation.

N.V. Varghese (2007) studied the importance of private higher education and its market increasing share day by day in country. He classified private higher education institutions into three categories for profit, not-for profit and self-financing institutions. He also discussed the working nature of these private higher education institutions in detail. He analyzed differences between public institutions and private higher education institutions in particular. This includes the scope of research and restricted numbers of courses in selected areas.
Praveena K.B and Srinivasa K.S (2010) made an attempt to discuss the problems and perspectives in privatisation of higher education. They present an overall growth of higher education in India. The main aim of their paper is to show the most effective way of providing higher education, including technical and vocational education.

Shammi Bajaj (2012) discussed the need of privatisation of higher education due to challenges faced by Indian higher education like equity, relevance, quality access to all, resource crunch etc. This paper gives an overview of state of higher education system in India and highlights the need for private sector to step up in the field of higher education. An attempt has also been made to discuss the impact of privatisation whether it would be beneficial and harmful for the economy and society.

Challenges of privatisation of higher education in India have been explored by Rajesh Tiwari, Dr. Bimal Anjum and Dr. Ashok Khurana (2013). The last two decades had witnessed unprecedented growth in institutes of higher education primarily due to private sector participation. Authors spread light on certain issues like quality, access, equity, inclusiveness and argue for urgent attention. To improve these issues they suggested proper regulatory framework support of mutual trust and accountability are important for vibrant global private higher education institutions.

J.B.G. Tilak (2014) examined the growth of private higher education as an important feature of the very high growth of higher education experienced in India. The size of the private sector is about twice as compared to public sector in terms of the number of institutions and students enrolments. Apart from refuting several claimed advantages of private higher education, this article draws attention to the dangers involved in a high degree of dependence on the private sector for the development of higher education in a country like India.
2.3 Self-Financing Higher Education

Sudha .K. Rao and Mithilesh Singh (2003) have come out with some of the significant findings on self-financing courses run by Indian Universities. The findings reveal that most of the institutions have introduced self-financing courses on their own initiatives and although these courses are called self-financed but actually burden is shared between the university and state government or between the university and central government or between the university and student fees. Most of the courses offered under the self-financed courses are market driven and are introduced keeping in view the students’ demand.

Self-financing courses in universities and colleges have been discussed by S.D. Tripathi (2003). He argued that running a few self-financing courses by the universities is not a bad idea. It can help various universities to establish new departments without any outside financial assistance. Dr.L.C.Singh and Dr. Sudarshan Mishra (2008) traced the growth of self-financing higher education institutions since the economic liberalization launched in 1991. According to authors, the main object of self-financing higher education institutions in India have been meeting the market needs for the professionals on one hand and generating additional resources for internal institutional needs and growth, on the other. The authors also discussed the problems and issues of self-financing institutions and also gave suggestions which help to overcome the problems.

There are different views on the funding of higher education. Higher education is considered as a public good and the funding responsibility of higher education almost rests upon government. Other considered higher education as a private good and argued that the responsibility of funding falls upon the parents and the students. Sudhansu Bhusan (2008) submitted his report on “Self-financing courses in colleges” to the National University of Educational Planning and Administration (NEUPA) in 2008, after thoroughly investigating self-financing programmes running in the colleges and universities in our country.
The main aim of the study is to analyse the fee structure of the self-financing courses in the sample universities and colleges in different states selected from each zone like East, West, North and South in India. This study is also focused on understanding implications of the policy of self-financing programmes in terms of access, equity and quality parameters and also tried to suggest important guidelines for self-financing courses in terms of policy, planning and management.

Sanjit Kumar Das (2012) made an attempt to analyze the present pattern of funding higher education in post-graduate courses of a government-sponsored college and discussed the desirability and feasibility of funding the same. The main objective of the study was to examine the importance of the self-financing programmes as a means to fund higher education. The study at the initial stage examined the research articles and reports regarding the issue of self-financing and privatisation and self-financing in higher education in India. In the next stage an attempt was made to analyze the fee structure and pattern of funding of the self-financing courses at post-graduate level in the sample college. This study concluded that self-financing schemes have helped the college to achieve the aims and objectives of the administration and to maintain quality of the faculty in the college.

Anju Ailsinghani and Neelam Wadhwani (2013) outline the present context of increasing commercialisation of higher education in India. They view education more as commodity sold in market, the universities and colleges where students act as consumers and educators as service providers. The paper highlights more on commercialisation of higher education in today’s global market with special reference to courses offered by universities and colleges in collaboration with foreign universities and providing better career opportunities to its students.

2.4 Teachers in Self-Financing Higher Education Institutions

Panigrahi Manas (2010) aims to study an evaluation of quality of self-financing pre-service teacher training institutions in the state of Haryana. The
main aim is to study the status of self-financing B.Ed. colleges in relation to its infrastructural facility. This study attempted to focus on the perception of pupil teachers towards quality of self-financing B.Ed. colleges. In this regard three types of questionnaire were administrated on 25 teacher educators and 150 students for the collection of data. The data was analyzed using descriptive statistics. The findings of the present study raised some significant issues like proper infrastructure, qualified teacher educator as per NCTE guidelines and good environment for job satisfaction of teacher educator and administrators for the self-financing teacher training institution which can provide numbers of well trained teachers for our knowledge society.

Hemalatha. C.K and N. Ahmed Nisar (2011) explored teachers’ commitment in self financing engineering colleges from a sample of Anna University affiliated self financing engineering college staff in Chennai. This study analyzed the factors responsible for dearth of committed staff and quality education under different variables. The study concluded that to make things right, a common body could be formed consisting of representatives from all institutions coming under its affiliation. This provides better job security, satisfaction, increases self-esteem and thereby contributes to improve the teachers’ commitment in engineering colleges.

Anita Devi (2012) did a comparative study of “Teacher Educators of Govt. financed and self-financed college of Education in Relation to their Professional values” The main objective of this study is to compare teacher educators of Govt. financed and self-financed colleges of education in relation to their professional values. Descriptive survey method was used and Teachers Value Inventory used as tool for finding the results. It is found the professional values of teacher educators of self financed colleges of education is significantly higher than the professional values of teacher educators of Government financed colleges of education.

Job satisfaction is a primary requisite for any successful organization. It is a pleasurable or positive emotional state resulting from the appraisal of one’s
job or job experiences. Sankaran. P (2012) studied job satisfaction of women lecturers in self-financing colleges in Coimbatore. He has taken micro level study to identify the various factors influencing job satisfaction of the respondent women lecturers working in self-financing colleges and also in colleges offering self-financed courses. The sample consisted of 150 women lecturers in colleges. This study concluded that measures need to be taken to increase the satisfaction level of the respondent lecturers in order to induce them to perform better.

The new focusing more on finance than academic aspects colleges transformed the landscape of higher education itself. These colleges behaved like any other ordinary market firm and hence they operated with the business principles like maximum revenue, minimum cost and profit maximization. Privatisation opened new avenues of development within higher education sector, but the same led to massive exploitation of students, teaching and non-teaching staff mainly because the rules and regulations are not implemented effectively. The broad objective of the study is to explore and identify the status of teaching and non-teaching staff of self-financing courses particularly women. Considering the growth of the self-financing courses in the context of increasing importance to higher education, this study concluded that the government has to develop policies and programmes in order to accommodate the capacity and possibilities of private investment without compromising on the rights and welfare of its employees (Praveen 2013)

A sound and effective education system results in enhancement of learner’s potentialities, enlargement of their competence and transformation of their interest, attitude and value. But for the last few decades education has become more complex due to social change and new insight in the field of pedagogy. Saraswati (2013) made a comparative study to investigate job satisfaction amongst lecturers of government and private colleges in Delhi. A questionnaire was designed to get the feedback from the lecturers of various colleges. The questionnaires were given to 500 lecturers, out of which 250
lecturers from 25 government colleges and 250 lecturers and from 25 private colleges. Respondents of the questionnaire were only lecturers of having more than five year service. The participants completed the questionnaires, including working conditions, pay and promotion potential, work relationships, use of skills and abilities, work activities and other variables. This study concluded that lecturers of government colleges were more satisfied in comparison to lecturers of private colleges in Delhi in all the factors i.e. general working condition, pay and promotion potential, work relationships, use of skills and abilities and work activities.

In higher education, teachers are experiencing pressures to increase productivity and efficiency at their work places to meet out the expectations of general public, management as well as from state and central governments, which creates stress among them. In the field of engineering and technology, there is a significant gap in the study of stress among the teachers. This study aimed to fill the organizational and geographical gaps by examining the sources of work stress. Senthil Kumar A, Mohan S, Velmurugan R (2013) investigated various causes of work stress among 478 engineering faculty members of 58 self-financing engineering and technology colleges and four deemed universities in the Coimbatore district, Tamil Nadu. The objectives of the study are to find out the significant difference and association among demographic and job profile variables of engineering teachers on causes of stress. The study identified that the teachers working in the engineering institutions as one the occupational group that functions under conditions of high stress. The results showed a significant association among gender, type of institution, location of the college, current working status and average number of working hours with causes of stress. Further, the results revealed that there is a need to ensure stress free environment in engineering educational institutions.
Review of literature focuses on various aspects related to the self-financing higher education scenario. The present study focuses on the working conditions of teachers in self-financing courses in higher education institutions.

3 Objectives of the Study

- To study the socio economic background of teachers in self financing courses
- To study the working conditions of teachers in self financing courses
- To study the income pattern of teachers in self financing courses
- To study the other benefits available to teachers in self financing courses
- To study the problems of teachers in self financing courses
- To suggest policy recommendations

4 Research Methodology

The study is an exploratory study of teachers teaching in self-financing courses in higher education institutions in Mumbai. Teachers are important stakeholders in the educational system.

4.1 Profile of Study Area

The present study is concerned with the working conditions of teachers in self-financing courses. The present study is located in Mumbai.

4.2 Sources of Data

The study is based on primary and secondary data. The primary data was collected with the help of schedule and interviews. The secondary data was collected from various reports.
4.3 Sample and Sample size

A Sample of 300 respondents was selected randomly of teachers from various self-financed courses.

5 Privatisation of Higher Education

Higher education has occupied a dominant position in independent India since it was perceived as a promoter of economic growth, technological development and an instrument of equal opportunity and upward social mobility (Karuna 2004). Today majority of all developing countries are under great pressure to restrain public spending on higher education. The structural adjustment programs favoured by the IMF and World Bank emphasize reduction in public expenditure, largely because of budget deficits and external debts. It is this state of affairs that has prompted many countries to search for alternative sources other than the public treasury. In the context of higher education, advocacy of private financing has become increasingly common, while the measures for effective cost recovery and private investment too have emerged as an accepted tool.

Providing education to one and all has been one of the primary duties of the government. Till the early nineties, higher education was publicly funded by the central and state governments. Since 1991 the policies of the government have dramatically changed. The government began to talk of removing public support to higher education and makes it self–financing while privatising it (Rani, 2011). Higher education has also become a non merit good. Due to the wave of privatisation of education in our country, actually government has diverted its focus from higher education to primary education and urged private sector to enter this sector which is termed as privatisation of higher education. The government allowed the private sector to establish fee-paying and self-financing institutions to meet the increasing demand for higher education for specific courses.
6 Major Findings

6.1 Socio Economic Profile

One of the main players in the education field are teachers. Decision related to joining self-financing courses is largely governed by socio-economic conditions of the teachers. The socio – economic study of respondents revealed the following aspects:

1. Gender is the important variable to understand the sex pattern of the respondents. Majority i.e 68.30% of women were teaching in self financing courses in higher education institutions as compared to 31.70% of the men who were teaching in self financing courses.

2. Age is the key variable in understanding the socio-economic status of an individual. The age group pattern reveals that there were very young teachers in the age group of 21-25 years as well as very elderly teachers who were above 60 years. But the highest number of teachers i.e 34.33% belonged to the age group of 26-30 years. Thereafter it was observed that the number of teachers started declining with the higher age group. This was followed by 33.33% that belonged to the age group between 31-35 years. But it is interesting to know that there was one teacher whose age was more than 60, who had throughout worked in self-financing courses.

3. For understanding the caste background it was observed that the respondents were classified into two categories viz open category and reserve category. It was found that more than 70% of respondents were from open category. The remaining 29.30% respondents were from reserve category. The respondents from the reserve category were classified further into different categories based on their caste viz. Scheduled Caste (SC), Scheduled Tribes (ST), Nomadic Tribes (NT), Other Backward Class and others. The largest number of respondents i.e. 17% belonged to OBC category. This was followed by 9.7% teachers who belonged to SC category. Remaining 8 teachers were spread out in three categories viz ST, NT and others.
4. The majority i.e 77.67% of the teachers were from Hindu religion. This was followed by the Muslims who were 08.33% and subsequently by Christian and Jain who were 05% each. The extent of Buddhist teachers was 02.67% and that of Sikh teachers was 01.33%.

5. A majority of 75.67% teachers were married. Unmarried teachers constituted 23.33%. There were two teachers who were widows and only one teacher was divorcee.

6. The family background revealed that the majority i.e. 52% teachers belonged to nuclear family and 46.70 % teachers came from joint family. Thus it can be inferred that probably a joint family is a conducive setting for the teachers working in self-financed higher education institutions. Only four teachers who were single and they were single were staying on their own.

7. Size of family is an indication of the family responsibilities of the respondents. The largest number of respondents i.e 74.33% reported that there were 1-5 members in their families. This was followed by 25.67% teachers who had 6-10 members in their families. The composition of earning members of respondents’ family showed that majority i.e 69.67% had two earning members in their family. This was followed by 20.67% who had three earning members. There were 06.33% teachers who were the sole earning member in their family. Only 03.33% respondents had four and above earning members in their family.

8. The economic situation of family can be traced by the level of income. It was found that 47% of teachers belonged to income group of ₹ 5 - ₹10 lakhs per annum. This was followed by 30.67% of teachers whose income was ₹ 2 - ₹ 5 lakhs. The lowest group of income was less than ₹ 2 lakhs and highest income group was more than ₹ 10 lakhs. There were 08.30% and 14% teachers in these income groups respectively.
9. It was seen that majority of teachers i.e. 88% lived in their own house and 10.30% of teachers lived in rented house and six respondents had made their own arrangements. In case of those families who lived in rented houses, most of them were from outside Mumbai and have migrated here for the purpose of employment. It was found that majority i.e 84 % of teachers had paid deposit for their rented house and remaining teachers had not paid any deposit to their owner. It was seen that the lowest deposit amount was ₹ 25000 and highest deposit amount was between ₹ 175001- ₹ 200000. Majority i.e. 52% of teachers has taken rented house for fixed period of time and 48 % of teachers reported that there was no fixed period of time. They had rented the house on mutual understanding. It was found that 73.3% respondents had taken house on rent for 12 months. It was followed by 20% of the respondents who had taken for 11 months. Only one teacher took house on rent for 24 months.

10. There were majority i.e.71% of teachers whose birthplace was Mumbai. It was seen that 18.67% of teachers’ birth place belonged to rest of Maharashtra and 10.33% of teachers said that their birth place was out of Maharashtra.

11. With regards to the educational level, it is significant to note that all teachers were highly qualified. There were 22.33% of the teachers had done professional courses and remaining 77.67% were from traditional courses. The breakup of educational level shows that, 50.33% had Masters’ Degree, 15.67% had M.phil Degree and 4% had Ph.D degree. There were 07.67% of teachers who did Post Graduate Diploma.

12. The findings related to the University background revealed that, majority i.e. 64.67% of teachers had completed their higher education from University of Mumbai. The remaining 11.67 % of teachers did their higher education from SNDT women’s university Mumbai, 10.00% had done their higher education from universities which belonged to rest of Maharashtra and 13.66% did from out of Maharashtra. It was also observed that majority i.e. 87.67% of teachers had completed their higher
education from aided institutions and remaining 12.33% of teachers from unaided institutions.

13. It was further observed that, only 22.33% of teachers said that they had qualified net / set examination. This examination is one of the important criteria for the selection of teacher on aided post in higher education institutions. Nearly 19.00% of teachers were perusing higher education like M.Phil, Ph.D and other courses.

14. Regarding the refresher and orientation courses, it was found that none of the teachers had done either orientation or refresher courses which are mandatory for teachers in aided institutions for their career advancement.

15. Regarding minor and major research project, only five teachers did their minor research either independently or jointly. These teachers got financial help from different agencies like UGC, ICSCR and other private agencies. There was only one teacher who got help from UGC and remaining four teachers received financial help from private agencies. It was significant to note that no teacher did major research project.

16. Different types of past jobs held by teachers before joining the self-financing courses in higher education indicated that majority i.e. 72.32% of teachers worked in teaching field and 20.54% had worked in industry. Only 07.14% of teachers worked in both areas teaching as well as industry.

17. There were different reasons responsible for leaving previous jobs. Majority i.e. 39.73% of teachers said that they left previous job due to better prospects, 25% of teachers left because of their personal reasons. Low salary was the main reason for 18.30% of teachers for leaving the previous jobs. The nature of temporary job was also important reason for 14.28% of teachers. It was seen that two teachers left previous job due to working hours, which was not suitable according to their schedule. And remaining four teachers who left previous job due to closure of the organisation.
6.2 Working Conditions of Teachers

Working conditions mean the work environment and work climate in which an employee perform his / her job. This includes working hours, workload, nature of appointment, income pattern, other duties apart from teaching etc. The working conditions of teachers in self-financing courses revealed the following findings.

1. It was observed that different methods were followed for the selection of teachers in self-financing courses. The study shows that majority i.e. 83.67% of teachers were selected through walk-in-interviews. There were 16.33% of teachers got selected through proper interview process by advertisement given in local and national newspapers followed by the interviews by the selection committees.

2. The type of appointment of the teachers in self-financing courses revealed that 71.% of teachers were working in contractual basis and 29.% teachers were working as permanent teachers in the self financing courses. That is to say there were more numbers of teachers working on contractual basis than permanent. In permanent basis appointments, majority i.e. 98.85% of teachers were working on full time basis and 1.15% teachers were working on part time basis. Appointment on contractual basis may be full time, part time and clock hour basis. It was observed that majority i.e. 81.69% teachers were working as full time and on contractual basis. This was followed by 14.55% of teachers working on clock hour basis (CHB) and 03.76% of teachers were working on part time in contractual basis.

3. There are self-financing higher education institutions as well as self-financed courses offered in aided institutions of higher education. It was seen that 181 teachers were working in aided higher education institutions and 119 teachers were teaching in unaided higher education institutions. It was found that in aided higher education
institutions, there were 56 teachers who were working on permanent basis and 125 teachers worked on contractual basis. But situation is different in unaided institutions. There were 31 teachers who worked on permanent basis and 88 teachers were working on contractual basis appointment in self-financing courses.

4. There were 76% of teachers who were working in institutions which were affiliated to University of Mumbai and 24% of teachers were working in the institutions that were affiliated to SNDT Women’s University, Mumbai.

5. Appointment letter is usually an official letter issued by an organization to an individual who has been found eligible for the job applied. The study showed that all the teachers had got appointment letters who worked in self-financing courses in higher education institutions.

6. It was found that workload for teachers ranged from minimum upto 5 lectures and maximum upto 26 lectures per week in self-financing courses.

7. It was observed that regarding the working hours of teachers in self-financing courses, majority of teachers were working between 3-6 hours per day. There were 04.67% of teachers who were working for more than 6 hours in a day, 02.33% of teachers were working upto 3 hours and 10.33% of teachers said that their working hours were not fixed. The working hours of CHB teachers varied as per the allocated lectures.

8. As per the earning pattern in self-financing courses, it was observed that majority i.e. 65.67% of teachers were getting consolidated payment, 24% of teachers were getting fixed scale of pay and 10.33% teachers were being paid on lecture basis. The teachers who were getting fixed scale of pay, they were on permanent appointment. Those
teachers who were being paid on clock hour basis were working on contractual appointment basis. All teachers were getting consolidated pay were working on both permanent and contractual basis appointment.

9. It was seen that majority i.e. 81.94% of teachers were paid as per the scale of 6th pay commission, 04.17% of teachers were getting pay as per 5th pay commission and 13.89% of teachers were getting scale fixed by the managing authorities of institutions.

10. The minimum consolidated salary was upto ₹ 10000 per month and maximum limit for consolidated salary was between ₹ 40001- ₹ 50000 per month. Majority of teachers were getting consolidated salary between ₹ 20001- ₹ 30000 per month.

11. The Clock hour basis payment refers to the amount a person receives on the basis of the number of lectures taken by him/her. The amount per lecture in self-financing courses was upto ₹ 200 and between ₹ 401- ₹ 500 which was given in both aided and unaided institutions. Majority of teachers were getting CHB amount i.e. between ₹ 401- ₹ 500 per lecture.

12. Regarding vacation salary of teachers working in self-financing courses, it was found that not all teachers were getting the same. However majority i.e.75.33% of teachers were getting vacation salary form their institutions.

13. This study showed that majority i.e. 61% of teachers were teaching only one course but remaining 39% of teachers were involved in more than one course. Regarding the number of subjects taught by teachers in self-financing courses, it was seen that all teachers were teaching upto 10 subjects in different courses.
14. Regarding the years of experience of teachers in teaching field, it was found that majority i.e. 62.67% had teaching experience of upto 5 years, 34.33% of teachers had 05-10 years of experience. Only two teachers were having experience of more than 20 years and remaining teachers were belonged to experience of 11-15 years.

15. Apart from busy schedule of teaching, teachers are also having responsibility of other activities. These activities are classified into curricular and co-curricular. Special committees are required to organize these activities. All the teachers working on permanent and contractual basis - full time and part time - were members of these committees. But only the CHB teachers were the exception for these committees.

16. Majority i.e. 94% said that they attended seminars, workshops and conferences at local, state, national and international level for upgrading of their knowledge. But only 29% of teachers presented papers at seminars, workshops and conferences at different level.

6.3 Benefits and Problems Faced by Teachers

Higher education through the self-financing courses has spread throughout the nation. The teachers appointed under these courses are getting benefits and facilities from the self-financing courses, but they are facing many problems and constraints in their growth and development. The findings related to benefits and problems faced by teachers are given below.

1. Regarding leave, it was observed that the teachers were getting different types of leave. Casual leave is one of the important types of leave. Majority of the teachers working as permanent and contractual - full time and part time basis - were getting the facility of casual leave. But those teachers, who were working on clock hour basis, were for obvious reasons not getting the facility of casual leave.
2. As per the number of days of casual leave is concerned the facility varied considerably. Part time teachers were getting minimum 4 and maximum 7 days of casual leave. But all full time teachers working as permanent and contractual basis were getting minimum 8 and maximum 15 days of casual leave per year. Majority of teachers working as full time in both permanent and contractual basis were getting 10 days of casual leave for one year.

3. Information about facility of medical leave revealed that majority i.e. 72.67% of teachers were not getting the facility of medical leave in academic year. Only 27.33% of teachers reported that they were given medical leave. These teachers were on permanent basis. Out of these teachers who availed medical leave, 89.02% of teachers were getting 10 days of full pay leave on medical ground and remaining teachers i.e. 10.98% were getting 5 days of full pay of medical leave.

4. It was seen that majority i.e. 86.67% of teachers were getting the benefit of duty leave.

5. Women employees are eligible for maternity leave. There were total 205 women teachers working in self-financing courses in higher education institutions. Out of that 19.51% of teachers availed of the facility of maternity leave.

6. About the information regarding transport, it was found that only 24% of teachers were getting the benefit of transport allowances.

7. Data regarding other benefits like Provident Fund, HRA and Pension were collected. Analysis showed that only 15% of teachers said that they were getting benefit of Provident Fund, but they were not getting the other benefits like HRA and Pension. Remaining 85% of the teachers said that they were not getting any other benefits like Provident Fund, HRA and Pension.
8. Examination work is classified into paper setting, assessment and supervision of the examination. Remuneration for paper setting as well as assessment work was paid to all teachers by their institutions. But 90.67% of teachers were getting remuneration for the supervision of examination conducted by their institutions as well.

9. Regarding the information about the library facility available to the teachers, it was seen that all teachers were getting facility of library. About computer facility, majority i.e. 98.33% teachers said that they were getting this facility. Majority i.e. 98.33% of teachers were getting facility of internet from their colleges for educational work.

10. As seminars, workshops and conferences are important for teachers to upgrade their knowledge, the study shows that majority of teachers participated or attended seminars, workshops and conferences at different levels. Only 10.00% of teachers were getting benefit of travelling allowances for participation in seminars and workshops by their colleges. Those teachers had got the benefit of travelling allowances either once or twice so far. It was also found that the teachers who got this benefit twice belonged to unaided institutions.

11. Regarding the nature of leave available to teachers in self-financing courses for attending seminars and workshops, it was found that 82.67% of teachers got paid leave for participating in seminars and workshops and 17.33% teachers had to attend the same on unpaid leave. It was also found that only 13.67% of teachers received the registration fees from their institutions for attending seminars and workshops.

12. The problems faced by teachers at their workplace were of different types. They were broadly related with working conditions as well as the benefits received by their institutions. The problems were classified as security of job, payment / salary, vacation salary, leave and other problems faced by teachers. Security of job, salary and leave were
highlighted because majority of teachers were facing problems related to these categories. Vacation salary was also the important problem for 24.67% of teachers, because they were not getting vacation salary by their institutions There were 21.33% of teachers who were facing other problems like working hours, work load, other duties etc.

7 Policy Recommendations

It is said that the educational progress depends upon the quality of teachers and the quality of teachers is directly associated with their job satisfaction level. All teachers can feel satisfied with their jobs only if their cries are properly listened to and corrective steps are taken by the authorities to make them feel happy. The following recommendations can help to provide job satisfaction to the teachers:

1. Mode of selection of teachers in self-financing courses may be done through proper channel and procedure. Proper advertisement should be given in either local or national newspaper. Interview should be taken through proper panel. Appointment letter should be provided to selected teachers.

2. Security of job is a very important element for an employee. As the tenure of employment increases the job security becomes an issue of prime importance for the employees. The main reason of frustration amongst teachers is the unsecured nature of their job. After every session of academic year, teachers should not be relieved from their job and they should be given guarantee / security of their job by offering permanent job. Government should prepare new policies and new regulations related to permanent appointment of teachers in self-financing courses in higher education institutions.

3. Now-a-days besides teaching much of the other work is also assigned to teachers in self-financing courses and they are also required to give
their services for co-curricular activities. Due to these they feel over burdened. The outcome of excess work load of teachers affects the quality of their teaching. So there should be a proper balance between teaching workload and other duties.

4 Authorities should take care to prepare policies related to salary of teachers in self-financing courses which can keep check on the higher education institutions. This will bring parity in the salary of all teachers.

5 Colleges should provide the leave for adequate number of days such as casual leave and sick leave to their teachers, so that they can give adequate time to attend to their personal problems as well. It helps to enhance their performance and satisfaction level.

6 Vacation salary is also the important factor which affects job satisfaction. There should be policy regarding the vacation salary. Guidelines should be given to the colleges that at least those teachers working as full time and part time for more than 8 months should be provided vacation salary by their colleges.

7 Participation of teachers in refresher and orientation courses should be made compulsory, which would help them to update their knowledge formally.

8. Today is the era of research and development. Funding facilities should be made available to permanent teachers for undertaking research.

9 After the expiry of contract period of contractual teachers, they have to re-appear for the interview. The system of one shot selection should be adopted i.e. if they are selected at one time and they give good performance then they may get the extension.
10 UGC should prepare a separate set of guidelines for teachers in self-financing courses and make it mandatory for every institution of higher education to appoint teachers according to these guidelines.

12 Social security benefits like provident fund and maternity benefits should be provided to the teachers in self-financing courses. Government authority should pass the new rule or at least inform the institutions to give such benefits to their teachers.

13 Appropriate measures must be taken to provide academic infrastructural facilities to the students and staff in higher education institutions.

8 Chapter Scheme

The study is organized in the following chapters

Chapter -1: Introduction

This chapter discusses the context of the study and introduces the subject matter. The relevant terms such as ‘Higher Education’, Privatisation, Aided Institution, Self-Financing Institutions and Self-Financing Courses have been explained. It also discusses the research methodology used in conducting the study in detail. The rationale behind the study, significance of the study as well as the limitation of the same have been covered in this chapter.

Chapter -2: Review of Literature

Relevant literature regarding Higher Education in India, Privatisation of Higher Education, Self-financing Higher Education and Teachers in Self-financing Higher Education in India is reviewed in this chapter.

Chapter -3: Privatisation of Higher Education

This chapter discusses various aspects such as need for privatisation in higher education, financing reforms in higher education, factors responsible for privatisation of higher education, features of private higher education,
evolution of privatisation of higher education, different policies, and advantages as well as disadvantages of privatisation of higher education.

Chapter – 4: Socio-Economic Profile of Teachers

The focus of the present chapter is on socio-economic profile of teachers teaching in self-financing courses in higher education institutions. This includes various aspects such as personal information, family background, caste and religious background, educational level as well as the economic conditions of teachers and other related information.

Chapter – 5: Working Conditions of Teachers

This chapter focuses upon the detailed description of working conditions of teachers in higher education institutions. It covers workload, working hours, years of experience, type of appointments, income pattern, duties other than teaching and so on.

Chapter -6: Benefits and Problems faced by Teachers

This chapter presents the different benefits and facilities provided by higher education institutions to their employed teachers. It also tries to find out the different problems faced by teachers in self-financing institutions.

Chapter – 7: Policy Recommendation, Summary and Conclusion

This chapter includes various policy measures, summary and conclusion.

9 Significance of the Study

Knowledge is the driving force in the rapidly changing globalised economy and society. Quantity and quality of highly specialized human resources determine their competence in the global market. Emergence of knowledge as driving factor results in both challenges and opportunities. Converting the challenges into opportunities depend on the rapidity at which they adapt to the changing environment. Though the higher education system and the pattern of financing higher education vary a great deal across countries in terms of their
size and strength and degree of diversification of higher education institutions, yet they all face a severe financial crisis in the public finances available for higher education. (Rani, 2010). India is no exception to this global phenomenon. While provision of compulsory primary education is of vital importance and the government cannot shirk from its responsibility of providing higher education, the government would find it difficult to fund higher education. The encouragement from the government has seen the mushrooming of several private institutions. Government has been encouraging institutions to adopt privatisation policies. This is characterized by withdrawal of government grants, providing incentives to mobilize resources from private sources, fees for the introduction of so called marketable courses.

Privatisation provides academic and administrative sovereignty on one hand and the uncertain availability of sufficient resources on other hands. When privatisation opened new avenues of development within higher education sector, the same led to the massive exploitation of students and teachers mainly because the rules and regulation are not implemented effectively. The present study is a significant study of teachers who are working in self-financing courses in higher education institutions in Mumbai. In this context, working conditions of teachers play an important role. The study throws light on the socio economic profile of teachers, their income pattern, workload, other duties apart from teaching work, benefits, constraints faced by teachers and policy recommendations. The study makes contribution to the existing literature in terms of understanding the various dimensions of working conditions of teachers in self-financing courses in Mumbai, and the scope for policy intervention in the area.

10 Limitation of the Study

Though the role of the teacher is recognized in the literature on economic development but not enough attention is paid to teachers in self-financing courses. Similar was the case in relation to teachers of Mumbai city as well.
The problems faced by teachers have been explored at length. But the role of government policies especially in terms of the constraints in the implementation of various policies needs to be explored further. The study was limited to Mumbai city.

11 Conclusion

Education is universally recognized as an important investment in building human capital. It is a key to technical innovation and economic growth. Human development is the real indicator of the advancement and promotion of a society. Indian economy is a dynamic economy that is showing tremendous potential of growth. Globalisation, liberalisation and privatisation are the key strategic mandates for economic policies. Privatisation has shown great outcomes in the development of sectors like banking, insurance, telecom, power, civil aviation etc.

Since 1990 the government started to invite and encourage privatisation of higher education in India. As a result higher education through self-financing courses spreading initially in professional and later in all sectors throughout the nation. Along with increasing the opportunities in higher education, colleges became an easy option of temporary jobs for the highly qualified people. The present study shows the working condition of teachers in self-financing courses in higher education institutions in Mumbai. Working conditions of teacher could be understood in terms of nature of appointment, work load, income pattern, and other benefits as well as facilities available in higher education institutions.

Decision to join self-financing courses on the part of teachers is largely governed by socio-economic conditions of the teacher. Respondents largely belonging to the mixed income group of Mumbai were found in teaching field. Some of the teachers were fresh who joined first time self-financing courses in their career but some of the others were highly experienced ones. The nature of appointment of teachers was different- e.g. permanent and contractual basis,
where the teachers worked as full time, part time and clock hour basis. There were different types of institutions like aided and unaided.

The earning pattern of teachers in self-financing courses was different for all teachers in higher education institutions. Teachers were getting salary on the basis of fixed scale, consolidated pay and clock hour basis in self-financing courses. Vacation salary was also the important criteria for the job satisfaction, which was not given to all teachers. There were different facilities as well as benefits provided by the higher education institutions to their teachers like leave, allowances, and other social security measures. There was diversity in the benefits and facilities given to all teachers in self-financing courses.

As privatisation opened up new avenues of development within higher education sector, the same led to the massive exploitation of teaching staff. The teachers appointed in self-financing courses were not only getting benefits and facilities but also faced many problems related to leave, work load, mode of selection, salary, vacation salary, less recognition, other duties apart from teaching etc. We need an educational system that is modern, liberal and can adapt to the changing needs of a changing society. This should be possible with the effective measures to protect and enhance the working conditions of teachers in self-financing courses by university, national regulatory bodies or government. Considering the growth of the self-financing courses in the context of increasing importance to higher education, the government has to develop policies and programmes in order to accommodate the capacity and possibilities of private investment without compromising on the rights and welfare of its employees.
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