Chapter 7 Summary of Conclusions and Recommendations

7.1 Introduction

One of the most common problem of education all over the world and especially in developing countries is weak link between education and the employment market. The issue becomes more serious as rapidly changing technology makes many skills redundant periodically. No skills can promise lifelong employment and so one of the major task of any education system is to increase once ability to learn new skills. In the 21st century, jobs will not be available for ‘knowing something’ but they will be available for the ability to apply what one knows. The education system needs to take cognisance of this ‘paradigm shift’ in the global economy. Efficient education system does not fall from heaven. It evolves over a long period of time through synergetic effect of thoughtful actions initiated by the various stakeholders of the system. Unfortunately, in many developing countries, including India, take a short cut while designing their education systems. They simply copy the facade of the education systems of the developed countries. This has created education systems huge in size but hollow at the core. In a democratic country like India, political prudence always over powers rational economic judgement. This gets reflected in every field including education. It is easy and politically correct to increase supply of public sector education at the administered prices without giving due consideration to its quality. Emergence of the parallel /shadow education system in India is a result of the quality deficit of the education system. Parallel education system has increased the monetary burden of education across all income groups. Unemployability of university graduates increased the burden of ‘other expenditures’ that are needed to make children employment ready. (Discussed in the Chapter 5)

India is eagerly awaiting to reap its demographic dividend. It is not just the size of the youth in India but its quality that will decides the magnitude of ‘the demographic dividend’. Access to quality education from KG to PG is one of the most important requirements for this purpose.
Households and government both invest in education but there may be a difference in their perceptions. Households perceive direct and relatively quick link between the education and the economic well-being. But, this link in case of the government is not very direct and it is long term. Globalisation has added new dimensions especially to the higher education from the supply as well as from the demand side. Education now is a tradable commodity across the borders. Information and communication technology is another major influencing factor that has proven to be a disruptive innovation in the education systems of the developed countries but in case of developing country like India it may prove to be a sustainable innovation. Recent Policy documents on Indian education system have taken note of these global forces and to some extent have also understood the challenges and the threats created by these forces. Globalisation has also created opportunities but somehow very few Indian institutions have ventured into export of education. This is because major part of Indian education system continues to enjoy the privileges of the sellers’ market that breeds complacency. The process of Liberalisation, Privatisation and Globalisation (LPG) that was initiated in the 1990s in the Indian economy seems to have by passed the higher education system in India. Liberalisation implies full autonomy to universities and colleges – that is a distant dream. Teachers’ Unions condemn it as a government ploy to reduce expenditure on education or as a privatisation in disguise. Managements of the colleges are reluctant to accept present UGC model of autonomy as they find it ‘half-baked’. Most of the private institutions of higher learning that came up in the last two to three decades are product of the crony capitalism in India. Majority of these private institutions are inferior in quality, compared to the similar public sector institutions. Private institutions charge much higher fees and pay very low salaries to the teachers compared to their public sector counterparts. India now allows 100% FDI in education but no reputed foreign university has set up a full-fledged campus on the Indian soil as it is not yet commercially viable to do so. As a result, public sector institutions of higher learning in India
operate in the ‘sellers’ market’. Number of public sector institutions is almost stagnant and the student population has increased very rapidly. So, the competition in the education field has reached the absurd level—‘too many students chasing too few good institutions’. Excessive competition has not only increased monetary expenditures but also the stress levels of parents and students. Inflation of marks has reached the ridiculous height. 193 students scored 100% marks at the Maharashtra Board SSC Examinations as per the result declared in June 2017 (Nair, 2017). This is not the good news for many students. It means threshold level for the college admissions will increase for the current batch of students and the subsequent batches of students will need to struggle more if they wish to get into the college of their choice. To equip the children to face this cut-throat competition, parents are ready to spend beyond their means. The preparation for the competition starts right at the KG level. Two generations—parents and students, enter the competition simultaneously with all their might. In this rat race, it is not just the ability of the child but the socio-economic capital of the household becomes an equally decisive factor. The present study is an attempt to understand links between various socio-economic aspects of households and children’s education. The study is based on the survey conducted in Mumbai. Household expenditures on higher education was a focus area of the study. Considering the strong link between SCC/HSC (or equivalent examinations) and admission to the institutions of higher learning, information about household expenditures at school and higher secondary level were given due consideration.

7.2 Summary of Conclusions

Mumbai is a proverbial melting pot that attracts people from all over India. Essentially it is a city of migrants. But the excessive migration to the city has pushed its almost 50% of the
population to the slums that lives in a miserable condition. Mumbai is a land of opportunities but it is also a land of extremities. Apparently, Mumbai is very modern and democratic city where merit can climb the socio-economic ladder with hard work. But those who cannot withstand the killing pressure of the competition get washed out. This has resulted in the glaring disparity in every walk of life including education.

The present study has attempted to understand the diversity in Mumbai in various socio-economic aspects and its association with the education. For this a sample of 400 households was selected from the different parts of Mumbai. In all, 952 children got covered in the survey of 400 households. Households having at least one child studying in the institute of higher learning (Higher Secondary plus level) were included in the sample. While selecting the sample an effort was made to cover the diversity of Mumbai. 27% households were from Mumbai City, 43.6% from the central suburbs and 29.45 were from the western suburbs of Mumbai. Total 19 languages were stated as languages spoken by the households. The households were also classified based on the caste and religion. The size of the household ranged between 2-13 persons. Households with 4 persons was observed to be the most common size of the household (41.3%). The data clearly revealed strong connection between number of children per household and the income group of the household. The age old established fact that poor tend to have more children was observed in the sample data. Desire to have at least one male child was observed to be the cause of having more than two children in case of some families. Number of children in the households ranged from 1-8. Most common pattern was, households with two children (47. 55%). About 18% households had only one child and almost all the parents in these households said it was by choice as they want to give the best possible education to their child. One common factor that was observed among all socio-economic groups was, yearning for education. Expenditure on education was one of the top priorities in the household budget. Households considered education as an escalator that takes individual
to the higher socio-economic heights. Households spend on education out of their own self-interest but indirectly this expenditure also contributes towards nation building. Unfortunately, some of this expenditure is repetitive in nature such as expenditure on school/college fees and also tuition class fees. This repetitive expenditure is a deadweight loss. Similarly, governments at all levels spend huge amounts on education so that education becomes affordable across all income groups. But here too a lot of expenditure gets wasted as the pattern of expenditure is not designed as per the demand side priorities. Government doles out cheap education to all the students irrespective of their income group. The quality of education is the first casualty in this process. High income groups compensate for the quality deficiency by spending more privately. Low income group students that fully depend on government subsidised education get ill-equipped to face ruthless competition in the employment market/entrance examinations with the quality-diluted education they receive. Quality deterioration in education affects the lowest income group children the most. Increase in privatisation of education at all levels of education has not solved the problem of quality. On the contrary, in case of higher education, students prefer public sector institutions over private sector institutions.

Parent’s education, especially Mother’s education is a good indicator of the socio-cultural capital of the household. A gender bias was observed in case of parent’s education. In case of fathers, 12% were having education below SSC level where as 31.75% mothers were in this category. This bias diminished at higher levels of education. ‘Private sector/Public sector service’ was found to be the most common occupation of the parents. Surprisingly, 66% mothers reported homemaking as an occupation. This is contradictory with the popular image of women in Mumbai. About 13% households were the first-generation migrants and 9.5% of the households migrated to Mumbai mainly for education purpose. About 20% of the households did not possess computer and about 25% had no internet access at home. Some low-income households had computer but that was shared among three to four persons in the
family so effectively the per capita access was very low. Such households bought the cheapest available internet plan that was not enough to give easy access to the internet. This clearly indicated the limitations of online education as a substitute for the class-room education.

Two economic effects were observed in case of expenditures on education. ‘The demonstration effect’ because of which lower income groups emulate upper income groups. The other one is the ‘Snob effect’ because of which upper income groups shift to the more expensive products as the products they consumed earlier become affordable to the lower income groups. Because of the demonstration effect, the lower and lower middle-income groups have shifted from the government schools to the private schools especially private English medium schools. Due to the snob effect, upper income groups have shifted from the private state board schools to the private national/international board schools. Given a choice, parents of all income groups prefer to send their children to the English medium schools. Out of economic compulsions parents send their children to the non-English medium schools. Fluency in English is not only needed to get a decent job but it is also a necessary condition for the upward social mobility in the urban India. So, the children from even lower middle-income group were also observed studying in the private English medium schools. 25% reservation for poor children in all non-minority private schools under Right to Education Act does not seem to have benefited much as the elite schools find many excuses to deny admissions to the poor children or admissions are given to the non-poor children with the fake documents as is depicted in the movie ‘Hindi Medium’. The fact that the movie was made tax-free by some of the state governments indicates the seriousness of the problem. (Times of India, Deccan Chronicle, 2017) Even though lack of knowledge of English invariably results in low paid jobs or no entry in the employment market, people in India don’t revolt against English. They treat it as an object of desire, a status symbol. (Sethi, 2014) They try to buy this ‘Veblen good’ for their children, at times by spending beyond their means.
Schools run by the Municipal corporation of Greater Mumbai(MCGM) provide free education. But parents prefer private schools as the quality of education (or the perceived quality) of the MCGM schools is very poor. Marks scored at the tenth standard board examination have indirect link with the higher education. Admission in the first-year junior college/diploma course depends on the tenth standard marks. Due to the provision of the inhouse quota system students can get admission in the same college for the degree programme (general BA/BSc/BCom) irrespective of their Higher Secondary Board examination marks. As a result, about 89.75% households send at least one child for private tuitions at the school level. Amount spent per child per year for this purpose differs substantially as the tuition classes also differ in quality. All income group parents considered tuition classes necessary for the child’s academic survival in the days of ‘inflation of marks’. At the higher secondary and at the degree college level students had given the first preference to the government aided colleges. This is because the quality of the private sector institutions of higher education is not up to the mark and they also charge much higher fees than that of aided institutions. About 66% children surveyed were studying in the aided institutions and paid fees less than Rs.10000 per year at the higher secondary level. Private tuition class expenditures in case of science faculty students was observed to be enormous at the higher secondary level. In fact, to avoid this expenditure many students prefer non-science stream after 10th standard. In case of commerce students too, tuition class expenditure was common at least for few subjects. The graduation programme that student chooses depends on his/her academic calibre and his/her socio-economic background. About 66% of students chose the general degree programmes. About 55%-degree college students were studying in the aided segment. The popularity of the self-financing programmes such as BMM, BMS, BBI has increased over the years as these are perceived to be more job-orienting. The proportion of students going for private tuition classes dwindled substantially at the degree college level. Only about 30% students reported taking tuitions for one or more
subjects at the degree college level. The reason for this was degree examination grade/percentage had no direct link with further studies or employment market. At the degree college level, students normally attended coaching classes that are meant for various entrance examination such as Civil Services’ Examinations, CAT, GRE etc. In short households spent on tuition classes when marks in the examination had a direct link with future of the child. Some upper income group parents start sending the child for IIT-JEE entrance preparation class from seventh standard onwards! Total expenditure for this five years preparation is about 8 to ten lakhs. Generally parents were found to be ready to spend beyond their means for their children’s education. Getting child admitted to the best possible school/college was observed to be the most important goal of the households. Prestige of the college or its brand value was considered to be the most important criterion while choosing a college by the highest number of the students. Quality of the faculty was the second highest criterion and the placement record was the third highest criterion. Placement record was the first criterion in case of most of the students pursuing professional degree courses like engineering, management etc. The grade given to the colleges by the National Assessment and Accreditation Council(NAAC) did not seem to play any role while choosing a college. Students showed willingness to travel long distance if they get admission to the college of their choice. This increased travelling expenditure. About 86% students reported some travelling expenditure for the education purpose. About 50 % students spent Rs.5000 or less on traveling and about 25% spent in the range of Rs.5000-10000 per year. Travelling and food expenditure increases because students attend college as well as tuition classes. In case of food and cell phone expenditures similar patterns of expenditures were observed.

About 57% of the children and 80% of the households recorded ‘other’ expenditure that helps children to become employment ready. This expenditure was not evenly distributed among all the children in the family.
Education has emerged as one of the most important item in the family budget. Parents paid for their children’s education at all levels of education in case of about 94% children. Only 2.5% of children worked to support their education. About 41% of the households stated education as the highest item of expenditure in their family budget and 30% households spent more than 30% of their income on education.

Only about 58% of the households were aware of the education subsidy given by the government at all levels of education. After being explained the meaning of the education subsidy, 90% households stated that education subsidy should be targeted. Out of 400 households, 51.5% of the households want subsidy to be given only based on economic backwardness, 1.5% households said only based on social backwardness and 47% households stated both the criterion should be given their due importance while giving subsidy. About 85% of the households were against giving subsidy to the creamy layer of the reserved category (SC, ST) students. ‘Cash transfer directly in bank account’ was the most preferred mode of the subsidy dispersal as it cannot have any ‘leakages’ in the process of disbursement.

**Measurement of Association**

Chi-square test was used to measure association between various socio-economic attributes of the households and different expenditures on education. Results are as follows:

**Rank of the Education Expenditure:**

Households were told to rank the expenditure on education in the household budget. The rank indicates the importance of education expenditure in the total family expenditure. The rank of the expenditure on education in the total household expenditures was analysed with respect to the language, religion, caste and income of the household.

**Mean, Highest, Lowest Rank and Income**
Mean of the rank given to the expenditure on education by all the households taken together was 1.83. The highest rank to the education expenditure was given by the lower-middle income group (Rank mean=1.74), this was followed by the low income group (rank mean=1.77), higher-middle income (Rank mean=1.78) and high income (rank mean=2.16). This clearly indicates inverse relation between rank given to the education expenditure and the income group of the household. High income group households spend substantially more on children’s education than lower income groups even then the relative position of education expenditure is at lower level in their family budget compare to that of the low-income groups. Education expenditure is priority for all the income group parents as the rank mean for all income groups taken together is 1.83. But in case of the high-income group parents’ expenditure on education does not compete with the basic necessities as can happen in case of low income group parents.

**Rank and Language of the Household**

In all 19 languages were mentioned by 400 households as language spoken at home. Association was found between the language spoken at home and the rank given to the household expenditure on education. Among the languages listed, the highest rank to education was given by Telegu speaking households. (Rank Mean =1.6) This was followed by Hindi and Malayalam speaking households (Rank Mean for both =1.67). Marathi speaking households had Rank Mean =1.77 and for the Gujarati speaking households, the Rank Mean = 2.12. The lowest Rank Mean =2.78 was observed in the case of households that reported English as the language of communication at home and all these households belong to the high-income group. Similarly, proportion of high income group families was high among Gujarati speaking
families. So, it not per say the language but the income group of the families speaking that language that had affected the rank.

**Rank, Religion, Caste and Income**

No association was found between rank given to the education expenditure and the religion of the household; but there was an association between religion and the income of the household. Same results were observed in case of the caste. No association was found between rank given to the education expenditure and the caste of the household; but there was an association between the caste and the income of the household. Socially disadvantaged castes were also observed to be economically disadvantaged. Among different religious groups, low income Muslim households were observed to be the most socio-economically disadvantaged.

**Rank, Income, Parent’s Education and Occupation**

Education level of both the parents was not found to have any association with the rank given to the expenditure on education. But education level of both the parents and income level of the family were associated. Parent’s education also indicates level of socio-cultural capital of the household and gives decisive advantage to children in their career pursuits. 31.8% of mothers having education level below SSC belonged to the low-income group. In the high-income group, this percentage was only 2.7%. Similarly, percentage of graduate and post-graduate mothers in the low-income group was 7.4% and zero percent respectively. In the case of high income group, this percentage was 42.5% and 37% respectively. In case of fathers, 26.9% having education level below SSC belonged to the low-income group. In the high-income group, this percentage was zero. Similarly, percentage of graduate and post-graduate fathers in the low-income group was 17.6 and 0.9 percent respectively. In case of high income group, this percentage was 37 and 50.7. As in case of education, occupation of both the parent’s and the income group of the family are associated.
Percentage of income spent on education

Percentage of income spent on education is another major indicator of the importance of education in the family budget. The percentage of income spent on education in the total household expenditures was analysed with respect to income, religion and caste of the household.

Percentage of income spent on education and the income group of the household

There was an association between income of the household and the percentage of income spent on education. The higher percentage of income was spent on education by low and lower middle-income groups. Food expenditure and medical expenditure competes with education expenditure in these families. About 36% households of low income category stated their expenditure on education was 30% or more of their income. 32% households of lower middle-income category spent 30% or more of their income on education. In the case of higher middle-income group 33.72% households are in this category. In case of the high income group only 12.32% households spent 30% or more on education. It is apparent that education expenditure pinches more to the lower income categories.

Percentage of income spent on education and Religion

There was an association between percentage of income spent on education and religion. In case of the Muslim households about 2.86 of the households spent 10% or less of their income on education and 51.43 spent 30% or above on education. This is significantly different compared to other religion households. In case of Hindu households this percentage is 10.76 and 29.11 respectively. In case of Buddhist households this percentage is 16 and 32 respectively and in case of Christians it is 33.33% and 12.5% respectively. This reiterates economic disadvantage of Muslims vis a vis other religious groups.

Percentage of income spent on education and Caste
No association was found between caste and the percentage income spent on education.

**Medium of Instruction and Income**

Association was also found between medium of instruction at the school level and the income of the household. 95.5% of the children of high income group had studied or were studying in the English medium schools. Whereas 73% of the children from the low-income group had studied or were studying in the vernacular medium schools and only 27% have studied in the English medium schools. Though mother tongue as a medium of instruction assures psychological comfort at childhood, at college level non-English medium background becomes a major psychological handicap. Decision to send child to English medium school is influenced by requirements of higher education and employment market. English medium education increases expenditure on fees (if school is unaided) and private tuitions.

**Access to Computer, Internet and Income**

Access to Information and Communication Technology (ICT) was also associated with the income of the family. Among low income groups only 56.5% households own computer. In the case of high income group this percentage was 98.63. Only 43.6% of the low-income group families had internet access at home. Whereas 94.5% families of the high-income group had internet access at home.

**Gender and Expenditure on Education**

The gender issue was also considered while analysing expenditures on children’s education. The important facts that emerged out of the analysis are- There is an association between the fees paid at the higher secondary level and gender. In the lower income groups fees paid by male children was on an average more than that of female children. Same can be said about the fees paid at the degree college level. This happens because if male child does not get admission to the desired programme in the aided government college, he is admitted to the unaided
expensive college. But this was not done in case of the female children from the lower income groups. They were admitted mostly to the aided colleges irrespective of their academic inclination. In case of male children, household income and the choice of degree programme were not related but there was an association between income group and the degree programme chosen by the female children. Majority of the female children from lower income groups were found to have enrolled in the least expensive general degree programmes. At the level of higher income groups this bias was not observed.

**Various Expenditures on Education and Their Association with Income**

Ten types of expenditures on education were calculated per year per child. These included fees and private tuition class expenditure at the three levels (school, higher secondary and post higher secondary) travel, food, cell phone expenditure and other expenditure. Other expenditure is expenditure on various coaching classes that train children for entrance examinations, expenditure on extra-curricular activities, finishing schools etc. For almost all types of expenditures, the mean expenditure is more than the median expenditure and the difference between the two for some categories is substantial. This indicates higher values of expenditures for the third and the fourth quartile of the data. These two quartiles indicate upper income group households in case of most of the expenditures.

There is an association between income of the household and the school fees paid per child. 61.75% of the 400 households surveyed, were spending Rs.10000 or less per child, as the school fees. Out of low-income group, 80.55% households were in this category. The fees paid at the higher secondary level and the income of the household are not related. This is because at this stage majority of the students prefer to study in the aided institutions.

Private coaching class expenditure at the higher secondary level and the income of the household are related. Private tuition class expenditure at the degree college level and the
income of the household are not related. This is because percentage of students that go for coaching classes at degree college level is about 30%. Students at this stage prefer to do self-study if teachers are not up to the mark. Only when self-study is not possible they join coaching classes. For instance, Commerce faculty students join tuition classes for accountancy and book keeping. Similarly engineering students join tuition class for one or two semesters. What students need at this stage is just decent score in examination that looks good on their Curriculum Vitae. So, it is not a general trend to join tuition classes at the degree college level in Mumbai.

College fee and income of the household are related. Degree college fees depends on the degree programme and the type of institution(aided/unaided). Professional degree programmes are more expensive than non-professional programmes. Degree programmes in the unaided segment are more expensive than that of in the aided segment. Tendency of lower income group households is to get into aided institutions. In case of upper income groups this decision is not dependent on the fee structure. Even then upper income groups’ first preference is aided institutions as unaided institutions charge much higher fee with no assurance of better quality education. But they take admission to private expensive colleges if needed.

There is an association between travelling expenditure for education purpose, outside food expenditure during education hours, cell phone expenditure and the income of the household. (each expenditure was tested separately). Travel, outside food, cell phones are almost necessities of student life in Mumbai. Higher income group’s children spend more on all these three items as that increases their comfort level and saves time and energy.

‘Other expenditures’ on education and the income of the household are associated. ‘Other expenditures’ are meant for providing cutting edge in the competition. It is not per se high income of the household but the socio-cultural capital associated with high income group that
influences this expenditure. Choosing right kind of ‘other expenditure’ exactly as per the need of the child is crucial. Students/Parents having good exposure to the employment market scenario are in a better position to design the pattern of ‘other expenditure’ for their children. Obviously, households with high level of cultural capital fare better in this regard.

**Various Expenditures on Education and Their Association with Religion**

Association between all the expenditures mentioned above (except travel, food and cell phone) were analysed also with reference to religion and caste. It was observed that association exists between religion and school private tuition fees, higher secondary private tuition fees, college fees and ‘the other’ expenditures. Religion was not associated with school fees, higher secondary fees and college private tuition fees.

**Various Expenditures on Education and Their Association with Caste**

In case of the caste of the household an association was found between caste and school fees, school private tuition fees, higher secondary private tuition fees, college fees. The caste was not associated with Higher secondary fees, College private tuition fees and ‘the other’ expenditures. Higher secondary fees and college private tuition fees are not associated with all the three i.e. income, religion and caste. All the remaining expenditures are associated with at least two factors out of the three mentioned above. School private tuition, Higher Secondary private tuitions and college fees are associated with all the three- income, religion, and caste.

All most all types of education expenditures are associated with income of the household. Socio-cultural features of the household such as caste, religion, parents’ education and occupation are also related to the income of the household. So directly as well as indirectly income of the household plays a crucial role in shaping the academic and employment market profile of the children. Children belonging to the high and higher middle- income groups are decisively at the advantageous position in terms of socio-economic capital of the household.
compared to the children belonging to the low and lower middle-income groups. This disadvantage gets aggravated if these children also belong to the socially disadvantaged groups. Higher income group children suffer from different set of problems. They are provided with all possible study aids and get pressurised to perform beyond their capacity. Most of these study aids are examination score boosters and hardly have any long term positive impact on the child’s personality. These study aids are comparable with food having empty calories with zero nutritional value. Because of these study aids students perform well in their board examinations and manage to get into an institution of higher learning of their choice. But for this they undergo a lot of stress and spend disproportionately high amount of their time, energy and money that could have been more fruitfully used to develop their potentials to the fullest. This may create a huge gap between the potential demographic dividend and the actual, realised demographic dividend.

7.3 Limitations of the Present Study

The present study is based on the sample of 400 household living in Mumbai. As explained in the chapter number three, Mumbai is unique in many ways. So, the conclusions based on the study may not be applicable to the households living in different parts of India. Especially expenditure on travelling and outside food may show different trends. Similarly cost of living in Mumbai is not exactly comparable with that of the rest of India.

The present study covered the information about the households and children in the year 2015-16. Information was collected from the representative of a household and most of the time all the members of the household were not available for the interaction. This might have resulted in the loss of some useful feedback. Very scanty information could be collected about the education loans. Only few parents borrowed from the formal sector financial institutions for
education purpose. Most of the lower-income group parents borrowed from friends and relatives when they had any financial crunch and the borrowed money was used for various household expenditures. So, no separate information was available on loans purely for the education purpose. Several socio-cultural factors are associated with the expenditures on education. Data about the socio-cultural aspects of the households is qualitative in nature. So, non-parametric chi-square test was used to test the various hypotheses.

7.4 Recommendations

The percentage of students admitted into India’s elite institutions belonging to the low-income groups is the best indicator of equality of opportunity in education. Every year there are newspaper headlines about some economically disadvantaged making it to IIT/IIM or some other prestigious academic achievement. This clearly indicates the rarity of such incidences and demonstrates that talent is distributed across all income groups. The education system of a country should be a mechanism through which the creativity/productivity of an individual should get properly mobilised/nurtured. It should also help her/him to live a life of economic self-sufficiency. Such well nurtured individuals are the most productive assets in the nation building. Conversely a country that fails to create an efficient education system is destined to get inefficient systems in different walks of life.

The present study has revealed that there is no level playing field in case of education at all levels. Corrective steps need to be taken to reduce the economic disadvantage of the low-income group students. Some types of expenditures are repetitive in nature and so need to be avoided e.g. expenditures on private tuition class. These expenditures can be avoided if the mainstream education system functions efficiently and provides quality education. The problem of inefficiency in the education system is chronic and requires a ‘big push’ that can normally be given by the government as per the economic theory. But in a democratic society
enlightened citizenry is also capable of performing great tasks. India has demonstrated the strength of democracy in the successive elections. Instead of completely relying on the government to do everything it is high time for the major stakeholders to become proactive. The government is the major supplier (and also a stakeholder) of the education so, major thrust can be expected on the part of the government to make the system efficient and accountable.

Recommendations suggested below flow from the findings based on primary data collection. They are in two categories, for non-state actors and Recommendations specifically for the Government.

**Evidence based Recommendations**

**For Non-State Actors**

1. **High Fees of Private English Medium Schools**

   It has been discussed in the Chapter Five how lower-income groups try to emulate upper income groups in case of education choices. Ever increasing demand for English medium schools is an example of this. Parents prefer expensive private English medium schools over non-English medium government/aided schools that provide education, uniforms and stationary free. This increases expenditure on education substantially as parents pay high fees of private English medium schools and send children for tuitions as they can’t teach in English. This preference for English medium schools increased as standard of English (quality of curriculum as well as that of teachers) started declining in the non-English medium schools. Besides this changes in the employment market are also responsible for this. New white collared jobs are available mostly in the tertiary sector. Linguistic competencies especially ability to communicate and basic writing skills in English are the prerequisites for these jobs. This was not the case in 1970s and 1980s and standard of English in non-English medium schools was reasonably good. So, if the government schools start providing good quality
English medium education the problem will get solved to a great extent. Most of the teachers that are employed by the private English medium schools are not paid well. They will gladly work in the government schools or government aided private schools as they will get the permanent employment and higher salary. This will also put pressure on the low quality private English medium schools to perform better. This can be done without increasing the government expenditure on education. The existing teachers can be given rigorous training so they can teach in English. Conversion of medium of instruction from non-English to English medium can also be phased out. For the first few years child may study in non-English medium. Later within three years’ time all the subjects should be taught in English. Alternatively, standard of English in non-English medium schools should be enhanced substantially. For this help from Non-Government Organisation can be considered. There are experiments going on all over India where Public-Private Partnership model in education is put in practice. ‘Muktangan’, ‘Akanksha Foundation’ are such NGOs operating in Mumbai. (Dhawani, 2017) ‘Teach for India’ is another nationwide programme that is trying to improve quality of public sector school education. Once upon a time excellent non-English medium schools existed in Mumbai that nurtured world class talent. But these institutions are now in a very bad shape. Conservation of non-English medium schools has a lot of sentimental appeal but unfortunately a lot of hypocrisy prevails in this matter. All those who advocate mother tongue as medium of instruction invariably send their children to the best of the English medium schools in the town. They want the non-English medium schools to survive as a heritage activity. But, for this they are not ready to send their own children to these schools. This hypocrisy of the upper income groups is the root cause of decline of good quality non-English medium schools in Mumbai. It is very difficult now to restore the dignity of good non-English medium schools of bygone era.

2. Privatisation of Higher Education and Accountability
As has been discussed earlier, privatisation of higher education in India failed to bring in any qualitative improvement. Students prefer public sector institutes of higher learning as most of the private sector institutions charge exorbitant fees. This practice of doling out substandard education at very high price continues because students/parents don’t take efforts to make such institutions accountable. Recently the government has taken certain steps to regulate the fees of professional programmes run by the private colleges. This should happen in case of all the programmes. The private sector institutions need to be under the scanner of all the stake holders and should not be allowed to earn excessive profits through corrupt practices. Vigilance on part of students and parents is needed for this so that they act as a pressure group and make the government take necessary action against such institutes.

3. **Fighting Menace of Private Coaching**

A national level campaign is required to reduce student’s dependence on private tuitions that starts at KG level and goes on up to the degree college level. The private tuition expenditure is colossus wastage of money as it’s a duplication of expenditure and also wastage of time and energy. Tuition classes become necessary because of three reasons- 1. quality of education is not good in the school/college 2. Parents /students are obsessed with the examination score, so they want teachers that pay extra attention to the child 3. Ignorance about the damage tuition classes do to the mental and physical health of the child. Media can be used effectively to create awareness about the damage caused by the tuition culture. Media campaign against tobacco, promotion of pulse polio vaccine, campaign for female child education are excellent examples of positive use of media for social cause. Private tuitions should be treated as socio -economic menace. It is wastage of time, money and energy. Tuitions encroach upon time meant for playing, extra reading or hobbies. Most of the tuition teachers emphasis rote learning and do a lot of spoon feeding. The creativity of the child gets killed in the process and the holistic development of child becomes very difficult. At macro level, it affects the quality of human
resources of the country. Many parents understand this but feel helpless. If asked “Why don’t they protest against the poor quality of education at school/college level?” They shrug their shoulders. Parents need to understand that quality of education like any other commodity also depends on the pressure from the demand side that makes the supplier accountable. The upper income group parents feel that quality of public sector education is bad because it is cheap. These parents need to be educated. Public sector education is not cheap and low fees are because of the education subsidy. Indirectly all the citizens who pay taxes (direct and indirect both) are paying for the education. On an average, the MCGM spends Rs 49,835 on every child that goes to the MCGM schools (Loksatta, 2016). This is equivalent to the fees in some of the well-known private schools in Mumbai. Unit cost of education in aided colleges is much higher than that of private colleges. This is because teachers in the government aided schools/colleges are more qualified and are paid better than most of their private sector counterparts. Unit cost of higher education is much more than the fees that is charged to the students in the aided segment of the education. So, the effective fees every parent pays (actual fees + contribution through taxes that gets used to subsidise education) in the aided system is much more than the actual fees. Through the media campaign parents/students can be made aware of the education subsidy and their right to demand quality education. No less than a national movement will be required to mobilise public opinion against the unaccountable teachers, Principals, Vice chancellors, bureaucrats and ministers. Unfortunately, parents/students agitate only against symptomatic issues like delay in declaration of results, erratic evaluation, increase in fees just by few hundred rupees and so on. The root cause is an unaccountable education system that takes demand for its services granted. So, the demand side of the education system needs to be proactive and act as a pressure group and do lobbying. In this case politicisation of student’s unions is one major obstacle. Student’s unions have their own agenda written by their political masters/financers. These unions sometimes don’t work in the interest of majority of the
students. The voice of the truth may get suppressed in this situation. But social media has emerged as a silver lining. Even the feeblest voice can be heard here and can trigger a fire. Parents/students can use social media extensively and responsibly to discuss their problems and also show readiness to help school/college in solving the problem. NGOs/teachers who want to make a difference can train students in the effective use of social media to solve their problems. Efficient functioning of student grievance cell can have a positive impact. Continuous dialogue between management/teachers and students/parents can go a long way in bridging the gap between students’ expectations and what they get in school/college. A proper exit policy for schools/colleges should be designed that fail to deliver despite several warnings from the regulators.

Parents’ obsession with academic achievements also supports tuition culture. Nothing wrong in having a desire to send a child to a good school/college but putting undue pressure on the child to be aggressively competitive adversely affects mental and physical health of the child. It is high time parents understand this. Increasing incidence of depression/suicides among students is a wake-up call for the parents. Instead of putting pressure on the child, parents should divert that pressure on the government to fill the vacant positions of the teachers by appointing well-paid quality teachers. A child that gets opportunity to develop holistically and enjoys education will find some career opportunity to excel in. Very few parents are aware of importance of choosing a career that suits child’s aptitude and has value in the employment market. A herd mentality is observed among the students and parents that results into a market rally in case of certain career options. This creates a bubble effect in the career field that gets burst eventually. Engineering and Business Management Programmes are recent examples of this kind of bubble effect. This herd mentality increases the number of students that appear for the entrance examinations of these prestigious degree programmes. As this number increases the level of difficulty of these entrance examination increases to make filter mechanism
effective. More difficult the examination, more time and money are spent on the preparation of these examinations. IIT JEE coaching begins at the Class 7th level and goes on till 12th standard. Parents of unsuccessful candidate loose about 10 lakhs, precious time, energy of the child that could have been diverted to more creative pursuits. Every year all the leading newspapers publish the data about the percentage of students who got into IIT without joining any tuition classes. But somehow parents are not ready to take any chance as far as child’s career is concerned. Sending child for the most rigourous and expensive class gives them the satisfaction that they have done their duty. Parents/students need to undergo proper counselling about career planning that would guide them about investment in education in terms of time, energy and money. The parents should understand that it is the ‘capacity to think out of box’ that is required for the excellence in any field. Creators of corporate giants like Facebook, Apple, Amazon, Microsoft and Google were university drop-outs and the first-generation entrepreneurs. (Mark Zuckerberg, Steve Jobs, Jeff Bezos, Bill Gates, Larry Page) (Kuber,2017). Tuition expenditure is not always incurred because of low quality teachers. In Mumbai, some schools have taken up tuition issue seriously. These schools are against sending a child for the tuition classes and in the parents’-teachers’ meeting they convince the parents how tuitions are unnecessary. Children going to such schools don’t go for any private tuitions at least till 9th standard. But in the 10th standard parents send children for tuitions due to admission pressure. Parents are happy with these schools. Most of the students of these schools come from upper economic strata. Schools where students from lower economic strata join need extra efforts on part of the teachers. To help school teachers that need to deal with students with low socio- economic capital, college students in the vicinity can be recruited to help teachers. These college students should be given suitable credit in their academic report-card for this work. This is a modified version of ‘Teach for India Programme’ that is already in practice. Similarly, senior college students having excellent academic record can be motivated
to help their juniors as a part of remedial teaching that is recommended by the UGC. The students working as teachers can be given the designation of ‘Buddy Teacher’ if they are ready to do the job for a full semester. This will also help college students to earn while they are learning. College students are ready to do such jobs as it adds value to their Curriculum Vitte. The government can support these efforts by creating a suitable environment through powerful media campaigns. The caption of the programme can be- ‘Tuition se mukti, Padhai se Dosti’. The buddy-teachers can be financed by the corporate sector under their CSR programme. The government has banned liquor and tobacco advertisements. Similarly, advertisements of tuition classes should be banned. Counter advertisements can be given showing how ‘prolonged dependence on tuitions is injurious to the mental health of the child’. Wide publicity should be given to the students that clear various prestigious competitive examinations without joining any tuition class. Every year same set of toppers in the competitive examinations are claimed by five to six tuition classes as their own students in the full-page newspaper advertisements. Public interest litigation should be filed against these classes.

4. Strengthening Aided Education System

The private segment of the education system is somewhat better than public system at the school level but at the higher education level in most cases private sector education is worse than that of the public sector. Parents/students need to boycott these institutions. This requires rational behaviour on part of consumers of education (parents/students). The degree of economic rationality in case of education preferences and purchases is not very high in India. Mushrooming growth of the substandard engineering and management colleges is proof of this. It is high time parents/students should treat education as primarily economic variable and stop pursuing it for sake of its ‘status value’. Students don’t stop getting into engineering colleges despite very low salaries offered to the engineering graduates from poor quality engineering colleges. This unnecessarily increases the expenditure on education. Similarly, expensive self-
financing programmes are promoted at the degree college level. Many of these programmes are not drastically different from general the BA/BSc/BCom degree programmes in terms of their intrinsic value. In fact, they are combinations of different conventional degree programmes. B.Sc. bio-chemistry is combination of biological sciences and chemistry. Instead of designing a new degree programme more flexibility can be given to the student while choosing electives. Because of self-financing programmes many seats of conventional aided degree programmes remain vacant in aided colleges. Permanent teachers become surplus or teachers on contract basis lose jobs. Teachers employed to teach self-financing programmes are not paid well and are less qualified. Students pay four times more for the Humanities/Commerce faculty self-financing programme and eight times more for the Science faculty self-financing programme. Many teachers of these programmes work in the aided segment of the college and are paid extra for engaging these lectures. Some of these so called innovative self-financing programmes are just ‘old wine in new bottle”. Instead, the government should give full autonomy to colleges having good track record. Allow them to design programmes in the aided segment in such a way so that the employability of these programmes increase. Allow them to charge 25% higher fees for introducing academic innovations. This will reduce education expenditure of students substantially and improve the employability of the existing aided degree programmes. Employability of a degree programme does not just depend on its fancy nomenclature but on the quality of students/institution. General degree programmes from some of the prominent colleges of Mumbai are valued very well in the employment market. For example, BA Economics graduate from St. Xavier’s College with good bio-data gets same pay package as that of BMS degree holder from a reputed business school. Same can be said about the degree programmes started under KAUSHAL scheme of the MHRD, promoted at degree level in the name of skill development. Some of the skills that can be learned easily within a year’s time are packaged into the three-year degree
programme. BA in travel and tourism is one example of this. Kesari Tours a big player in tourism industry, offers a ten-month certificate course in tourism at the XII standard plus level with six months paid internship and 100% placement guarantee. BSc in Green House Management is another such course. It is conventional BSc Botany course innovatively modified. This could have been done in case of aided BSc course by charging little extra fees. Students pay eight times more for Green House Programme than their counterparts pursuing aided(general) B.Sc. Programme.

5. Students in Absentia: Wastage of the Education Subsidy Must be Stopped

High admission cut off marks is not a quality indicator of the teaching learning experience in the colleges of Mumbai any more. For example, science and commerce students prefer a college that does not insist on attendance at the junior college level as they need to prepare for various entrance examinations. Commerce student’s preference for lax attendance rules persists beyond 12th standard as most of them are pursuing CA/CS or some other degree programme simultaneously. Government spends huge amount of taxpayers’ money to keep college education affordable but a lot of it gets wasted if students don’t attend the lectures. Placement record, peer group and extra-curricular activities are the major attractions of some of the prominent colleges in Mumbai. Some colleges have good record of the students’ attendance but that is because of extremely strict attendance policy of the college and not because of the teachers’ quality and accountability. College students are against compulsory attendance and consider it undemocratic. They argue that if teachers are good then automatically students sit in the class. But this is partially true. In a predictable stereo typical evaluation system, students can score well without attending lectures. So, they don’t sit in the class even if teacher is good as they are not interested in getting good insight into the subject. Their interest is in getting good grade in the examination. They join college because it is an extremely interesting place for socialisation, extra-curricular activities and in very few
countries of the world these facilities are available for about Rs.5000 per year. The government needs to increase the cost of education for such ‘students in absentia’ by charging heavy penalties to the students that don’t attend regularly. Colleges can be incentivised to collect the penalties. The penalty money can be used to finance remedial courses/soft skill courses for the disadvantaged students.

6. Enhancing Socio-cultural capital of the Disadvantaged: The Pygmalion Effect

The term ‘Pygmalion effect’ is used here as an analogy. It is based on the storyline of the famous play, ‘Pygmalion’ by Bernard Shaw. (Shaw,1954) In the play, an ordinary flower girl is shown to be groomed for few months and later she is presented successfully as a Duchess at a high society banquet. The term Pygmalion effect in the context of present research implies that with appropriate efforts socio-cultural capital of the disadvantaged students can be enhanced. Inclusive policies assure access to education to the disadvantaged groups but in the employment market these students suffer from various handicaps. The main hurdle seems to be deficiency in the soft skills. Students from higher income groups join various hobby classes/sports coaching/grooming schools etc. This ‘other’ expenditure widens the socio-cultural gap between the advantaged and the disadvantaged students. This gap normally persists in the employment market as well and creates totally different career trajectories for the advantaged and the disadvantaged even though they study in the same aided institution and possibly may have similar academic score. The soft skills also get developed if students participate in variety of extra-curricular activities at school/college level. All good schools/colleges encourage this. But socio-economically disadvantaged students normally suffer from inferiority complex and are reluctant to participate in the extra-curricular activities especially at the college level. Even if they participate they rarely lead the activity. The problem is more serious in case of college students who come from vernacular background. Special efforts need to be taken to motivate such disadvantaged students to participate in the extra-
curricular activities that will help them to explore their potentials. Interaction with the teachers in the class-room as well as outside the class-room builds confidence among students. Interaction with the fellow students belonging to all income groups and having diverse socio-cultural background widens the horizon of the students and increases their exposure to the world around. The college should have a special mentoring cell for the students coming from the disadvantaged background. A mentoring cell and suitably designed workshops can help to bridge the socio-cultural gap to some extent. This will also help to reduce inequality that gets created due to the ‘other’ expenditures on education.

Exchange programmes at local levels: The colleges with the good track record of placement activity and co-curricular and extra-curricular activities should be encouraged to initiate exchange programmes/collaborations within the city. Colleges from suburban Mumbai, that have yet to develop a reputation can have a tie up with the prominent colleges in the Mumbai city. Curricular and extra-curricular activities can be conducted jointly by teachers and students of the partner colleges. This will help enhance the cultural capital of students from the disadvantaged background. 25% reservation for low income group students under RTE at school level is a great step forward in this regard.

Social entrepreneurship in field of education: When people come together to bring in positive change in the society they become the citizens in the true sense of the term. Social entrepreneurship can also create several employment opportunities for the young and dynamic eager to change the system. The retired senior citizens also can contribute enormously in the field of education. A nodal agency to mobilize all the untapped resources for this purpose is required.

Economics generally believes that people cannot come together to produce public goods because of the free rider problem. But, in rural India villagers have joined hand to build social
capital so solve problems like water shortage. Loksatta, a leading Marathi daily, had published a series of articles on some of the good schools run by the Zilla Parishad (district level governing body) in rural Maharashtra. All these schools had one point in common—teachers, parents and local politicians had joined hands to run these schools. These kinds of efforts can be replicated in the field of higher education. There is a lot of potential to widen the base of socio capital in the field of education that can be built through collective action. The process has already begun that needs to be speeded up.

**Recommendations to the Government**

1. **Be Friend, Philosopher and Guide**

   Education is a merit good and so its provision cannot be left entirely to the market. In Indian context, the market driven private sector education has failed miserably in the higher education segment. So, the government had and should play an important role in shaping the education system in India. But the role of the government should be that of ‘friend, philosopher and guide’. Unfortunately, the government tries to be ‘a Big Brother’. In the name of making system accountable the government tries to micro manage the system and kills the creativity of teachers, students and management. The excessive government control does not increase the accountability of the system. On the contrary, it creates an unholy nexus of vested interests that are interested in perpetuating all the existing imperfections within the system. Ability to liaise with the regulators in ‘New Delhi’ is a new norm of efficiency for teachers in some colleges. These teachers ‘manage’ to get all types of permissions, get sanctioned huge grants under various government schemes. Obviously most of the time they are not available for teaching but still they are treated as ‘star teachers’ in their respective colleges/universities.

2. **Improve Social Status of Teachers**
It is very difficult to define ‘quality’ in case of teachers. It is a subjective concept and different stakeholders will define it differently. But almost everybody agrees that quality and social status of teachers in India have gone down.

When students of Dr. Sarvepalli Radhakrishnan, former president of India and an academician par excellence, expressed their wish to celebrate his birthday he said, “Instead of celebrating my birthday, it would be my proud privilege if September 5th is observed as Teachers’ Day” (Beher 2017)

On 5 September, 2014 Prime Minister Narendra Modi had a dialogue with students from all over India through video conference. The programme was extensively advertised and had a live telecast. Apparently, it was a teachers’ Day celebration (Ritual?) but not a single teacher was invited to have dialogue with the Prime Minister from any corner of India. (Darak, 2014)

These two incidences, though symbolic, are enough to indicate deterioration in the social status of teachers in India in the last five decades. General belief is that the teacher’s quality deteriorated and so their social status deteriorated. The deterioration in both, is result of certain structural and cultural factors reinforcing each other. Anurag Behar has aptly summarised this issue regarding school education but it is equally applicable to the higher education in India. “The education system is designed like any other large rigid bureaucracy, with teachers as workers at the bottom rung, both in the public and private sector. This is manifest in the lack of empowerment of teachers in everyday treatment they receive and authoritarian culture of mistrust. It is equally manifest in the poor investment in teacher preparation, lack of appreciation of the complexity of her role and their scapegoating for all ills of our education system. This vicious spiral of mistrust, disempowerment and vilification of teachers is at the core of our problems in education” (Behar 2017)
Self-motivated, committed teachers are respected even today. They are not yet extinct but are getting endangered rapidly. This endangered species of teachers needs to be protected and nurtured and they need to be multiplied. Corruption in the recruitment of teachers, principals/vice chancellors is also one of the major systemic reason for quality deterioration of the teaching profession. This eroded the social status of teaching profession as teacher’s/principal’s job became a commodity with a price tag. Despite sixth pay commission pay scales (and now the seventh is in offing), teaching profession is not one of the most preferred occupation in India. Institutions that wish to recruit teachers through the honest procedure get very few applications from the deserving candidates. Frequent media bashing of the education system is also one of the fact that dissuades meritorious youngsters from joining the teaching profession. Concepts like ‘accountability of teachers’, ‘autonomy to teachers’ ‘empowerment of teachers’ get discussed time and again on every education platform with practically no solution in sight. Unless government considers education at all levels as the national priority in true sense of the term and sincerely works towards it things are not likely to change. The roles of other stakeholders are also important in making education sector efficient but the ‘big push’ has to come from the government as in terms of sheer money invested, Government is the biggest stakeholder.

3. Measures to Improve Quality of Teachers:

Vertical and horizontal mobility of teachers at national and international levels needs to be increased. Vertical mobility will imply climbing up the ladder with better skills and experience. This way a college assistant professor will aspire to be a university professor/principal of the college. Horizontal mobility would imply teachers join at similar positions in other institutions. The other institution can be in the same city or in another city or country. This will force managements of educational institutions to have an appropriate human resource policy for the institutions. In the present system, permanent teachers rarely change their job. Voluntary
mobility of factors of productions improves efficiency of the production unit, is an old economic doctrine. Mobility increases efficiency and periodically injects new blood into the system. Likewise, occupational mobility will help in improving quality of teachers. Teachers should freely walk in and out of teaching profession. Dr. Raghuram Rajan was a university professor before he joined as a consultant to the Prime Minister of India and later as the RBI governor. Later he went back to his university job. Both his roles at the university and outside the university must have had a synergetic effect on his prowess as a teacher/consultant/top level executive. In India, such mobility is rarely observed. Instead of compelling teachers to undergo classroom bound Refresher Courses teachers should be allowed to work for few weeks in the non- academic field of their choice. The field chosen should be the one where students of the concern teacher are likely to work in future. Similarly, international exposure not just thorough conferences but through more informal interactions with the peers should be encouraged.

Technology is just a tool like chalk and blackboard. It is not a substitute for the attributes that make one a great teacher. So, excessive investment in class-room technology should be avoided. Rather priority should be given to an excellent quality teacher training that creates a sense of empowerment and high self- esteem among the teachers. Every profession has people having different levels of efficiency and commitment. All doctors /engineers are not great. Same way all teachers cannot be great. But if media and government constantly speak bad about the teachers, then that sends inadvertently wrong signal to the society. The signal is - teaching profession is not meant for meritorious, efficient persons. The committed teachers rarely encourage their students /children to become a teacher as they don’t want them to go through the same ordeal that they have gone through due to the hostile system.

4. Priority to Mainstream Education
The Government is interested in creating world class educational institutions and for this ready to spend huge amounts. Excessive emphasis on creation of the world class institutions will not solve the problem of mainstream education. This will create more islands of excellence but the mainstream education will remain unaffected rather may suffer from shortage of funds as lion’s share of the government education expenditure will be cornered by the ‘commanding heights’ of education. There may be trickle-down effect in the long run but one need not be very optimistic about that. All the major policy documents on education have recommended that public expenditure on education should be at least 6% of the GDP. But in India it is normally in the range of 3.5-4%. Education is the subject in the Concurrent List of the Constitution of India. Education related policies of the central government are implemented by the respective state governments. These policies will get implemented smoothly, provided the central government provides enough financial resources to the state governments.

5. Leadership Deficit

Very often government is criticised for spending less on education and expected to increase the expenditure. But just increasing the size of expenditure will not bring qualitative improvement. It is the quality of leadership that influences the allocative efficiency of expenditures. Unfortunately, there is serious deficit of quality leadership at all levels of education. As a rare case if good leaders are available then their wings are clipped by corrupt bureaucracy and management. Vice-chancellors, Principals, Heads of the Departments driven by missionary zeal can create miracles if given autonomy and adequate funding. Civil society can help government in identifying such committed teachers at various levels and pester government to empower them. An all India level Indian Education Service (on par with Indian Administrative Service in terms of prestige and selection criteria) dedicated for the cause of injecting administrative talent in education system is need of an hour.
6. Complete Revamping of the Accreditation Process

Accreditation by NAAC has been made compulsory by the government as a quality control measure. But in reality, the entire exercise gets conducted at a very superficial level. Students do not consider the NAAC Grade as a quality indicator while choosing a college or a university. The colossus amount of time and energy of teachers/administrators gets spent on preparing documents required by the NAAC. If appropriate documents are not available then they are manufactured with suitable fictitious data. Colleges spent few lakhs on the last-minute window dressing before the peer team visit and on the hospitality of the peer team. The entire exercise of the NAAC accreditation gets reduced to the level well-rehearsed theatrical act. The government should rethink about the entire accreditation process. It should be the one that measures genuine learning outcomes. Excessive emphasis on documentation creates an atmosphere of inspector raj and breeds corruption. Creativity of teachers is the first casualty in this process.

7.5 Recommendations for the Further Research

The present study is only about Mumbai. Similar study can be conducted for Maharashtra and the district-wise comparative analysis can be done. This will also enable comparison between rural and urban areas. The sample includes the households that had at least one child studying at the post higher secondary level. But there might have been the households where parents could not send even one child to the institutions of higher learning (or children might have dropped out of the system). This could be because of various socio-economic disadvantages. Study of such households also needs to be done. This will throw more light on the various entry barriers that disadvantaged children face. Parents/students of all income groups are interested in the employment outcome of the education. A study can be conducted to find the association
between employment outcome within one year of completion of education and the amount spent on the various types of education expenditures.

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