Journal of Educational Planning and Administration

Volume XXIV, No. 4, October 2010



National University of Educational Planning and Administration 17-B, Sri Aurobindo Marg, New Delhi 110016 © NATIONAL UNIVERSITY OF EDUCATIONAL PLANNING AND ADMINISTRATION, 2010 (Declared by the Government of India under Section 3 of the UGC Act, 1956)

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	Within India	<i>Outside India</i> (By
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Individuals	₹ 150	US \$ 60
Institutions	₹350	US \$ 85

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Advertisement Tariff (For one issue)

Full Page	₹ 2000	US \$ 100
Half Page	₹1100	US \$ 055

Bank draft may be sent to the Deputy Publication Officer, NUEPA in the name of the *National University of Educational Planning and Administration* payable at *New Delhi*.

Published by the Registrar, National University of Educational Planning and Administration, 17-B, Sri Aurobindo Marg, New Delhi - 110016 and printed by the Publication Unit, NUEPA at M/s. Anil Offset & Packaging Pvt. Ltd., Delhi-110007.

JOURNAL OF EDUCATIONAL PLANNING AND ADMINISTRATION

Vol. XXIV No. 4 (October 2010)

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Obituary

We deeply regret to state that Professor Arjun Sengupta, a member of the International Editorial Advisory Board of our JOURNAL, and also a Member of the Parliament and Former Chairman for the National Commission for Employment in Organized Sector, passed away on 26 September 2010 in Delhi.

(1937 - 2010)

Education, Autonomy and Accountability\$

Mrinal Miri*

The paper explores the idea of autonomy of higher education institutions via a discussion of the special value that we attach to education and the intimate connection of this special value with values to which we as a nation are committed or, at least, are meant to be committed. The paper claims that education's special value lies in its aim of the enhancement of the self or of the person. Autonomy is an integral part of such enhancement. The primary purpose of higher education institutions is to sustain the pursuit of excellence in educational practices which necessarily must include the promotion of autonomy. These institutions must, in their turn, be, therefore, autonomous. The paper concludes by suggesting that accountability of institutions that must accompany their autonomy is of the nature of moral accountability unlike the self-admitted accountability, say, of corporations.

Lecture delivered on the occasion of the Fourth Foundation Day Lecture of the National University of Educational Planning and Administration on August 11, 2010.

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Education is not a unitary concept. Diverse kinds of practices go by the name of education: *gurukul* in ancient India, the gymnasium and academies in ancient Greece, monasteries (Buddhist and Christian), *madrasas* and *pathshalas*, the *murung* in much of tribal India, the modern west-inspired schools, colleges and universities are all institutions which are [were] meant to sustain educational practices. But think of the differences among them. It might, however, be said that in spite of the differences, there is yet what may be called a core idea that these diverse practices share – the idea that any educational practice must involve teaching and learning. While this may be true – although there may be legitimate doubts about its being so – it may at best be thought of as a necessary condition and certainly not as a sufficient condition. For, think of the teaching and learning in practices such as the pursuit of a variegated sex life, or banditry or, to take an example from our time, cyber criminality, or driving a tractor, or being an air hostess or even playing chess. Teaching and learning involved in such practices, taken just by themselves, would not, in most people's book count as education.

We think of education as an extremely important and a very special human value; this value may have diverse aspects corresponding to the diverse practices and their aims that go by the name of education. It is, moreover, a value that is shaped by the historical contingencies of a time, and which, in its turn, helps shape these contingencies. As Bernard Williams, one of the leading philosophers of our time, says about another very special human value, freedom, "We will not understand our specific relations to that value, unless we understand what we want that value to do for us – what we now need it to be in shaping our own institutions and practices, in disagreeing with those who want to shape them differently, and in understanding and trying to coexist with those who live under other institutions." (Bernard Williams, *Shame and Necessity*, University of California Press, 2008, p. 153)

In this lecture, I shall be concerned with the value of education as we conceive it, given our specific human condition. But this is not to say that there are no historical continuities between our conception and the conception, say, of the ancients; still less is it to say that we have nothing to learn from educational practices of other times. Howsoever unique our own human condition might be, something that we consider to be of great human value – it is reasonable to suppose – might not have escaped the attention of the ancients who were also engaged in the task of understanding the human predicament; and quite possibly, they might have had insights, which, given the density and consequent opacity of our own condition, might remain beyond our view; it is also reasonable to suppose that our conception of education will transcend the bounds, in some measure, of the contingencies of our time and location.

But who are the "we" of the first sentence of the preceding paragraph? The "we" certainly refers to a human collectivity, but which human collectivity? I use it to refer to us Indians – Indians as a collectivity that upholds certain values as of supreme importance in the life of the nation. There are, of course, important questions to ask here, such as: What does it mean to say that we constitute a nation? Is the idea of a nation state a viable idea anymore? What is the moral-political authority of the idea of nation-building? These are extremely difficult questions; and I make no attempt to answer them in this lecture. I simply assume that the idea of a nation state is something that, given the historical contingencies of our human condition, cannot walk away from. Given all the difficulties of articulating the idea of India, and of making clear the idea of a nation, our sense of the Indian nation is linked

up – at least politically with our commitment to certain values – values which necessarily feed into the kind of education we want for ourselves. These are values such as: a democratic way of life (freedom of speech and expression as cognates of this value), economic progress with one eye firmly on the principle of equity, equality of races, castes and genders, secularism based not on rejection of, but respect for all religions, respect for cultural and linguistic plurality and diversity of traditions, communities as sustaining different forms or ways of being human. This is a daunting list of values, and we have to remind ourselves ceaselessly of our commitment to them. It is also reasonable to suppose that a serious pursuit of these values may require us to radically rethink the political arrangement that we have created for ourselves. However, these are matters far beyond the scope of this lecture. The important question to ask is how are these values to be inducted into the practice of education at various levels?

It will be said that this way of putting the matter suggests that education is necessarily an instrument in the hands of the nation, if not quite in the hands of the nation state. There are many ways of showing that this will be wrong. Perhaps the best way to do so would be to relate what I called the special value of education to the values I have just listed.

But, first a word about the special value of education that I had mentioned at the beginning. Very simply put, the special value of education lies in the fact, that it is a process aimed at the enhancement of the self - if this word is not acceptable - enhancement of the person. Education targets the human being as a whole and aims with varying degrees of success or failure to seek the enlargement of its unity and prevention of its fragmentation. In its various forms and in its various stages, education involves engagements of different kinds - engagements that lead to such enhancement of the self or enlargement of the person. Such engagement requires a form of attention on the part of both the teacher and the learner that enables each to overcome the natural urge to be preoccupied with concerns about oneself, urge to be self-involved. It is not as though education alone requires the development of such a form of attention. Human relationships of certain kinds quite outside the arena of education can thrive only on the basis of such attention. Take friendship and love. Friends must pay attention to one another beyond any selfish, ego-centric preoccupations. And love, when it arises in us, moves us outward from the self to the other, as we aspire to connect in a desired manner with the object of love. It is the energy of engagement, whether that engagement is with an individual, with a community, with a form of art, with an activity, or with the public good; and it is a developmental force, a way for the self to become more. The process of education may be said to be a continuous process of engagement at different levels the teacher's dual engagement with what she teaches and with the taught and the learner's engagement with what is being taught and with fellow learners. As we move up the levels of education, the required kind of attention is focused more and more on the world of ideas - communities of ideas (e.g. ideologies), traditions of thought, the ways in which one tradition of thought may or may not give way to another; on how creative energy within a tradition may change the course of the tradition, on coherence and conflict among communities of ideas*.

^{*} A community of ideas is a group of ideas more or less coherent with each other and bound by a network of connections. Marxism for instance is such a community of ideas; so is, in many people's view, Liberalism. In other words a community of ideas is frequently what we call an ideology. An ideology may be a more or less closed community of ideas such as Marxism frequently turns out to

The underlying purpose of such engagement is the enhancement, on the one hand, of the world of ideas, and on the other, of the self both of the recipient of education and of its giver. And it should be obvious that this purpose cannot be external to the process itself – the process can be fully understood only in terms of its purpose. Of course, after a certain stage the role of the teacher gradually merges into that of the taught, but the purpose of the two way enhancement – of the world of ideas and of the self – remains.

The teacher-taught frame might, as I suggested earlier, be thought to be a necessary condition for the process of education. But it is important to recognize that both at the very early stages of human life, and at a later stage when the role of the teacher fades away, much learning that is part of the process of enhancement of the self takes place without any identifiable teacher. Most learning in very early childhood is spontaneous and unselfconscious and, therefore, is not the result of a process of communication specific to the teacher-learner relationship. Learning one's native language is a very special case. Language teaching is, of course, an extremely important educational activity; but one cannot begin teaching a language to a child who does not yet have a language. The child cannot be taught the meaning of a word, unless it already knows what it is for a sound emanating from someone's mouth to be a word and what it is for a word to mean something; and for the child to know this it should already have a language. The child simply picks up its native language in the course of its interaction with language wielding others - its parents, siblings and so on. There is no teaching involved at this stage. And yet learning language is perhaps the most momentous learning for the child; it is this that marks its entry into the world of humans. Similarly, at a much later stage, when a person has acquired a degree of maturity of intellect and self confidence, the place of the teacher is taken over by fellow travelers in the enterprise of what is called research.

Let us then look at how this special value of education relates to the values that I listed above. But before that, let us look at something about the historicity of these values. It is clear that these values are an inalienable part of our particular ethical environment. The ethical environment of a time is characterized by the primacy given to what is thought to be the preferred values of the time - an idea that is conveyed very nicely by the phrase, "times have changed", or by the old Indian concept of yuga dharma. We only have to look at the situation about a hundred or a hundred and fifty years ago to see how "times have changed" for us. The fact that these values have become a part of our specific perspective on the world, is a consequence not just of a cerebral and abstract debate about relative acceptability of values of yore and our contemporary values; while such debates have undoubtedly taken place, and still persist, the change of perspective is the result primarily of the spectacular changes that have taken place in our political, economic and social arrangements and the consequent impact of these on human relationships and our understanding of these relationships. Nor is it the case that a change of ethical environment is a mark of progress, whatever that word might mean. It is certainly not the case that the story of change in ethical environment is a story of continuous and steady improvement of our moral outlook. To take an example: Think of the white man's attitude to slavery two centuries ago and the attitude of the early Greeks to the same practice. For the white man the practice of slavery was morally justifiable - the slave was inherently less than human, and, therefore, he was not

be or it may have boundaries that may be porous and flexible. Religious theologies are almost always closed ideologies.

part of the moral community which was necessarily human. Slavery as an institution was thus not morally unjust, given the literal minded Christianity driven moral outlook of the time. What then about the early Greeks? Here I borrow an argument from Bernard Williams' Shame and Necessity, "The early Greeks too were not particularly disposed to think of slavery as unjust, but that was not because they thought of it as a just institution. If they had thought of it as a just institution, they would also have thought that the slaves themselves free people captured into slavery for instance - would have been mistaken to complain about it. So, it is now with judicial punishment: those who regard it as just institution think that those who are properly subjected to it have basically no reason to complain. The earlier Greeks thought no such thing about slavery. On the contrary, being captured into slavery was a paradigm of disaster, of which any rational person would complain; and by the same token they recognized the complaints as indeed complaints, as objections made by rational people. Slavery in most people's eyes was not just but necessary. Because it was a necessity; it was not as an institution, seen as unjust either: to say that it was unjust would imply that ideally, at least, it should cease to exist, and few, if any, could see how that might be. If as an institution it was not seen as just or unjust, there was not much to be said about its justice, and it has often been noticed that in extant Greek literature there are very few discussions at all of the justice of slavery." (ibid, pp. 116-117). It is arguable that the early Greek attitude to slavery was perhaps morally a trite superior to the white man's attitude to it a couple of centuries ago. The point to be made is that to talk about the ethical environment of a time is not to commit oneself to a progressivist account of morality. But the fact remains that insofar as we are part of a modern society, the values I have listed are our, modern India's, proclaimed values; and this fact is compatible with two other facts, namely, 1) that there is no final justification of any particular set of values, and 2) that there is no guarantee that our ethical environment will not, in future, be replaced by a radically different one.

How, then, do our proclaimed values relate to the core value of education? To take them in turn: Democracy or the democratic way of life rests on the assumption of self-respect informed by respect for the other; the individual having a well formed point of view, owning it up with responsibility and being open to the scrutiny of the other, and attending to the other's point of view with seriousness, recognizing the possibility of its impact on one's own point of view. Democracy then demands the very same kind of attention beyond oneself that it is a fundamental aim of education to develop. It may be thought that economic growth is best served by selfish preoccupation with one's own interests; it requires attention to others or the interests of others only to the extent that they have an impact on one's own interests. But economic growth driven solely by overwhelmingly selfish motivation is bound to produce disparities not only between a big corporation and a smaller one; between a global trader and a small time local trader; but between all of these and the economy's castaways the so-called unemployable, therefore, poverty-stricken men, women and children. Such men, women and children do not simply have the wherewithal to develop the kind of attention to the other and the critical view of oneself that is required by the democratic way of life and that is the aim of education. A determined eye on equity is, therefore, a value that must be part of the educational practice.

Distinctions of gender, caste and race are not only totally irrelevant to the core value of education but they can, in fact, be a serious hindrance to it.

Respect for community, cultural diversity and plurality of language is particularly interesting. To begin with, the three – community, culture and language are very intimately

connected with each other. There are, of course, communities and communities. But the idea of a community that education must pay special attention to is the one which is united by the bond of culture, by a particular form of life, by a special way of being human; and it is in its native language that it finds its natural and authentic expression. To learn one's native language is to get inducted as a member of the community, into its rights and wrongs, good and bad and, therefore, into its unique perspective on the world. To thus become a part of the community is to acquire a sense of the self and of the kind of person one ought to be - a sense, in other words, of one's identity. Of course, one's sense of identity may undergo quite radical changes as one goes through life and may lose its connection with the life of the community. But it is in one's early give and take of human relationships within the community that the beginnings of what might be called a moral character take shape. Any reshaping of this character takes place with reference to these early beginnings. Memory. forgetfulness and reawakening of memory are inextricably linked up with self-identity. One's humanity - or if you like - one's personhood is thus deeply encumbered in one's community. It is extraordinarily important, therefore, that community, diversity of community, diversity of ways of being human persons, find a central place in educational practice. Listening with serious attention to different human voices demands exactly the kind of engagement from which education gets its core value. Respect for linguistic diversity is a correlate of respect for diversity of community and culture. Language is the embodiment of the form of life of a community or a culture. There cannot be respect for cultural diversity without corresponding respect for linguistic diversity. Respect for different religions is, in my view, a special case of respect for cultural diversity. What complicates matters is that some religions have outgrown their cultural moorings, and have become closed, self-justifying, otherdenying ideological systems - abstract theological systems - plagued by circularity of reasoning and, therefore, dogmatism. Religions thus de-centered from culture are of a piece with ideologies and open to the same critical viewing as any other ideology might be. But religions which constitute, as it were, the springs of action of the life of a culture and the bounds of its meaning and understanding - like some of our tribal religions still are - are in a different category and deserves the same respect as the culture it informs. No authentic understanding of such religions is possible without, minimally, an attention that is free from distorting, self-centric prejudgments - precisely, attention of the kind that it is the aim of education to develop.

Let me now make some remarks about autonomy. I leave school education out of this discussion. First, because I am not competent and secondly, because, in any case, education of the child is a much more complicated business and thinking about it is very heavily laden with theory and finding one's way about through the mass of theories cannot be an easy enterprise at all. Discussion of autonomy in relation to school education must, therefore, involve a theoretic discussion of a kind for which I do not have the expertise. Autonomy in relation to higher educational institutions, on the other hand, is a much more straightforward business. Higher education aims at introducing the student to diverse traditions of thought and human creativity developed through man's deep engagement with the world of humans as well as the world of non-human nature. The purpose is to encourage such engagement in the student herself – and this requires, on the one hand, self-overcoming of the kind I have already referred to – an ability to attend to the other in freedom, to the extent possible, from one's self-centric interests, and, on the other, an ability for critical questioning and seeking answers for one-self – answers which must necessarily be made

open to the critical look of others. Education, in other words, is really the pursuit of responsive and responsible autonomy – responsive to the needs and shortcomings of a tradition, of a part of a tradition or even of an argument and responsible, or accountable or answerable for the stance or the stand one has taken. Autonomy of enquiry or intellectual engagement is, therefore, a value that is internal to the practice of education. It is also clear that such autonomy makes sense only if it is accompanied by the right kind of accountability. I might have a little more to say about accountability, presently.

Higher educational institutions are bodies that are created for sustaining autonomous and responsive practice of the kind that I have mentioned. It is clear that these bodies must in their turn be autonomous - free from control by an individual or a group of individuals within the institution, individuals whose own interests might easily be opposed to the internal institutional aims; free also from external and contrary political and business interests. One must here make a distinction between a higher institution of purely technical learning - an institution devoted solely to the imparting of skills - and an institution of higher education such as a university. Technical learning of this kind is subject to the vagaries of the ambitions of corporations in a globalised economy and the need of the state to respect such ambitions. Technical education is, therefore, necessarily subject to the interests of corporations and the political interests of the state. Such education insofar as it is solely that, does not involve the kind of engagement which is part of what I have called the core value of education. To the extent that this is so, institutions of pure technical learning cannot have the same justification for autonomy as other institutions of higher education. But even they must be free from complete control by an individual or group of individuals from within, for such control is more than likely to subvert the pursuit of the primary institutional interests.

What, then, about accountability of higher educational institutions? Let me first say a word about freedom. Everybody knows that there can be no freedom without responsibility. This is not just a moral cliché, but a truth, if you like, in logic. Perhaps the depth of its truth will be better conveyed if we add the word "responsiveness" to "responsibility": There can be no freedom without responsiveness and responsibility. The most clear case of one having acted in freedom is when one responds to a situation and not just reacts to it, and owns responsibility for the way one has acted. To respond to a situation is to bring, in acting, one's emotional and intellectual resources to bear upon it. To react to a situation is to act without thinking and, frequently, just to give vent to one's emotions; emotions such as anger, fear, hatred, jealousy and so on. But giving vent to one's emotions is different from responding with emotion. To say something like I was far too angry to think and do otherwise, is to suggest that one was merely reacting to a situation and is often a plea for attenuation of one's responsibility and answerability for what one did, to, in a sense, rescind from full ownership of the action; but in most cases it will nonetheless count as a failure of responsibility. To respond in anger is, on the other hand, to accept responsibility for one's action, to own it up fully, as it were. A teacher is expected not just to give vent to his anger at a pupil's laxity, but *respond*, if necessary, in anger, and thus be responsible for his action. To be responsible for an action is to be answerable for it - to be open to questions such as, "Why did you do it?", "How could you have done it?", "Why did you not do Y instead?" And so on. To be answerable in this way is to be able to produce answers to questions such as these in justification of one's action. To be accountable likewise is to be able to account for one's action in just this way. [The topic of responsibility, guilt and shame is one of the most fascinating topics in the philosophy of mind and moral psychology. Unfortunately, I cannot spare any more space on it here. For those who might be interested, I recommend Bernard Williams' *Shame and Necessity*, which takes the topic forward more than any other book I know of in recent times.]

Responsibility or accountability - particularly of institutions - is assessed in relation to the ends that they set for themselves. The accountability of a corporation is to the profits that it sets itself to earn. The norms of conduct within the corporation are a function of its primary goal. Frequently, some of these norms may indeed seem as though they are directed at different and independent goals (e.g. well-being and prosperity of its employees); but this is only apparent; all other goals are subservient to the primary goal of maximum profits for the corporation. Such accountability is clearly distinct from moral accountability. Moral accountability is assessed in terms of the exercise of virtues such as honesty, courage, unselfishness, kindness, justice - not in the framework of law, but in the very ordinary sense in which we talk about "doing justice" to the other person in the complex day-to-day conduct of life. Corporations are not morally accountable. They may indeed have use for the apparent, as opposed to the real exercise of these virtues much in the style of the Glauconian opponent of Socratic morality in Plato's Republic. Imagine, after Glaucon, the Socratic immoral person clever enough to enjoy all the rewards that the appearance of morality gives, but with the added benefit of being able to profit from his immorality whenever he can get away with it. Clearly, this person has the richer, more successful, better rewarded life than the truly moral person, who, because of adverse contingencies (e.g. successful conspiracies against his reputation of moral uprightness) has fallen on bad days. "In Greek theology it is even suggested that the gods smile on him, since being wealthier he can offer them better sacrifice" (Simon Blackburn, Plato's Republic: A Biography, 2006, Atlantic Books, p 44). Many of us of course do believe that Lord Tirupati does smile on many corporations and the successful person of the Glauconian variety. Corporations are obviously Glauconians. They do not consider themselves as serious candidates for moral accountability.

It would be interesting here to reflect on the nature of the accountability of the State. But obviously, it is not possible to do so here. What then about the accountability of institutions of higher learning? I shall confine myself to a remark just on the universities. Universities are paradigmatic examples of institutions, which aim at, promote and are necessarily involved in engagement of the kind that constitutes what I called the core value of the practice of education. The essential life-line of a university is such an engagement. There are, of course, goods to be achieved by this - depending on the kind of social importance that is given to education - goods such as money, fame and even power. But, as it is easy to see, these are goods which are external to the practice of education. These can be achieved - and much better achieved - by means other than education, e.g. by undetected criminal activities of a very organized kind. But there are also goods that are internal to the kind of engagement that education necessarily promotes. Such goods constitute the excellence achieved in and through the pursuit of educational activities alone, e.g. academic research, teaching, conversations, dialogues among academic equals and between teacher and pupil and so on. Such excellence is *internal* because it can be pursued only by someone who is well-versed in the language of the practice and it can be assessed only in terms of the language. Of course, the language of an academic practice can be more or less removed from ordinary language of day to day conversation and transaction. Think of the discussion of a literary work or, as we

say, a popular work of history. Language of these may not be far removed from our ordinary conversational language; but as we move from here to what we might call the heart of the practice, say, of literary criticism or of history, the distance from the language of ordinary conversation is obvious enough. Think now of disciplines such as art criticism, philosophy, anthropology, sociology, economics, and then mathematics, physics, chemistry and so on; it is clear that we are moving into territories of specific practices, and correspondingly specific languages. Each practice embodies its own criteria of excellence and new standards of excellence are created [e.g. Wittgenstein, Einstein and so on]. While there can be vital links between such practices, and it may be important for various reasons to move into territories of other practices, and new practices and languages are created; the criteria of excellence are never outside the domain of these practices, however flexible and porous the bounds of a particular practice might be.

The important thing to realize is that pursuit of excellence in educational practices requires the exercise of virtues such as honesty, courage, justice, an open-eyed respect for the other, whether the other is a fellow practitioner or an idea or a community of ideas. A Glauconian can never achieve excellence, say, in academic research. It is impossible to keep up the pretence of honesty, courage, or justice within a community of serious researchers, i.e. persons who are engaged in the serious pursuit of excellence that is internal to the practice of research. In any event, the Glauconian's primary aim is to achieve success not in the pursuit of excellence internal to a practice, but in the pursuit of external goods such as wealth, fame and power. A Glauconian will, therefore, never be a serious researcher. Now the virtues that I have mentioned - honesty, courage, justice, respect for the other - are inalienable part of the moral life. They may not constitute the whole of the moral life, .but they are its necessary elements. To the extent that the practice of these virtues is required in the pursuit of excellence in the life of the University, the accountability of the University is at least to that extent moral accountability. To put it more strongly, but strictly in accordance with what I have been saying so far, the core accountability of the university is moral accountability.



NATIONAL UNIVERSITY OF EDUCATIONAL PLANNING AND ADMINISTRATION

(Declared by the GOI under Section 3 of the UGC Act, 1956)

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ADMISSION NOTICE 2011-2012

- (i) M.Phil. Programme
- (ii) Ph.D. Programme
- (iii) Part-time Ph. D. Programme

The National University of Educational Planning and Administration (NUEPA), is engaged in capacity building and research in educational policy, planning and administration. NUEPA, which is fully funded by the Ministry of Human Resource Development, Government of India, offers M.Phil. Ph. D. and Part-time Ph. D. programmes in educational policy, planning and administration from a broader inter-disciplinary social science perspective. The research programmes of NUEPA cover all levels and types of education from both national and international development perspectives. NUEPA invites applications from eligible candidates for admission to its M.Phil., Ph.D. and Part-time Ph.D. programmes for the year 2011-12. While selecting the candidates for admission, NUEPA will follow all mandatory provisions in the reservation policy of the Government of India. Admissions to M.Phil., Ph.D. and Part-time Ph.D. programmes will be made purely on the basis of merit following the prescribed criteria of the University.

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Initial short-listing of applications will be carried out on the basis of relevance and quality of the brief write-up (in the prescribed format) in the proposed area of research to be submitted along with the application form. Short-listed candidates will be required to appear in a written test and those qualifying in written test will be subjected to personal interviews to assess their motivation and potential leading to final short-listing and preparation of panel of selected candidates, in order of merit.

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Comparative Education Research in India

Why is it missing and why we need it?

Padma M. Sarangapani*

Abstract

Comparative and International Education, a well established area of research interest in the West defined by several leading journals and centre, is conspicuously absent in India. I begin by examining the historical evolution of the field and its relationship to the third world, including India. After discussing key phases in India's engagement with 'international' education, I present two arguments for the urgent need to establish a programme of comparative education research in India. The first is the more obvious political and policy perspective, relating to globalisation and international influence and involvement in education systems and policy. The second is more fundamental – ontological, epistemological and political – of situating education in non-western/post-colonial cultures and societies.

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Introduction

The interest in education in other cultures and in other regions - other ways of organising and 'doing' education - could be prompted by curiosity to know how things are done elsewhere. Anthropology and geography, both colonial sciences of studying other societies and regions, were led by the need to 'know' the peoples and regions that were to be colonised, controlled and transformed. In anthropology, comparison is an implicit part of the method, as anthropologists work mainly to interpret and translate across cultures. Social science research is to a considerable degree implicitly comparative, and by extension, education research is comparative (in-as-much-as it is a part of the social sciences, for it is arguably equally historical, philosophical and behavioural). The project of 'comparative education' a well established field internationally, cannot be understood merely in terms of the espousal of an explicit 'comparative' methodology. In fact, recent review articles have moaned the distinct absence of a comparative element in articles reporting research being published by the major journals of this field, e.g. Crossley and Broadfoot (1992), Cummings (1999), Broadfoot (2000), Bray et al (2007). They also remark on the conflation of 'comparative' with 'international' education (Bray, 2007). In order to understand the project of comparative education, and its possible relevance in the Indian context, I begin with a brief account of its historical evolution of the field and interests of the research community that has defined it in the last 60 to 80 years of its existence. I then examine past engagement of Indian education with international education and the context in which the Comparative Education Society of India was formed in the early 80s. I develop an argument for why any education research in the third world is necessarily and essentially comparative, and based on this I present the contours of what I regard as the relevant challenges which necessitate a facing Indian education policy and research, a comparative education research project in India today.

A Brief History

Comparative education is a field within the discipline of education, and like other fields of research in education, is dominated and defined by Western scholarship. Obviously, given the highly contextual character of education systems and hence the practice of education (being both culturally embedded and political bounded), local interests are integral to the choice of themes and the foci of virtually all of education research. For example, an entire research area, cognitive approaches to concept development, received a fillip in the US following a national concern for Science and mathematics education, post-Sputnik launch. Similarly increased research on multiculturalism, ethnicity, citizenship and identity is evident in recent times, in Europe and the UK, both in the sociology of education and also in psychology and philosophy of education as these societies grapple with increased migrant, non-white, non-Christian populations along with shrinking and aging white population. But unlike most research groups in education which form largely on the basis along parent disciplinary lines - e.g. philosophy of education, sociology of education - and which respond to the trends and interests of both the parent disciplines as well as the discipline and practice of education, comparative education has developed with less explicit linkage to the disciplinary trends and more explicit relation to policy (both national and international) and 'national interests' in the education systems of other nations.

Four interests emerged in the west, directing comparative education research. The first of these was the need to direct and inform various financial and development assistance programmes targeting in particular developing countries. The second was the country specific need to monitor the development of particularly science and mathematics education and human resource, which took the shape of the international assessments of students. The third was 'pure' research to contribute to social science theory with a specific interest in understanding the significance of 'context'. A fourth interest that asserted itself in the late 70s, especially in the wake of a 'crisis of purpose' in comparative education, was a critical Marxist interest in the developing world/third world and encounters with forms of neocolonisalism. The first and second interests were directly linked to national interests of aid to erstwhile colonies or forging aid-based links with the developing world in the cold war era, and to interests of international economic competitiveness linked with scientific and technological manpower. The development of the field as a whole largely was determined by the funding made available for the first two interests. The third and fourth have often piggy backed on this funding.

The earliest comparative education groups in the English speaking world (the US and the UK) were formed largely around the interest of particular countries, in particular the UK and the US, in either their erstwhile colonies or new 'colonies'/strategic partners in the developing world/Third World. It is instructive to note that the British Association for International and Comparative Education was originally the British Association for Teachers and Researchers of Overseas Education. In other words, the comparative education group evolved out of the initial development assistance relationship between the erstwhile coloniser with the colonies (largely restricted to the 'Common Wealth' group). In the case of the US the dominant motivation was national interests in the cold war period, to develop various aid driven political relationships with the developing world. Interests in Africa, Asia and Latin America developed directly in relation to development aid and the activities of USAID. Altbach (1991) has described this relationship as a form of neocolonialism. The UN agencies, in particular UNESCO and the World Bank, as a part of their own institutional mandates, also spawned the growth of large international and comparative education research. Both the research as well as professionals trained in comparative and international education grew in response to the needs of aid programmes of the multilateral and international development related programmes (see Broadfoot, 2000). This large group approaches comparative/international education with a developmental interest.

A parallel development in comparative education has the study of student achievement. International Association for the Studies of Educational Achievement (IEA), Programme for International Student Assessment (PISA), and Third International Mathematics and Science Study (TIMSS) have carried out several rounds of testing on children across several countries since the 1970s. These studies present student achievement in several western and a few non-western countries, along with information regarding the national system of education; they have also begun to include information relating to pedagogic practices. More recently, OECD has published comparisons of member countries on many additional systematic parameters. The implicit and explicit purpose of these comparisons is education policy and the reform of educational systems with a view to retain or develop an achievement edge and also to shape policy towards newly emerging requirements associated with policy towards multiculturalism, migrant populations, etc.

The international community of researchers active in comparative and international education are organised and represented by regional societies which have federated into a world council of societies for comparative education. They are also well represented through at least five international journals – *The International Journal of Educational Development* (IJED), *Comparative Education Review* (CER), *Comparative Education* (CE) and *Prospects* and *International Review of Education* (IER) (the latter two being published by UN agencies) and in addition a few regional ones. Both the terms 'comparative' and 'international' are used in the literature and by the societies, indicating two slightly different stances and interests. Bray (2007), one of the chief chroniclers of the development of this field in a recent article recalls two papers which have served to clarify the distinction (Epstein, 1992; Wilson, 1994) and notes:

Comparatists were seen, first and foremost, as scholars who were interested in explaining how and why education relates to the social factors and forces that form its context, rather than merely knowing about other people's cultures and their education. ...international educators originated – and continue to practise – the melioristic trend more prominently associated with comparative education; that is the improvement of national education systems by the addition of models, practices, innovations and the like borrowed or transferred from other national systems (Bray 2007, p. 52).

The two interests are not, and need not be mutually antagonistic or exclusive (Wilson, 1994; Bray, 2007). Practical interests, as much as explaining how and why, are integral to the discipline of education and this constitutes one of the key points of epistemic difference as well as source of tension in relation to other 'pure' social sciences (Sarangapani, forthcoming, Labaree 2000). But the difference in stance of comparatists and international amelioratist educationists explains both funding interest as well as the circulation of the researchers and their research in international fora and within the boundaries of the policy processes of national systems of education.

Third World and Indian Experiences of Comparative Education

Non-western researchers have always had representation in the UN agencies, but apart from that, they have had a minimal presence in the comparative education community until recently. This could be explained as the consequence of the dominance of the western model of school and compulsory education, along with the destruction and de-legitimation of earlier forms of mass schooling, in non-western countries which experienced European colonialization. Variations in the educational development in erstwhile colonies can be understood in relation to variations of the policy of imperial powers towards the extent of schooling and content and medium of instruction deemed suitable for the 'natives'. Without exception however, indigenous education both as a knowledge institution and as an integral part of a culture was relegated to the arena of the 'backward' and 'unscientific', and 'religious', to be set aside, if not destroyed. Apart from a few efforts which were soon abandoned, post-colonial imaginations of newly forming nation states visualised education in relation to modernisation and development largely along the colonial model of school. There was a continuity of intellectual dependency on the west, and in the case of large parts of Africa and South America, also financial dependence. This was the foundation of the initial

domination by western researchers both in the initial period after the world wars and later in the cold war era. Education as a discipline also was a recent entry into the University in the third world and its existence there was limited to secondary teacher training/education. Anxious about its own academic credentials and relationship to the social sciences at large, the research dimension of education remained under-developed and mediocre, and unable to support the development of the discipline (Sarangapani, 2004; forthcoming), a situation that has been recently exacerbated by funded research in the third world (Sarangapani, 2008). The influence of the growing disciplinary efforts in the West was limited to Bloom's technological approach to curriculum and learning, and a psychology of learning that did not progress beyond behaviourism and intelligence (Kumar and Sarangapani, 2005; Sarangapani, 2006).

Unlike large parts of Africa, South America and East Asia, Indian education policy, at least until the 1980s, did not experience comparative and international researchers and consultants coming in as a part of the aid package to illuminate and inform its policy and reform process. Elsewhere I have characterised this period before the 1980s, as the 'BQ' on 'Before Quality period of Indian Education - a period of development of the education system through indigenous efforts, even if not based on indigenous (non-western) ideas of education and knowledge or paradigms of development and modernisation that were alternative to the dominant western industrial paradigm (Sarangapani, 2005). This was not a period of intellectual xenophobia, but economic independence was deemed necessary in forging the political position of non-alignment. Until the Kothari Commission (Government of India, 1966), there was a period of active agenda setting and building up of the national system of education. The Kothari Commission sought out 'lessons' from other parts of the world by including international members in its committee. United Kingdom, United States of America and the Union of Soviet Socialist Republic were looking at for ideas and insights on how to design and orient the education system towards meeting national goals and furthering development. Foreign assistance - technical and financial mainly featured in higher education (Shukla, 1983). There was very little by way of comparative education research supporting this early international phase of Indian education. British involvement in education was 'informal education' through the British Council Libraries. The work of pioneering education NGOs of this period, in particular Eklavya designed by scientists, built on western science as well as the Nuffield experiment of science teaching, but was intensely 'nationalistic' and eschewed, even accepting foreign funding for their work. Even UN agencies such as the UNICEF, which were quite active in other parts of the world in promoting basic education, had a minor or even negligible role in India.

The 1970s and the 1980s seem to be largely a period of doldrums, in comparison with the euphoria of the National Policy on Education 1986 under a new charismatic. In 1975, JP Naik called for a diversification of approaches and streams to support the spread of education and breaking the elitism of the colonial system. The development path of science based industrialisation had failed to deliver social equality (Naik, 1975). Critical Marxism emerging from South American provided intellectual resurgence of economic and political theory, and new education theorisers such a Paulo Freire built on an analysis of social inequality and colonial dominance, offering new options to the developing world for internal radical social reformation through education. The Comparative Education Society of India was started under the initiative of Prof. Sureshchandra Shukla at this time. His 1981 inaugural presidential address clarifies the political project he envisioned for comparative

education in India (Shukla, 1983). Located in between the intense efforts of both the US and the USSR for political control and domination a form of neo-colonialism, Shukla proposed that creating a new International order was the normative context for comparative education.

From our perspective, it would be impossible not to visualize a new international order as the normative context for comparative education. And studying order does not exclude the study of disorder or conflict. Nor need we identify ourselves with the national or international elites who control the existing order or with their continuance in the new order. In fact, it is the upsetting of the exploitative and oppressive world order of today that has brought forth the call for a new international order. This urge is not only economic; it is also political and cultural. Essentially, the question is one of dissolving the current context of domination by the industrial nations, mainly Western, and creating a new situation of equality and reciprocity. Similarly, a discussion of the new international order cannot be confined to equity among nations. A change in the nature of order within nations is an integral part of the new international order. The process of creating such a new order inevitably entails struggle. This struggle is on the plane of ideas as well as economy and power (p.246).

Odora-Hopper's address to the British Association for International and Comparative Education 2008 echoed back to a similar hope for a new project of comparative education¹, to be infused with the concerns of the Third World in the face of a new aggressive phase of globalisation:

...anti-colonial, became post-colonial voices, but have since joined forces with humanistic, human rights, and critical traditions from different parts of the world, across disciplines and sectors to create a most potent set of heuristics for generative theorization in our time ...into a project of transformation of thought, practice, with substantive propositions for the building of new futures. (Odora-Hoppers, 2008, p. 2)

We will return to the significance of and potential of this recent call later in this paper. Now, going back to the mid-eighties, the post-1986 phase was one of renewed interest and hope in the possibilities of reform and development of the Indian education system, with the NPE 1986, followed by major institutional development including the DIETs, Navodaya schools, and curriculum efforts in the form of the NCF 1988 and new textbooks. But this period also marked the beginning of the formal entry of international aid and loans from the World Bank. For the first time with the Andhra Pradesh Primary Education Project (APPEP), foreign aid in education entered into India, bringing with it foreign consultants. This marked the growth of a trend that took its decisive shape during the District Primary Education Project of the early 1990s. This marks the beginning of the 'After Quality' (Sarangapani,

This paper was made possible through a grant from the ICICI Centre for Elementary Education to undertake background work for a programme of research of comparative education. Jennifer KTG assisted with bibliographical work and to undertake the analysis of journal articles summarized in end note 2 of this paper. Some of the conclusions of this paper were presented at a Two-day National Seminar on "Education, State and Globalisation: Issues and Challenges" on 5,6th March 2010 at the Department of Sociology, University of Hyderabad.

2005) era and the features that dominate the Indian education scenario today in 2010. International researchers/educators to varying degrees have been involved with the design and orientation of policy as well as development oriented research in various parts of India. There is an increased effort on the part of UN agencies, in particular the UNICEF, to promote education reform and 'quality' education for the poor. Finally, there is the emergence on the national education scape, a few large scale NGOs, in particular MV Foundation, Azim Premji Foundation and Pratham, and to a lesser extent CARE, PLAN and Aga Khan Foundation, which have international connection and reach. Most recently added to this group are the votaries for free market solutions to education, such as the Centre for Civil Society, who see additional possibilities of new markets being opened up internationally. In multiple ways Indian education is linked up with and influenced by international financiers, global lobbying groups and discourses (Nambissan and Ball, 2010). Increasingly it is also the object of international and comparative education research and on the international tour plan of researchers and academics.

As regards the rest of the non-western world, the big group to emerge is East Asia. Since the 1990s, there has been a growing assertion of East Asia in Comparative and International education and development. Japan's increased involvement is linked to its own programmes of aid and its role in the Asia Development Bank. The development of a strong and active centre in Hong Kong and related emergence of interest in China is linked not only to China's reintegration into world economic systems, and its emerging relationships of providing aid in Africa, but also issues emerging out of the reintegration of Hong Kong which, until 1999 was a colony of Britain. The establishment of an active Comparative Education Research Centre in Hong Kong in 1998 has led to the support of both research and visibility of this part of the globe (Bray, 2008).

Aid and the Market: Twin Engines of Globalisation

The construct of 'globalisation' is useful in understanding the timing and form of these recent developments. Since the 1990s, after the Indian economy became formally integrated into the global economy and began to feel the increased impact of 'globalisation', after decades of 'protection', Indian education policy and reform has also increasingly become incorporated into a 'global' system of education. Trade treaties such as GATT integrate India into the global market for higher education. Today it is quite commonplace for most Indian universities to be comparing themselves with International counterparts, and for the higher education sector to be increasingly aligned with global trends whether of governance or funding or faculty tenures and definitions of scholarship and scholarly productivity. may argue that given the universal nature of knowledge, which is the object of higher education, such international alignments have always operated. In higher education there are both these epistemologically based international or universal contexts along with local contexts or cultures within which institutions operate and within which they have effects and influences. The international/universal alignments are more explicit now, but there are also significant shifts and alternations in the organisation of knowledge production centres on account of the ascendency of rationalities which may be described as neo-liberal, market, or management, which also have a global influence. Further, these alternations also influence the more context bound aspects of higher education - in particular this includes state financing of higher education, clientele, and courses of study, and linkages with the world of work.

School education on the other hand does not have a comparable international/universal epistemic community. It is essentially an intra-national concern, closely associated with political formation of nations, citizenship and social empowerment. The curricular concerns of school education - identity, values, literacy, numeracy, basic knowledge - are not 'internationally' linked in the sense of 'universal knowledge', nor can teachers of school education in one country claim membership in transnational disciplinary communities of the kind which mark faculty and researchers in higher education, although of course education researchers can claim such membership. School education is context-bound and it is largely intended that the outcomes of schooling also be relevant to and realised in specific contexts and locations. Although located in specific contexts, schools are ubiquitous institutions in all modern societies and as such are incorporated in social theories of modern societies - nation building and identity. But it is not by virtue of being theorised that schools have, rather school education has, become globalised and become a part of the global system. It is more specifically by virtue of becoming incorporated in economic theories of development, and following that, an increased role of economic institutions in the political sphere and in forging a global school education system and policy, that context-bound school education has to be placed within an understanding of globalisation.

Initially from roughly the nineteen-sixties, human capital economic theories of development linked two aspects of school education to 'development'; the first being the extent of basic education and the second being school achievement in mathematics and science. While 'basic education' was believed to contribute to overall productivity of the labour force, 'science and mathematics education' was believed to contribute to scientific manpower and maintaining an industrial lead. The former belief informed economists who advised states to shift state funding to focus on basic education and later to provide 'safety nets' of basic education in structurally adjusted economies. Aid programmes were designed on these assumptions regarding what is good and worthwhile to do and came to constitute a major influence in many newly formed nations in Africa, Latin America and Asia from the 1960s onwards. Aid giver-receiver groups formed around erstwhile colonisers and their former colonies as well as between US and USSR seeking to consolidate their influence in the developing world. Through the instruments of aid, and later structural adjustment, the school educational systems of many developing countries became a part of a globalised world - open to the actions and influences of more powerful neo-colonisers aid and loan givers. Basic education provisioning has been intensively monitored in a global sense since the Education For All Jomtien conference. Successive Global Monitoring Reports produced under the aegis of the UNESCO since 2000, keep detailed track of various aspects of basic

Human capital theories have had a different effect on the global north. It led to international comparisons of student achievement in science and mathematics linked to notions of maintaining competitive edge in a global labour market. Initially PISA and later TIMSS attempted to comparatively understand educational advantage (in terms of science and mathematics, and later also language achievement) in the developed world, and to rank education systems on the basis of the achievement of their children. Such global and comparative understanding of national education systems and national economies have been increasingly acquiring significance. With the emergence of the possibilities of new high

growth economies such as China and India, (now moving out of their 'under-developed state', or having a demographic advantage), there is also interest including such nations into these international assessments, to render them more known/knowable, make an assessment of their status, make them less mysterious, less opaque, fewer surprises. Last year India was compelled through the space for international influence given in the aided programme, Sarva Siksha Abhiyan, to agree to be a part of TIMSS.

International and comparative education has grown in response to these two main 'globalising' engines: on the one hand, the aid-loan agencies from the global north, and on the other hand, the global north concern to maintain scientific man-power advantage in the labour market. It is in the various journals the comparative education research groups that the third world education researcher is able to relate; in these journals we find our contexts and some of our concerns, to some extent, reflected. This is the 'peer-reviewed international journal' space for publishing our research about our own system, and where we can read about our educational systems as researched by others. I say 'some of our concerns, to some extent', as these are 'our concerns' refracted through the lenses of international comparative researchers, carrying their own briefs, in other words, from their point of view. A recent review of research publications in the last five years in the International Journal of Education Development, Compare and Comparative Education Review, confirms that the interests of development aid and markets of the western nations continue to dominate². This is noted,

[&]quot;Who is researching where and what - A survey of recent trends" was a small survey study conducted of research published in three key comparative education research journals. Comparative Education Review (CER), Compare and International Journal of Educational Development (IJED) were chosen for this purpose. A total of 494 articles, all research papers published between 2005 and 2009 (a period of 5 years), were studied with a view to understand recent trends. Each article was categorised according to form of authorship, region being studied, education level being studied, and thematic/research focus. The key findings of this are reported below:

A small survey study was conducted of research published in three key comparative education research journals. Comparative Education Review, Compare and International Journal of Educational Development were chosen for this purpose. A total of 494 articles, all research papers published between 2005 and 2009 (a period of 5 years), were studied with a view to understand recent trends. Each article was categorised according to form of authorship, region being studied, education level being studied, and thematic/research focus. The most researched regions include: Africa (28 per cent), followed by East Asia (18 per cent), South Asia (12 per cent) and the European Union (18 per cent). While in the case of Africa and South Asia, about 1/3 of all researches emerge from the same region, in the case of East Asia, it is about equally between the region and the DRG. The emergence of research focusing on the Middle East is to be noted; here about half the studies are specifically on Turkey. There also seems to be a decreased interest in Latin America. Third world researchers working on the European Union/North America combined is about 9 per cent, indicative of the very minimal research by others on the dominant economic and political powerful nations. 13 per cent of research is on 'general' non region specific themes. Of these on 27 researches were explicitly comparative the others are 'area studies'- focusing on single regions. About 10 per cent of research is collaborative, involving, predominantly tie-ups between Developed Countries (DCRG) Research Groups and China/Third World.

A large percentage of the themes being researched in the third world countries concern school education – close to 67 per cent in the case of South Asia, and 57 per cent in the case of Africa. Of these, almost all papers pertaining to South Asia, were focused fairly classic 'developmental' issues. These include policy issues relating to school education, citizenship, policy and administration (with considerable attention being paid to the state-private debate, teachers and teacher education and school improvement and language policy.

not to complain but simply to restate the determining role of 'interests' in the field. The emergence of Hong Kong and China both in the category of researcher and areas being studied is also a reflection of such 'interest'.

The extent of research on India/South Asia has been growing in the last two decades (since the 1990s) – coinciding with the emergence of international funders in the Indian public education and education policy scenario. The funds have brought with them researchers who have now assimilated data on India into the larger canvas of countries receiving education aid, and who are objects of education policy monitoring and influencing. India has become a part of the landscape on which international educators 'roam and operate'. This has brought with it increased comparisons with other countries of the world particularly with regard to functioning of the system and, significantly, borrowing and transfer, of concepts, vocabularies, policies and agendas. If anything, a dominant mood is to underplay context and systemic specificities, and promote 'internationalisation' and possibilities of policy borrowing and transfer. This, in itself, is important enough to call for an independent, 'reverse' comparative effort which will bring context back in.

Responding to the New Policy Context

There is no doubt that Indian education would benefit from more comparative research on all aspects of the education system. Moving from the earlier phase of approaching educational institutions and educational activity in instrumental ways, recent research has been focusing on elucidating the social and cultural embeddedness of education. Explicitly comparative research would contribute to making evident the nature and significance of this embeddedness. This comparative work need not be only 'international' i.e. constituting comparisons with other countries in particular. Intranational comparison would equally serve to provide contrasts of locations and other social characteristics, which would illumine the nature and functioning of education in relation to society. Cultural/ethnic groups, religion, caste, tribal v/s non-tribal, region-wise, language-wise, rural-urban, private-government all constitute contrasts on significant dimensions of context and would serve for comparative work. There is limited work of this comparative type available which deliberately seeks to illumine by the method of such systematic comparison.

There is a longer tradition of synthesising data from different parts of the country in order to generalise, or to point out relative underdevelopment (e.g., The All India Surveys of Education conducted by the NCERT, the yearly assessments being carried out by Pratham and other agencies, PROBE 1999, Jha and Jhingran, 2002. There is little attempt in the surveys in particular to develop ways of understanding and explaining differences.

Comparative education research which "...acknowledges the cultural complexities across and within the borders of different countries... (with a focus on) ...making sense of teaching and learning relationships" (Potts, 2007, p. 63) is worthy of pursuit in today's Indian context, to enhance our understanding of the Indian education system itself. Such politically, socially and culturally nuanced understanding of 'other' education systems in relation to our own could potentially also enhance our critical perspective on 'lessons' that the achievements or innovations and changes in other education systems may have for us. Uncritical international comparisons have been a part and parcel of the lobbying for many state reforms in the recent past, including Right to Education Act, percentage of GDP allocations to education and teachers' salaries. More recently there is evidence of 'policy transfer and

borrowing' with specific recommendations regarding various aspects of education entering into Indian education policy documents and discussions which directly attempt to 'learn lessons' from other countries. Calls for charter schools or 'vouchers' are the most obvious among these. More subtle, but equally 'borrowed' are the ideas of emphasising in-service teacher education over pre-service teacher education, and 'community participation', both of which are ideas that were consolidated in the international education discourse and then grafted onto Indian education, backed by funded mission-programmes. The point here is not to argue the (in) appropriateness of these ideas. The point is that these are instances of transfer/borrowing – the ideas themselves have emerged from specific education systems and contexts. Their meaning and the significance of what they constitute can be understood only when taken within these contexts.

Many of the ideas that are being proposed today in Indian education reform, which depend, for their persuasiveness, on their so-called 'success' in other countries, constitute radical departures from the orientation of the Indian state towards defining the scope of and meeting its education commitments. These ideas are presented, bereft of their cultures and contexts of origin, or based on the 'recommendations' of 'international educators' who carry the briefs of their funders. Given the radical character of these proposals, there is need to have an independent understanding of these ideas, which draws on an understanding of the culture and system in which they function, or seem to function. This alone seems to warrant a comparative education research effort directed at some of the key elements of policy transfer, which is independent or at least not tied to international interests in its funding. This seems to be a 'reactive' research agenda. But rather than circumscribe its scope to those immediate elements which require 'reaction', such a comparative education research agenda should be defined by a positive agenda and a proactive engagement with education.

The Essentially 'Comparative' Character of Third World Education Research

But there is a more fundamental reason which necessitates a comparative stance in education. One can argue that the 'comparative' stance – which is a stance that is alive to the social and cultural context of education, sharpened and made evident through comparison – is the default stance of reflexive research in education in the non-Western world. This is by default, as any reflexive researcher is aware, often painfully, of the cultural origins of dominant concepts, vocabularies, theories and issues being researched. When brought to bear on Indian educational phenomena, we are conscious of, or at least need to be conscious of the systems and contexts for which and within which the theories, concepts and characterisations were first articulated and the similarities and differences between the systems. Although most often our objective is to describe within one's own context and not to learn through the method of comparison, explicitly, there is a continuous comparative conceptual effort to assess appropriateness and suitability.

We need to make our educational research explicitly comparative. One may argue that the Indian education system is basically a colonial system and that education systems world over are 'modern institutions' embedded within modern nation states, and hence, there is a great deal of similarity. Often these similarities, important as they are, arise from as well as penetrate into specific cultural contexts, simultaneously to mesh with as well as to transform

the socio-cultural context of the individuals and institutions. Soudhein (2008), in a discussion of the significance of post-coloniality to comparative education, also draws attention to this:

Alongside of the structural, cognizant of the multiple and diverse ways through which agency is expressed and particularly so from and through those spaces, as subalternists have made clear, which exist autonomously and independently of the hegemonic order, and, which is finally ...open to the possibility that in the interstitial web of relations between the dominant and subordinate that there might exist sites of significance which are either beyond seeing and/or being spoken of. (p. 11)

To conclude from the apparent similarities that they are, the same thing would be hasty and superficial. To conclude after detailed examination that they are the same thing now, have become the same, would require us to tell a story about how this has come about to be so. The comparative stance ought to be the explicit default stance of the Indian education researcher.

Rather than allowing the phenomena under study to get 'snapped up' into existing (mainly European/Western) theories, concepts and vocabularies, there is need to deliberately separate and perhaps recover our objects of study, through the vernacular languages and culture in which their meaning and significance lie. This is for two reasons. Firstly, our policies and official pedagogic and curricular discourses though usually first formulated in English, are then translated into the vernacular languages in which most education departments think and function and in which education happens. Secondly, and perhaps more importantly, education, particularly schooling, is a cultural project and' therefore, the study of the everyday discourse and negotiation through which educational work takes place is the starting point for theorising the constructs and concepts of the discourse. For want of a better term, I will call this vernacularisation. We must approach education phenomena guardedly, as interpreters and translators. 'Intelligence' is not the same as 'buddhi' nor is that the same as 'arivu', 'reason' is not the same as 'anvikshiki', 'decentralisation' is not the same as 'gram swaraj' or 'panchayati raj', 'padhai' is not the same as 'education', 'English medium' is not the same as 'private'. I wonder how one would translate and what terms would be equivalent for 'quality', 'merit', 'efficiency' or 'accountability'. The possibility of distinctive ontological status of these objects, states of being, as well as the indigenous theories and construct through which they are connected and within which actions need to be interpreted, must not be prematurely given up. There is an urgent need to make the study of modern Indian languages a compulsory part of the training of social scientists.

Odora-Hoppers' (2008) project of comparative education is even more ambitious. Writing in the context of post-colonial Africa she calls for an engagement with Indigenous Knowledge Systems in order to challenge the Western paradigms and forms of modernisation will saturate current international education discourse. Given the scale of the violence that is unleashed on large sections of humanity on account of the hierarchisation of knowledge that permeates the structure of the university, restoring and learning to integrate with the culture, humanity and institutions of these populations is the key 'work' for comparative education. For this task, it is not just bi-linguality, but bi-culturality, which must be recovered and cultivated.

For scientists and academics, it also implies taking community holders of knowledge as fellow experts and reorganizing research and development strategies and ethics accordingly, including a serious consideration of issues of the protection of Intellectual Property Rights, economic benefit sharing, poverty alleviation, employment creation.

... [T]he absence of bi-cultural experts at the epistemological level ... has made it difficult to create a systems-level dialogue, to identify and articulate systems difficulties, systems limitations and new possibilities building on combined strategies anchored in multiple knowledge systems. ... In short, it has made it almost impossible to contemplate indigenous knowledge systems without strapping them to the 'procrustean bed' of Western knowledge systems (pp. 14-15).

An anthropological orientation and relationship with one's own culture and collaboration with indigenous knowledge institutions is definitely called for. This brings in difficult questions regarding the university-based scholar's ability, willingness and terms on which to share power and finances.

Conclusion

An awareness of these matters is becoming more and more difficult to remember and maintain in one's work. On the one hand, the visual and auditory experience of schools, private schools which are patronised by 'people like us - the upper-middle classes' - has become more homogenously modernised/westernised, even as it is becoming excessively elaborated in its design and detail, as are our children and our lifestyles. We are no longer bi-lingual, and tend to be mono-lingual in English. 'Culture' has been given over to the 'communal' and the 'religious or exoticized in the tribal'. On the other hand, ordinary government schools are becoming depleted of institutional meaningfulness and reduced into centres of instruction and the families who patronise them are being recast as 'the poor', who are bereft of social and cultural surplus to provide meaning to life situations and experiences. Our familiar landscape is being radically transformed materially but also discursively by being increasingly appropriated into English vocabulary of economists and management experts as well as a new group of researchers, including ethnographers who seem to be misled by the superficial familiarity of the modern institution of school and on account of, with, an inadequate sense of its cultural and historical location. Such a comparative education project is important, not only because it promises to provide us with fertile new grounds for exploration, it is also politically important in order to be able to challenge the 'findings' of 'context-blind' research which has immense policy implications for the non-elite (see Sarangapani and Winch, 2010 for a critique of such context-blind neoliberal research.3

³ See Sarangapani and Winch (2010) for a critique of such context blind neo-liberal research.

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Determinants of Educational Loan by Commercial Banks in India

Evidence and Implications Based on a Sample Survey

Jinusha Panigrahi*

Abstract

This paper gives a brief outlook of the current educational loan system for higher education in India and its importance and popularity as an alternative to finance higher education. Various government policies and programmes to encourage educational loan as a supplement to resource needs for higher education are discussed briefly and various determinants of educational loan identified by the commercial banks are discussed. The workability of educational loan in a diversified country like India is analyzed in detail with the support of the findings from the field study carried out both in technical and general institutes and commercial banks of Orissa.

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Special gratitude to Dr. Saumen Chattopadhyay (Associate Professor, Zakir Husain Centre for Educational Studies, JNU) for his constructive comments and suggestions that helped me a lot to complete this article.

Introduction

Looking into the rising demand for professional education in recent times, the Central government has active support for educational loan as the government has initiated policy measures to encourage education loans among the aspiring students of higher education. The bank loans are available for the students who meet the banks' conditions for the provision of loan. But the coverage of such loan facilities portrays a gloomy scenario. The current article is an attempt to throw light on those factors that hinder a successful implementation of educational loan programme in a country like India despite various policies & programmes undertaken by the government.

Survey of literature

The role of the state in financing of higher education is being redefined in the 21st Century with a rapid growth of knowledge economy and a growing demand for higher education. The adoption of new economic reforms policies by the developing countries requires a drastic cut in public expenditure and promotion of market and private initiative in higher education. The stabilisation programme of the government necessitates a reduction in fiscal deficits by cutting down expenditures in less urgent requirements and a greater emphasis on cost recovery. The private educational institutions are encouraged to supplement resource constraints of the government and fill the gap in the provision of higher education. The private financing is argued to improve quality in higher education. For this, user charges principle or cost sharing is suggested. Besides, the concept of internationalisation and GATS consider higher education as a private good and thus supports a self-financing education system. To improve the access to higher education by the weaker sections of the society educational loan method of financing is promoted and widely prevalent.

Arguments for and against Student Loan

While the institutions of higher learning compete among themselves for efficiency and quality the students compete for the best institutions (though they charge higher costs in most instances) to improve their own quality (competitiveness) in the job market. The adverse impact of higher fees in private institutions upon the disadvantaged groups is argued to be mitigated with the help of educational loans (Psacharopoulos *et al.* 1987). Due to the competing demands for public funds loan financing of higher education provide lesser burden on the tax payer than grants (Woodhall, 1970) and a part of the higher education cost shifts from the government to the tax payer or the parents or the students (Johnstone, 2004) that meets the other essential expenses of the government.¹

But, in the short-term, no saving of public expenditures would result from the substitution of loan for grants.

The case for loans by virtue of the "benefit principle" is: one who benefits should pay for it.² In case of grants there will be a transfer of income from the community to the graduates in terms of higher life-time income in the society (Blaug, 1968; Mishan, 1969) but the loan method of financing redistributes the costs of education over time, rather between people (Woodhall, 1970). But the fear of debt will discourage the women students (Woodhall, 1987)³ and the students from low income families to aspire for higher education (Mumper and Ark, 1991) and ultimately it hinders upward social mobility (Kanyike, 1987). Student loan is argued to be efficient as it is the beneficiaries who pay for their schooling not the population at large (Psacharopoulos et al, 1987, p.283)⁴ and the student becomes more responsible towards education and most efficiently uses his/her time of study. But, there is greater wastage of time and money of the student due to psychological burden of paying back loans.⁵

Educational loan will promote greater competition among universities to efficiently utilise the resources and it can be an effective mechanism of cost recovery especially in developing countries like Asia, Africa, Latin America (Mingat and Tan, 1986).⁶ There are asymmetric information and market imperfections in case of Human Capital⁷. Market imperfections result in hidden action problem, or incentive problem, or moral hazard problem. To avoid defaulters, bank asks for collateral securities or insurance policies (Acocella, 2005; World Development Report, 2006; Nerlove, 1975) for which the potential under-privileged sections of the society get excluded. From the borrowers' perspective, there is the problem of illiquid investment (Chattopadhyay, 2007). Even the students do not know their potential, and they lack information on the quality of services offered as higher education is an experience good for them (Teixeira et al, 2004).

² But the private benefits in terms of earnings depend on the ability and education of the student.

³ But, studies on student loans in various developed and developing countries, suggests that, the contribution of loans towards equality of opportunity widely depends on terms and conditions of loans and general educational and economic situations within which the loan scheme operates (Woodhall, 1987).

⁴ But to improve access of higher education by the under-privileged the loan programme must be accompanied with the scholarship scheme particularly for those under-privileged sections of the society.

⁵ Huge loan burdens on the youth may not necessarily make the students diligent and serious with studies instead, increase mental stress & suicides (Tilak, 2007, p. 247).

⁶ But, there can be reverse effects of loan upon the students on the universities or the other individuals in general if the loan amount is quite large.

⁷ The decisions about investing on Human Capital is made by many parties like the individuals (or parents of the student) and the institutions of learning. There is a gap between the decision makers and the actual receivers of Human Capital which results in market failure (World Development Report, 2006).

There are administrative and practical problems associated with educational loan_due to the under-developed banking system in the developing countries. The terms of repayment determined by the loan authorities result in the problem of repayment of loans for the low future earners, for women students,⁸ for students who study abroad and settle down in those foreign countries, students who drop out during the course period due to various uncertain reasons like illness, accidents, psychological burden of debt, etc., for students who delay in repayment due to sickness, etc. The collateral security desired and higher rate of interest charged to be eligible for educational loan limit the popularity of education loan among the low income groups.

The Indian Case

An education loan in India is viewed from the angle of meeting the financial constraints of the government. After the adoption of neo-liberal economic policies higher education is treated as a private good. A sharp decline in public expenditure as desired by the new economic reforms made higher education suffer in terms of funding relatively (as compared to primary and secondary education). Looking at the rising costs of higher education and the limitations in government financing of higher education, various alternative sources of financing looked after to meet the financial requirements of higher education. India, like other developed and the developing countries has turned its face towards sharing of such costs of higher education with the students. Various government policies and programmes have stressed upon the education loans as an alternative method of financing Hither Education.

The K. Punnaya Committee Report (UGC,1993) and D. Swaminathan Committee Report (AICTE, 1994) have given importance to the raising of fee levels in higher education, offering self–financing courses and revitalization of student loans to mobilize resources for higher education. Following the recommendations, education loan schemes started operating vigorously in various public and private sector banks. The Ambani-Birla Committee (GOI, 2000) suggested user pay principles in higher education and fee payment through loans and grants. The UGC Committee for the promotion of Indian higher education abroad also emphasized on education loans to uplift the underprivileged students. The Mysore Statement (AIU, 2001) recommended for the establishment of a financing mechanism for international education for the provision of loans to Indian students going abroad and foreign students coming to India. The Tenth Plan agenda for the 21st Century has also stressed upon the education loans to attract the bright students from disadvantaged sections of the society with a sustainable increase in fee structure. The Mid-term Appraisal (MTA) document of the Tenth Plan supported the same Tenth Plan agenda.

Recently, the 11th Five Year Plan document has a proposal of revitalisation of education loan system by establishing a Loan Guarantee Authority for covering bank loans to students of accredited universities (NUEPA, 2008). The Government has approved a scheme to provide full interest subsidy during the period of moratorium on loans taken by the poor students from the scheduled banks under the Educational Loan Scheme of the Indian Bank's

The women students in many instances fail to earn after the completion of their course coming under family pressure. Many times, the problem of 'negative dowry' arises when the in-laws or the husband has to payback the loans on behalf of the women student after her marriage.

Association (IBAs) for pursuing any technical and professional courses (*Economic Survey*, 2008-09).9

The kind of loan available in India for education is of conventional or mortgage type. 10 The current National Educational Loan Scheme has been revised in recent years where the government has approved a scheme to provide full interest subsidy during the period of moratorium on loans taken by poor students (students hailing from families with an annual income of less than ₹4.5 lakh) from scheduled banks for pursuing any technical or professional courses (*Economic Survey*, 2008-09). The scheme that has been effective since the academic year 2009-10 considers all those educational institutions that are established by the Acts of Parliament, other institutions recognized by the statutory bodies and those institutions recognized by the Union government. The scheme would be serviced by Canara Bank for which it would be compensated at the rate of 1 per cent of the total annual expenditure involved (*The Hindu*, 2009). There would be a tag on the degree of the student indicating his repayment abilities (ANI, 2009).

The banks basically prefer the technical and professional courses to lend rather the non-technical or general courses as they are in demand and have job guarantee.¹¹¹ The concerned institutes need to be affiliated by government bodies or reputed or recognized one. Gender and region-wise differentiations are also there. Since, the commercial banks operate on a commercial basis there is no special provision for the under-privileged sections of the society such as SC, ST, and OBC in sanctioning of educational loan. Officially, banks do not demand any security for sanctioning of loans upto ₹4 lakh except getting parents as coapplicants or co-borrowers along with compulsory LIC policies of the students. Because of the difficulties of the students providing sufficient security for the loan amount, the duration of the repayment period, and the risk involved in lending money to students with uncertain future income, loans to students from commercial banks normally carry high rate of

In India, the loan programme was initiated after the introduction of the interest-free National Loan Scholarship Scheme by the government in 1963. While the major purpose of the scheme was to improve access to higher education of the economically weaker sections of the society but it was a failure in terms of recovery rate, access, meeting total educational costs of the student, etc. (Tilak, 2007). A new Educational Loan Scheme came into existence in the year 2001 as operated by the commercial banks of the country with the major objective that, not a single deserving student should be deprived of higher education debarred by its cost. It was revised in 2004-05. Apart from the National Educational Loan Scheme of the IBA, the National Minorities Development and Finance Corporation has an educational loan scheme for individual beneficiaries which is implemented through State Channelising Agencies. The National Safai Karmacharis Finance and Development Corporation under the ministry of Social Justice & Empowerment also provides loans to target group for Higher Education.

The loan carries a rate of interest expressed as an annual percentage of the amount borrowed and there is a repayment period within which the borrower has to repay the loan and there is a repayment mode which indicates that with small or large installments the total loan amount is to be paid back. In comparison, Income Contingent Loan is a long term loan whose amount is determined according to the predicted income streams in the future of the student concerned. It carries a rate of interest which is predetermined.

Many of the seats are remaining vacant in different non-professional colleges in case of Orissa because the students after their intermediate education choose the professional line to continue their education as they have diversified job prospects after the entrance of various private companies and multi-national companies into the job market.

interest.¹² Both the public and private sector banks differ among themselves in terms of eligibility criteria of availing of education loan.

Empirical findings¹³

Hypotheses of study

Keeping in view the various possible determinants of educational loan in India the major hypothesis of the study is: the educational loan borrowed by the students of technical or professional institutes is a function of educational cost, parental income, gender, expected salary, placement guarantee, rate of interest, parents occupation, social category, native place, schooling, marks secured by the student in matriculation and intermediate examination, number of dependants in the family and educational qualifications of family members.

Why these variables?

Gender: In Indian society the males are given preference for higher studies in comparison to the females when the financial constraints come into the forefront. The majority of students who take loans for their higher studies are male compared to the females. Thus, the gender of the student is very important to find out the differences in accessibility to higher education between males and females in terms of their family background, social category, educational background, career objectives, choice of courses and institutes, financial soundness/unsoundness, etc. and moreover the effect of all these factors on the eligibility of the student in getting educational loan and the variation in the loan amount sanctioned, security demanded, rate of interest charged, any other fees charged etc.

Social category: Looking at the limited accessibility to higher education by the under-privileged sections of the society as evident in various government Reports, it is important to include the social category of the students to find out if, there is really any differentiation among students in terms of their social status while sanctioning educational loans, the amount of loan sanctioned, the security demanded, required interest rate or any other charges. When social category is clubbed with the economic status of the student, many new findings will come out for further studies.

Native place: The native place of the student is required to view the regional variations in terms of access to higher education or to be more specific access to technical or professional education or access to general or non-technical education, choice of courses,

The rate of interest charged by various banks on educational loan varies between students within a range starting from 9 percent to a level of 16 percent for the same amount of loan as found from the field study of the author (Panigrahi, 2010-11). The girl students generally get 0.5 per cent concession on interest rate in comparison to their male counterparts and no concessions for the reserved categories of India. All the banks give an interest rate concession of 1 per cent if, the interest rate is serviced during the study period and concessions are for students whose parents are bank employees.

¹³ All the views mentioned in the following text are the extracts from Panigrahi's own field work done in Orissa State for M. Phil Dissertation (submitted) and PhD. Thesis (to be submitted).

choice of institutes, monthly expenditure, etc. Along with these mentioned factors there can be regional variations for technical or professional institutes students regarding the loan amount sanctioned, security demanded, documents demanded, any other charges required while sanctioning loan, expected salary, the behavior of the bank officials etc. The findings will show the ability (or inability) of the students in the rural areas and their awareness (or lack of awareness) of the availability of the loan facilities for higher education (especially in case of the students of general or non-technical institutes).

Parent's occupation & monthly income: Parents' occupation and income, both are criterion that determine the economic status of the student and his/her eligibility to take loan or not as determined by the bank. The loan amount sanctioned, documents demanded, security and other charges may depend on this criterion. The poor parents are often not able to meet the bank's requirements.¹⁴

Total number of dependants in the family and educational qualification of the family members: The total number of dependants in the family including the student is the variable taken for analysis that is supposed to help in determining the financial condition of the family and their capability to bear the burden of the dependants considering the parent's monthly income. In many cases, the parents fail to afford the study expenses of another child if one child is already a student that too, in higher educational institute, or private institute or technical or professional institute. Some parents fail to provide higher education to their child as there is another child who is in school or end up with higher education in general or non-technical institute despite the eligibility of the student for technical or professional education. The matter becomes more complicated when the child is a girl and she has her sibling/s (particularly any brother) to study in school or higher educational institute.

The educational qualification of family members and their profession may have impact on the student's expected job and salary, class performance, capability to finance the study expenses etc. Though financial strength of the parents is an important determining factor for the banks to sanction educational loan but sometimes, banks may unofficially look upon the educational qualification of parents to judge the commitment of the student along with the parents to repay the educational loan, if sanctioned.

Type of Schooling and percentage of marks secured: The differentiation in schooling has an impact on the eligibility of the student for higher studies, and thus, access to higher education is also determined by such factor. Ultimately, the loan requirement of the students and the amount of loan sanctioned to the students in technical or professional courses varies.¹⁵

¹⁴ There are certain students who do not face any difficulties in financing for their higher studies but still they avail of the loan facilities. This restricts certain needy students who want financial help to carry on their higher studies (the banks have the policy guidelines to provide education loans to a maximum of 20 students per year).

¹⁵ This is because the students with their schooling from private schools are definitely well-off in terms of their parental monthly income and are more eligible for educational loan (when collateral security is taken into account) compared to their counterparts who are from government or government-aided school.

The percentage of marks secured by the student determines the eligibility of the student for higher education. The career of the student could be one of the determining factors for the banks to judge the eligibility of the student for educational loan.

Current total expenditure per month: Monthly expenditure of the student signifies the student's financial requirements and the nature of spending (as required for education or else) by him/her. This also shows the financial status or the capability/incapability of the student (or parents') to finance for higher education. The expenditures in general could be tuition fee, library and instruments charges, hostel fee, travel expenses, etc.

The rate of interest: The interest rate may vary from person to person depending on the risk factor involved in the loan amount sanctioned. It may so happen that, the various branches of the same recognized bank ask for different rate of interest from the student loaner. The happenings in reality can be better judged from the students those who are from different socio-economic class, area of study having different expected earnings in future.

Possibility of placement: The rationale behind such variable is to get an idea of the student's expectation of a job and his capability to pay back the loans within the scheduled time of the bank. The placement of the student may depend on many factors among which the most important are the academic performance of the student, the course of study, the reputation and ranking of the institute (previous placements, infrastructure facilities etc.) and above all the prosperity or slowdown of the economy

Monthly expected salary of the student: Such a variable reveals the ability of the students to repay the principal loan amount with the rate of interest as demanded by the bank. The most important finding can be: how the banks look upon the expected income of the student after the completion of the course as it is the student who takes the responsibility to repay the loan sanctioned to him.

Database for the study

Direct personal interview method is used to collect certain data on educational loan from the students of the concerned institutes selected for this research work and from the manager of certain banks that provide loan for education. Random samples are drawn from strata representing the variables such as social class, streams of education (technical or nontechnical), and gender. Total 310 observations are collected from four institutes of Orissa state located at two different regions, i.e. rural or semi-urban and urban areas. Two types of questionnaires are designed keeping into consideration of the data needed to be collected to find out the access to higher education by different categories of students.

This study reveals that social class of the student (only for SC/ST/OBC) in majority of cases is not a hindrance for higher studies (that too in one of the best general or non-technical institutes of the region) even if the student had a poor percentage of marks secured in matriculation and intermediate due to the positive discrimination policies of the government.

Out of them two institutes is technical or professional institutes and rest two institutes are general or non-technical institutes categorized on the basis of the courses offered by them.

Descriptive statistics¹⁸

Certain data collected from the banks' unpublished sources¹⁹ reveals the facts about equality (or inequality) in the provision of loan for different sections of the society based on their stream of study, gender, native place (rural or urban), social status and economic status. Higher income empowers the students. Higher parental income increases the credibility of the student for getting loan for his/her higher studies. Since loan amount is linked to fee structures despite a fall in parent's income, loan amounts could not fall.²⁰

The statistical calculations out of the data collected in the questionnaire gives the following results. In terms of discipline the engineering students dominate the loan market in India followed by the management students and then MCA or IT students. The maximum loan sanctioned to engineering students also shows the demand for engineers in the Indian society and in particular in Orissa State.²¹

Gender, region and category: The majority of students in higher education are male students (i.e. 70 per cent) and they mostly (53 per cent) prefer the technical or professional courses. Similarly, the female students generally prefer the general or non-technical stream (62 per cent). Technical or professional courses proved to be more masculine and general or non-technical courses are more feminine due to multiple reasons (e.g. social, economic, biological etc.).

Higher education is dominated by general category (69 per cent) students whether non-technical or technical courses followed by OBC's (16 per cent), SC's (11 per cent) and ST's (3 per cent). The maximum students in higher studies are from urban areas. The rural area students are under-represented in technical or professional courses due to factors such as lack of finance, distance from native place and insecurity especially for girl students, poor career, poor infrastructure facilities or lack of hostel and food facilities etc.

Parent's occupation²²: The fathers of the technical or professional institute students have permanent jobs or well established service or are high income earners in comparison to the fathers of the general or non-technical institute students. The majority of fathers of the general or non-technical education students are government servant (46 per cent) followed by business man (18 per cent), other category of professions such as retired, deceased, etc. (17.5 per cent), very low income groups such as farmers or factory workers (9 per cent) and private servant (8.75 per cent). On the contrary, fathers of the technical or professional

¹⁸ The statistical data given in text pertains to Panigrahi (2010-11).

¹⁹ The name of the banks from which the data is collected is kept confidential according to the bank manager's request.

It was only the public sector banks who were easy to approach for data. Branch wise very few students are sanctioned educational loan and in most of the cases the number of accounts opened due to educational loan in any particular branch of any public sector banks in two three consecutive years is below ten or even below five. So no clear-cut conclusion could be drawn. And most of the records are available only for the very recent years that too after the modification of educational loan system in 2001.

Even the female students in India are encouraged by the government to pursue engineering by giving them reservations in various government institutions. 33 percent of government engineering seats in Orissa are reserved for girl students.

The occupations of fathers are divided into 5 categories and the occupations of mothers are divided into 4 categories.

institute students are the majority in government service (47 per cent) followed by private service (21 per cent) or business man (15 per cent) or farmer/factory worker (8 per cent) or other category of services (7 per cent).

The mothers of the general or non-technical institute students are basically housewives (89 per cent) compared to (81 per cent) technical or professional institute students. So, there are more working mothers of the students in technical or professional courses (17 per cent) compared to the students in general or non-technical courses (6 per cent only).

Parent's income: The student who borrows loan has, in majority of cases, a stable parental income (depending on parent's occupation) and that is comparatively higher.

TABLE 1
Monthly Income of the Parents of the students in Higher Education

Income in	General Students	or Non-' (Observati	Technical ons)	Institute	Technic Student	al or Pros	ofessional tions)	Institute	
Rupees	Rural		Ur	Urban		Rural		Urban	
	Male	Female	Male	Female	Male	Female	Male	Female	
Min	1000	2000	3000	1500	2000	3000	60000	12000	
Max	30000	55000	200000	240000	50000	50000	150000	90000	
Mean	8829	17435	25644	27306	16968	22100	27011	32222	
Median	7500	15000	12000	20000	15000	20000	20000	30000	
S.D	6784	12982	44181	41543	11408	15416	23762	16430	
C.V	76.83	74.45	172.28	152.13	67.22	69.75	87.97	50.98	
Observations	160				150				
Non-responses	9				13				

Source: Field survey

The monthly parental income of females is higher than the males and that of urban area students higher than the rural area students. While the general, SC and ST students who come for higher studies (in general or non-technical institutes) are from middle (₹5000-10000/month) or upper middle income families (₹10000-20000/month) the rural OBC students are from low income families (parental income less than ₹5000 per month). Most of the general categories of students (26 per cent) in technical or professional institutes are from upper middle income or higher income (₹20000-30000/month) families and SC/ST or OBC students are from middle income or upper middle income families.²³

The average (mean) parental monthly income of the students in technical or professional institutes who have not taken loan for higher studies is higher (32490) than the mean parental income (18347) of the students who have taken loan for their higher studies in technical or professional institutes.

All the categorization in the monthly parental income is made according to the standard of living of people in Orissa. The two sample t-Test (t=1.42) for equality of variances reveals that there is no significant difference in the monthly parental income of the students.

The mean difference in monthly parental income is high enough (₹ 14073) between the students in technical or professional institute 1^{24} and the technical or professional institute 2^{25} with a t value of 4.55. The parental monthly income of the students in technical or professional institute 1 is relatively higher than the monthly parental income of the students in technical or professional institute 2. The mean monthly parental income of the students in general or non-technical institute 1^{26} is higher by ₹10604 compared to the mean monthly parental income of the students in the general or non-technical institute 2^{27} also supported by the observed t statistic (2.04).

Number of dependents in the family and educational qualification of family members: For the general or non-technical institute students the maximum and minimum value of dependents is 15 and 1 respectively and for technical/professional institute students it is 10 and 1 respectively. The modal value is 3 in both the cases.

The fathers of the students in technical or professional institutes are mostly highly educated. There are four categories of educational qualifications. The majority of fathers of the general or non-technical education students are graduates or post-graduates or M. Phil or Ph. D. holders (47.5 per cent) compared to (61 per cent) of fathers of technical or professional students. Second majority is secondary or higher secondary qualified (29 per cent) for first category but technical or professional degree holders (23 per cent) for second category. The mothers' educational qualifications also matters a lot for the students (particularly girls). The mothers of the technical or professional institutes students are more educated than the mothers of the students in general or non-technical institutes.

Region and type of schooling: Mostly, the students in Orissa who access higher education have their schooling from urban or semi-urban areas (60 per cent). And among those students the access of general or non-technical education by the students with schooling from rural areas is also less (38 per cent) than that of the students with schooling from urban areas (61 per cent). Similarly, the access of technical or professional education by the students with schooling from rural areas is quite less (31 per cent) than their counterparts (68 per cent). While the majority of students in general or non-technical institutes are from government schools (63 per cent), majority in technical or professional institutes are from private schools (55 per cent). The students with their schooling from private schools are more competitive than their counterparts (the students with their schooling from government schools) for which most of them are able to clear the entrance examination meant for the technical or professional courses.²⁸

²⁴ That is present in an urban area with high quality infrastructure and faculties along with majority of placement guarantee (in renowned companies of the country and multinational corporations)

²⁵ That is situated in a semi-urban and very close to rural region with low quality infrastructure and moderate placement guarantee.

The general or non-technical institute in the capital of the state (Orissa) that is an urban area has students from different regions of the state with good faculties. Such an institute is defined as general or non-technical institute 1.

The general or non-technical institute situated in a semi-urban region close to rural areas is defined as general or non-technical institute 2 which has better infrastructure facilities with huge student population from rural areas.

²⁸ The reasons behind the competitiveness of the private school and urban area students may be due to their improved curriculum or quality teachers or better teaching methods or developed school environment or good socio-economic condition of the family etc.

Marks secured: The students in technical or professional courses have good academic career than the students in general or non-technical courses. The mean mark secured in matriculation by the students in technical or professional courses is greater (77.5 per cent) than the mean mark of the students in general or non-technical courses (69 per cent). Similarly, the mean mark secured in intermediate or higher secondary level by the students in technical or professional courses is greater (70 per cent) than the mean mark of the students in general or non-technical courses (64 per cent). The credentials of the students in higher education judge their streams of higher education whether directly or indirectly. The t-Test also supports such argument.

All those students who are in technical or professional courses have the same credentials in the school as well as college level for which they become eligible for technical or professional courses as revealed by the two sample t statistic. The students of technical or professional institute 1 have high percentage of mean marks in their intermediate examination compared to the students in the technical or professional institute 2. Academic career wise the general or non-technical students are distributed equally among different colleges or institutes according to the students' convenience and affordability.

Monthly educational expenditure: The educational expenditure of every student is different depending on his/her requirements and family economic status. Even, the expenditure varies depending on the type of institute (e.g. general or non-technical institute vs. technical or professional institute), reputation of the institute, region etc.

TABLE 2
Monthly Educational Expenditure

(in ₹)

Students	General or Non-Technical Students			Technical or Professional Student		al Students
Gender	Male	Female	Male- Female Combined	Male	Female	Male- Female Combined
Min	300	400	300	7500	8000	7500
Max	6000	7000	7000	17850	13750	17850
Mean	2368	2381	2373	12943	11448	12649
STDEV	1341	1314	1326	2665	1628	2560
C.V	56.61	55.18	55.91	20.59	14.22	20.24
Mode	2000	3000	3000	11000	11000	11000
Total Observations	102	58	160	115	35	150
Non-responses	4	3	7	14	10	24

Source: Field survey

There is a larger difference in the educational expenditure of the students in higher education (t=43.15). Even, such difference is large between boys and girls of technical or professional institute students. The monthly educational cost of the students of technical or professional institute 1 is greater than the monthly educational costs of the students of technical or professional institute 2. The mean difference (₹4384) and t value (18.62) also

supports the argument. The educational costs of the students is almost equal for all the general or non-technical institutes despite of their ranking unless they have the self-financing courses that charges higher tuition fees or registration charges compared to low tuition fees for the general courses.

95 per cent of students of general or non-technical institutes get finance for their education from parents' or family or spend from their own income (earned from private tuitions) and rest 5 per cent of students meet their educational costs with the educational loan which is for self-financing courses. 8 per cent of students total educational costs per month are not met by any single source of finance and they are also not eligible for educational loan as per the commercial banks' eligibility criterion. On the contrary, the majority of students (56.29 per cent) of technical or professional institutes finance their higher studies out of the educational loan and rest of the students finance out of the parental income or income of any family member or from their own income.

There are few students (13 per cent) who failed to opt the technical or professional courses even after competing in the entrance examination meant for getting admission in the technical or professional institutes. Among them majority of students (67 per cent) failed due to their financial problems and male students (86 per cent) are more than the female students (14 per cent) and rural area students (64 per cent) are more than urban area students (36 per cent).

Loan amount: The total amount of loan sanctioned to all those technical or professional institute students who finance their education through educational loan varies between ₹ 80,000 (minimum value) to ₹ 696,000 (maximum value). The mean value of the loans sanctioned is ₹ 351,080 with a standard deviation of ₹ 120,260. The maximum number of students are sanctioned educational loan of ₹ 400,000 (the modal value) for their study expenses.

The loan amount sanctioned to the students in technical or professional institute 1 is higher than the students in technical or professional institute 2. The mean difference in loan amount sanctioned to the students in both the technical or professional institutes is quite high, i.e. $\stackrel{?}{\underset{\sim}{}}$ 156850.

Documents demanded: The documents demanded by the banks to determine the eligibility of the student before sanctioning of educational loan restricts the low income families. The proof of admission or scholarship or studentship is mostly (98 per cent of cases) demanded by almost all the banks followed by the proof of residence or identity (86 per cent of cases), the parent's or guardian's bank account statement (79 per cent of cases), the proof of parental income (73 per cent cases), document regarding the schedule of expenses for the specified course for which educational loan is required (73 per cent cases), the income tax assessment order (55 per cent cases), the assignment of the future income of the student (48 per cent cases) and a brief statement of the assets and liabilities of parents' (47 per cent cases).

Collateral security: Unofficially some banks (13 per cent approx.) demand collateral security even for loan amount below ₹ 400000. Such concealing practices of the banks discourage many students of the underprivileged sections of the society to ask for

educational loan to opt for technical or professional courses and thus, as an alternative they prefer the general or non-technical courses to continue their education.²⁹

Rate of interest and other charges: Generally, the public sector banks charge higher interest rate compared to the private sector banks. It varies between 9.3 (Minimum value) percent and 14 per cent (Maximum value). The mean rate of interest is 11.8 percent with a standard deviation of 0.96 percent.

The mean difference in the rate of interest charged by the banks for sanctioning of educational loan to both the technical or professional institute students is only 0.39. But, the t statistic gives a very surprising finding that, the students of the technical or professional institute 2 are charged with higher rate of interest even if they are sanctioned with quite less amount of study loan in comparison to their counterparts (i.e. the technical or professional institute 1 students). The banks hidden agenda regarding the rate of interest charged by them on the educational loan is not easy to find out.³⁰ There are few banks (7.05 per cent) who demand certain other charges like processing fees and insurance fees for sanctioning of educational loan.

High rate of interest puts psychological pressure upon many students (49 per cent). They fail to concentrate in their studies. Many students (25.88 per cent) get more confidence to concentrate in studies for good placement.

Study expenses and items covered by the loan mount: While there are only few students (10.58 per cent) whose 100 percent (maximum value) of study expenses are covered by the loan amount there are certain students whose 25 per cent (minimum value) of study expenses are only covered by the loan amount. It is basically the fees payable to college and hostel that is covered by every loan amount (60 per cent is the modal value). 62 per cent of students generally face many difficulties when the loan amount does not cover all their study expenses.

Co-operation of bank officials and duration in sanctioning loan: While 80 per cent of bank officials were found to be cooperative 14.11 per cent bank officials were non-cooperative. Many students get educational loan after a year of the commencement of their classes in technical or professional institutes and thus, face lots of difficulties and psychological pressures for their studies.

Expected salary and loan repayment: The expected salary of the technical or professional institute students may vary between $\stackrel{?}{\sim} 3000$ (minimum value) to $\stackrel{?}{\sim} 360000$ (maximum value). The expected monthly salary of the students in the technical or professional institute 1 is greater than the students of technical or professional institute 2. The mean difference in the monthly expected salary of the students is found as $\stackrel{?}{\sim} 14971$.

²⁹ Even there are certain banks who do not demand collateral security even for educational loan above ₹ 4,00,000 looking at the students parental job security or parent's economic status or student's academic career or job guarantee of the student (depending on reputation or ranking of the concerned TECHNICAL OR PROFESSIONAL institute).

Even, the bank manager or any other bank official is not ready to share the actual interest policy of their bank to anyone except their revelation before the student or their parents when the concerned student seeking educational loan for his/her study is found eligible for sanctioning of educational loan.

Regression Models and Results of Estimation

Keeping into consideration the hypotheses of the study various regression models were run (using step wise OLS regression method and binary logistic regression method) using SPSS package to find out an appropriate model to prove the null hypothesis.

Table 3 shows five models that have educational loan as the dependent variable which is determined by various explanatory variables. C is the constant or the reference category and X1, X2, X3 etc. are the coefficients used in the subsequent models. The explanatory power of each additional model is judged looking at R square value and each additional model is considered keeping into consideration the increased value of the adjusted R square. The overall fit of the model is judged upon the F value. N indicates the total number of observations taken for the regression analysis.

```
LOAN = -110387 + 29.361(COST) - 4.203(INC) + 84090.059 (GEN=1)
```

Educational loan is a function of the monthly educational cost of education, parental monthly income and gender. It shows that both cost and income and gender of the student have significant effect upon the educational loan. The students are provided loan according to their educational cost. Given the other variables a unit increases in educational cost increases the amount of loan sanctioned by 29.361. And a unit increase in income reduces the requirement of educational loan by 4.2. It implies that higher is the income lower will be the requirements of educational loan and vice-versa. Therefore, the low income family students are given the privilege of borrowing educational loan for their higher studies when they fulfill all the eligibility criteria of the banks that are mentioned officially.

Given parental income and cost of education, being a male (=1) the chance of getting educational loan increases by 84090 compared to a female (=0). It means that while the male students are in majority in technical or professional courses and mostly belong to the low income families they borrow loans to meet their financial requirements and therefore they are given more preference for educational loan compared to females to meet their higher educational costs.

The model 2 presented in Table 3 has the following regression function,

```
LOAN = -54646.6 + 33.510 (COST) - 3.944 (INC) - 70128 (USHL=1)
```

The area of schooling of the students in technical or professional courses has an impact upon the requirements of the students in the amount of educational loan borrowed. Given the monthly educational costs and the parental monthly income the students who have had their schooling from urban or semi-urban areas (=1) for being from high or middle income families require no loan or with lesser amount for their higher studies compared to their counterparts i.e. the students with their schooling from rural areas (=0). The majority of students from rural areas are from low income families. So, these students are in greater need of educational loan to meet the higher educational costs of technical or professional courses. Such students are sanctioned the required amount of loan if they fulfil the eligibility criterion of the commercial banks.

TABLE 3
Determinants of the Educational Loan Borrowed

	Dependent: Amount of Educational Loan Borrowed (₹ '000)				
	Model 1	Model 2	Model 3	Model 4	Model 5
Constant	-110387.0	-54646.6	231478***	68656.445	222369
COST	29.361***	33.510***			33.213***
INC	-4.203***	-3.944***	-2.84**	-2.423*	-2.286**
GVT.SHL				223483.2**	169744.9
SAL			2.303*		
PVT.SHL				189574.4*	142982.3
USHL		-70128**			-41654
GVT.AID				220774.4*	156362.1
GEN	84090.059**				30585.522
DEP					29360.159*
FSEC					-122403
FHE					-168409**
F/TP					-169452**
Number of observations	123	123	123	137	121
R-square	0.263	0.262	0.104	0.106	0.387
R-square (Adjusted)	0.244	0.243	0.089	0.079	0.325
F statistic	14.142***	14.063***	6.929**	3.926**	6.244***

Notes: *** highly significant, ** significant at 5 percent or better, * significant at 5 to 10 percent

The model 3 given in the Table 3 above is in the following functional form,

$$LOAN = 231478 - 2.84 (INC) + 2.303 (EXSAL)^{31}$$

The amount of loan sanctioned to the students is dependent on the expected salary of the student given a certain amount of parental monthly income. With a unit increase in expected salary of the student the amount of educational loan sanctioned increases by 2.3. In such a study the expected salary of the students also represent the placement guarantee

The occupation of father and mother has significant impact upon the expected salary of the students in TECHNICAL OR PROFESSIONAL education. According to the previous study of the author it was found that, the expected salary of the students depends positively on the income levels of their parents. All those students who are from high income families expect a higher salary than those students who are from lower income families. And such a result is mainly true for the male students than the female students. The female students satisfy with average salary and earning is not the only objective for them to be highly educated. For them, gaining of social status is an important objective (Panigrahi, 2006).

given by the concerned technical or professional institute. As it has been already analysed through t test that there is a significant difference in the expected salary of the students in both the technical or professional institutes chosen for study it also reflects their probability of getting a placement in a good company or any organization or else that will fetch them handsome salary or average salary or poor salary.

The regression function of model 4 is as follows,

```
LOAN = 68656.445 -2.423 (INC) +223483.2 (GVT.SHL) +189574.4 (PVT.SHL) +220774.4 (GVT.AID)
```

The type of schooling of the student shows the financial condition of the student indirectly.³² The amount of loan requirement of the student from government school is higher by 223483 compared to his/her counterparts such as students from government aided school or private school whose loan requirements are increased by 220774 and 189574 respectively compared to the other categories.

In the robust model all the explanatory variables are taken together that explain about 38.7 percent of the dependent variable. The F statistic (6.24) is also highly significant. The robust regression function is,

```
LOAN = 222369 +33.213 (COST) -2.286 (INC) +30585.522 (GEN) +29360.159 (DEP) -41654 (UBN.SHL) +169744.9 (GVT.SHL) +142982.3 (PVT.SHL) +156362.1 (GVT.AID) -122403 (FSEC.) -168409 (FHE) -169452 (T/P)
```

The number of dependents in the family has significant effect on educational loan. The talented students from low income families with more dependants are sanctioned loans to meet their high educational costs of technical or professional courses. With a unit increment in the number of dependents in the low income families the concerned student is given an increment in the loan amount by 29360 if the student meets all the eligibility criterion of the bank that has been approached for educational loan.

The requirement of loan by the students in technical or professional courses with their fathers' having higher educational qualifications is less. This is because, higher qualification fetch higher income and reduces the necessity of educational loan for higher studies. While the coefficients for father's qualification of primary or literate and secondary or higher secondary education are insignificant the loan requirement declines by 168409 when the father of the student has educational qualification of higher education (general or non-technical education) and by 16945233 if father is technically or professionally educated.

³² The intermediate mark secured by the student has a significant effect (inversely related) upon the loan amount sanctioned. It means that the banks look at the students selection in a reputed institute which itself represent the caliber of the student who has been ranked according to his/her performance in the entrance examination. The marks secured by the students in their matriculation examination were used as an explanatory variable for educational loan in the regression analysis gave an insignificant result.

³³ The student whose parental educational qualification is primary or simply literate also supports the arguments and significant result was found in one of the regression model. The other categories of father's occupation such as retired or deceased do increase the requirements of educational loan for higher studies of their wards.

The null hypotheses for any effect of variables such as rate of interest, placement guarantee, social category, native place, mother's occupation, mother's educational qualifications and sibling's educational qualifications etc. on educational loan are rejected.³⁴

Educational loan borrowed or not is taken as a function of parental monthly income.

The dependent variable is the educational loan borrowed (=1) or not (=0). The explanatory variable is the parental monthly income categorized into different ranges.

It is found that most of the students who have borrowed educational loan for technical or professional courses have their monthly parental income between $\stackrel{?}{\sim} 5000$ and 10000. The second largest groups of students those who borrowed educational loan have their monthly parental income equal to or below $\stackrel{?}{\sim} 5000$. It indicates that the low income family students are given the educational loan facilities to opt and complete their higher studies from technical or professional institutes. And, the requirement of educational loan goes on declining with the increasing monthly parental income.

TABLE 4
Determinants of the Educational Loan Borrowed/Not Borrowed

Dependent: Educational Loan (1= borrowed)					
Binary Logistic Regression Analysis	Coefficient	Wald statistic	Exp(B)		
Constant (above ₹ 50000)	-0.405	0.197	0.667		
Parental income 1 (upto ₹5000)	2.603	3.484*	13.5		
Parental income 2 (₹ 5000 to 10000)	3.238	5.543**	25.47		
Parental income 3 (₹ 10000 to 15000)	1.705	2.78*	5.5		
Parental income 4 (₹ 15000 to 20000)	1.179	1.29	3.25		
Parental income 5 (₹ 20000 to 30000)	0.169	0.03	1.184		
Parental income 6 (₹ 30000 to 50000)	-0.636	0.382	0.529		
Number of observations	137				
Cox & Snell R square	0.231				
Log Likelihood	146.816				
Chi-square	36.031***				

Notes: *** Highly Significant, **Significant at 5 per cent or better, * Significant at 5 to 10 per cent

³⁴ From the previous study of the author it was found that, the lowest income groups (those whose parental income was less than ₹ 1 lakh/annum) were able to get enough loans only due to the job guarantee attached with the professional education opted by the student. The affluence of the parents determined the loan amount sanctioned. There was a wide variation in mean income of the parents who were sanctioned educational loans. Even there was variation in the amount of the loans sanctioned according to the students expected salary after the completion of the course. It was found that there was positive gender discrimination for women in Higher Education as the female students were offered higher loan amounts than the male students as the mean parental income of female students was higher than that of mean parental income of male students. The loan amount varied negatively with rate of interest (Panigrahi, 2006).

Conclusion

When we examine the accessibility to educational loan the areas of concern are the factors such as gender, regions, discipline, socio-economic status etc. While it is the higher parental income that raises the net worth of the student applying for loan the high income reduces the need for loans. The females generally opt for general or non-technical education and most of those female students who are in technical or professional courses are from high income families that increases their worth for educational loan. The male students in general or non-technical courses generally come from middle income or low income families. Few of them who despite their talent and interest fail to opt for technical or professional courses due to the lack of financial resources. Similarly, the rural area students mostly fail in joining the technical or professional courses compared to their counterparts (the urban students) in need of finance. The social categories such as SC/ST or OBC students generally opt for general or non-technical courses due to their low socio-economic status. So it is the general category students from middle income or high income families who are sanctioned educational loan. The region and type of schooling do affect the sanctioning of educational loan as requirements of educational loan is more for rural area students and for students from government schools. Highly educated father's wards have lesser requirements of educational loan compared to the students whose father's are less qualified. Students of fathers in good profession require lesser loan compared to the students whose father in low professions. But, rarely all the study expenses of the students are covered by the loan amount sanctioned for technical or professional courses. It brings in many difficulties for the students from low income families. Many students don't get loans since the beginning of their study.

Unofficially, some banks ask for securities to the students who require educational loan even below rupees four lakh depending on the parental income of the student. The students from the under-privileged sections are eliminated from higher education or they enter the non-professional education institutions. Variation in rate of interest charged to the students who are sanctioned loans depending on their possibility of getting a job and their economic status also adds to the miseries of the under-privileged sections of the society and the true purpose of educational loan is missing.

The documents required by the banks while sanctioning of loans sometimes slower the process of accessibility of educational loan. It also matters a lot for better accessibility of higher education whether the student is receiving the loan amount via the institution in regular interval or not. If, he/she is getting the loan amount from the beginning of his/her study or not! It is the defaulter problem that hinders the banks to take risk while sanctioning loan to varying sections of the society.³⁵ It is in fact the parents rather than the students who have greater psychological burden of paying back the loans.

The attitudes of the banking personnel for the student and his/her parents matter a lot for improving accessibility of it. Whether the student belongs to a financially well off family or from a highly educated family, the type of institution in which the student has taken admission, whether he/she has a greater chance of getting a job or not also influences the

But it is observed out of banking records that the majority of the students who default are from well to do families particularly those who go abroad after the completion of their course.

manners and behaviour of the banking personnel. There is an information asymmetry in case the student seeking loan is from a poor family.

Till today, the loan system of higher education in India is not yet a much encouraging system. The above discussed difficulties associated with the loan system in India have not given much popularity to the system. Besides, for the under-developed, banking and financial systems make it practically infeasible to apply the loan method of financing higher education.

Appendix

List of Explanatory Variables with notations and descriptions given in text

Explanatory variables	Descriptions	Notations used
educational cost	monthly educational cost Rs.	COST
income	parental income Rs.	INC
gender	1= male	GEN
Loan	Loan taken =1	LOAN
Type of school		
1- government school	gs	GVT.SHL
2- private school	ps	PVT.SHL
3- government aided school	ga	GOVT.AID or GVT.AID
father's qualification	upto secondary/ higher secondary	FSEC
father's qualification	higher education	FHE
father's qualification	technical or professional education	FTECHNICAL OR PROFESSIONAL
region of schooling	urban/semi-urban school= 1	USHL or UBN.SHL
expected salary dependants	expected salary of the student number of dependants in the family	EXSAL or SAL DEP

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RESEARCH NOTE

The Common Admission Test

An Empirical Test of its Validity

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Abstract

The Common Admission Test (CAT) is the Indian version of GMAT. Both of them are widely used for the selection of candidates for admission to the MBA programmes of business schools. The validity of GMAT is well established through a large number of research studies in different parts of the world. As against this, no evidence is available in the public domain to demonstrate the reliability and validity of CAT. The study on which this paper is based is possibly the first attempt to test the validity of this important test which is used to decide the fate of lakhs of young men and women every year. Rigorous analysis of data relating to two successive batches of MBA students has revealed that neither the total CAT score nor the score of any of its three components predicts academic performance of students in terms of their first-year cumulative grade point average (CGPA). The results of this preliminary study are indeed alarming and call for many more studies.

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Introduction

The objective of this paper is to examine the validity of the Common Admission Test (CAT). CAT is the Indian version of GMAT, both of which are patterned along similar lines and used as a part of the selection criteria for admission of students to postgraduate programmes in management. While GMAT is designed and administered by GMAC of USA, CAT is designed and administered by the Indian Institutes of Management (IIMs). There is no dearth of research studies that examine the validity of GMAT. Hundreds of published studies around the world have by now established the validity of GMAT. Surprisingly, not a single study is available in the public domain that has empirically examined the validity of CAT.

What is validity? A measuring instrument, in psychology referred to as a test, is supposed to assess the knowledge, attitudes, ability, skill or some dimension of the personality of a person. When a test is able to accurately measure what it is intended to assess, it is called a valid test. CAT, as per the claims of its designers, is supposed to "evaluate a candidate's quantitative, verbal, logical and data interpretive abilities" (CAT Bulletin-2007, p. 22). Hence, the said abilities measured by CAT are required for successfully completing a course in management. Therefore, when the validity of a selection test like CAT or GMAT is to be examined, the universally adopted approach is to find out whether or not test scores predict the subsequent performance of students in the management course.

Almost every two-year postgraduate programme in management is designed in such a way that the first year is devoted to covering all compulsory courses, while the second year covers mostly elective courses, which are chosen by students as per their areas of interest. Because of this dichotomy, it is the first-year performance of students that is used universally as the criterion for testing the validity of GMAT. In the study on which this paper is based, we too shall use as criterion the performance of MBA students at the end of their first year of study. This is known as the cumulative grade point average (CGPA), which is based on the average of grades obtained by a student in all courses taught during the first year of management studies.

Review of Literature

As already mentioned, we are unable to locate any research studies that examine the validity of CAT. Way back in the 1960s and 1970s, much before CAT was developed, the then existing two IIMs used different objective tests as part of their admission criteria. While IIM, Ahmadabad used SAT developed by the Educational Testing Service (ETS) of USA, IIM, Calcutta used a test specially designed by Professor S. Chatterji of the Psychometric Research and Service Unit of the Indian Statistical Institute, Calcutta. Chatterji and Mukherjee (1974), after reporting the results of a number of validity studies, concluded that the objective tests designed by them and used in a number of organizations resulted in gains to the concerned organizations and institutions. Of particular interest to us here is their finding that the scores on the objective tests predicted the performance of MBA students much better than the other selection components such as educational qualifications, personal factors and interviews.

In an earlier study carried out at IIM, Ahmadabad, Anand (1970) found previous academic achievements (grades) to be positively correlated with performance at the

institute among students of two consecutive batches. Anand's study also revealed that whereas quantitative reasoning score was significantly and positively correlated with student performance in both the batches, verbal reasoning score was so correlated in only one of the two batches. In a study of another (private) management institute which used its own objective test for admissions, Sharma and Warrier (1977) reported the following results:

- (a) Quantitative test score was positively and significantly associated with student performance.
- (b) Verbal test score was not found to be significantly associated with student performance.
- (c) When the quantitative and verbal test scores were combined, the aggregate score was found to have no significant association with student performance.

The three studies cited above are the only Indian studies of validity that we were able to lay our hands upon. However, none of these studies related to the validity of CAT. As already mentioned, there is no dearth of such studies insofar as GMAT is concerned. Since CAT is patterned on the lines of GMAT, it may not be out-of-place to review some research studies that have examined the validity of GMAT. To conserve space and to avoid redundancy, we have summarized the findings of a number of studies in Table 1.

The study in hand being one on CAT (not GMAT), the evidence presented in Table 1 is only illustrative, not exhaustive. Keeping this evidence in mind, let us conclude this section by citing the conclusions of some of the scholars who have investigated the validity of GMAT:

- The typical research study (as also the majority of North American graduate school selection systems) use GMAT- Total scores rather than their constituent Verbal and Quantitative dimensions. On the other hand, a number of studies have shown that scores of ATGSB (as GMAT was then known) are more useful when separated into their Verbal and Quantitative components (Page & West, 1969).
- In a study of 62 full-time and 95 part-time students at Kent State University, it was found that 14.5 per cent of the variance in postgraduate GPA could be explained by a linear combination of GMAT-Total score, undergraduate GPA, high school GPA, and gender. Among these predictors, GMAT Total was found to be the single most significant criterion for admission (Deckro & Woundenberg, 1977).
- Research shows that scores on the GMAT are positively correlated with academic performance at postgraduate management schools (Marks, Watt & Yetton, 1981).
- Studies have shown a link between GMAT scores and individual performance in graduate schools (Hecht & Powers, 1982).
- GMAT has a statistically significant positive relation to students' performance in the first-year academic performance of students of the Executive MBA course. This also happens to be all that the GMAC claims (Gropper, 2007).
- The results of meta-analysis based on 402 independent samples across 64,583 students indicate that GMAT is a superior predictor to undergraduate GPA and that the two combined yield a high level of validity for predicting student performance (Kuncel, Crede & Thomas, 2007).

 $\label{eq:TABLE 1} \textbf{Research Evidence on the Validity of GMAT}$

Author(s)	Sample (location)	Sample (size)	Criterion	GMAT Score	Validity Data
Kuncel, Crede & Thomas (2007)	Meta – analysis of over 400 independent samples	Aggregate sample of 64,583 students	1st year GPA	Verbal Quantitative Total	X rxy op. validity 0.23 0.34 0.29 0.38 0.32 0.47
			Overall Post- Graduate GPA	Verbal Quantitative Total	0.22 0.32 0.23 0.30 0.31 0.47
Gropper (2007)	Auburn University (USA)	180 Executive MBA students graduating during period 1998 to 2005	1st year GPA	GMAT - Total	r = 0.19 (P<.05)
			Overall Post- Graduate GPA	GMAT - Total	r = 0.12 (not significant)
			4 Core Courses GPA	GMAT - Total	r = 0.20 (P < .01)
Marks, Watt & Yetton (1981)		111 Students	Overall Post- graduate GPA	GMAT – Total	r = 0.61 (P < .01)
Peiperi & Trevelyan (1997)	A major International Business School	362 MBA students	Overall Post- Graduate GPA	Verbal Quantitative	Strongest predictor Significant predictor
Bottger & Yetton (1982)	An Australian Management School	64 1st year & 38 2nd year students	GPA of all courses	Verbal Quantitative Total	r = 0.57 (P < .01) r = 0.46 (P < .01) r = 0.61 (P < .01)
Hancock (1999)	University of Louisville College of Business and	269 MBA students of part–time	Overall Post- graduate GPA	GMAT – Total Male Students	r = 0.29
	Public Administration	(evening) programme		Female Students	r = 0.24
Koys (2010)	A U.S. Business School's MBA Programs in Central Europe & the Middle East	49 students of part – time (evening) MBA Programmes	Overall Post- graduate GPA	GMAT - Total	r = 0.60
Dobson, Krapljan Barr & Vielba (1999)	City University Business School, London	834 full-time MBA Students over the period 1991 to 1995.	Overall written examination performance for all the years	Verbal Quantitative	r = 0.61 r = -0.17

The website of GMAC claims that since 1978 the Council has conducted many validity studies in which GMAT scores, undergraduate GPA, and average grades for the first year of

graduate school were analysed. According to them, the most recent studies indicate the average correlation between GMAT scores and mid-programme post-graduate management school grades was 0.48, while that between undergraduate GPA and first-year management school grades was 0.28. When GMAT scores were combined with undergraduate GPA, the median correlation was found to be 0.53. In other words, argues GMAC, the best predictor is the combination of GMAT scores and undergraduate GPA. GMAC, moreover, runs a validity study service which is available free of cost to any institution that employs GMAT as one of the selection criteria.

In sharp contrast to the wealth of information existing about the validity of GMAT, nothing is available in the public domain to ascertain whether or not CAT is indeed a valid test. A single study, like the one reported in this paper, cannot be the basis for determining the validity (or lack of it) of a selection test like CAT. Many more studies covering different business schools are required before any definitive conclusion can be drawn. Meanwhile, the present study may be viewed as the first step in that direction.

About this Study

The business school covered by this study has been using CAT for a number of years as the sheet-anchor of its admission policy. Like in other management schools, every year the way CAT scores are used has undergone slight variation. With prior approval of the school authorities, we decided to analyse data relating to the two-year (fulltime) postgraduate diploma in management (PGDM) programme for two consecutive batches of students joining the school in 2008 and 2009.

The admission procedure used in both the years was by and large similar, the only exception being the use of the cut-off point of 96 percentile of the total CAT score in 2008 while it was 95 in 2009. Before using these cut-off points, sectional cut-off point of 50 percentile was used for each of the three components of CAT, namely, quantitative, verbal and LDI. CAT was used, subject to the said cut-off points, as the sole criterion for shortlisting candidates for the next stage of selection. In the final merit list that was used for admission, CAT scores were not included in the aggregate score based on the selection cretria used during the second stage.

The Findings

Table 2 presents the basic descriptive statistics relating to CAT scores and CGPA at the end of the first year of studies. There are two composite scores shown in Table 2: CAT-Total and first year CGPA. CAT-Total is based on the summation of the scores of its following three components: Quantitative, Verbal and LDI. First-year CGPA is also based on the summation of GPA of the three terms. Tables 3 and 4 provide data to ascertain whether the three elements of CGPA are positively and significantly correlated with one another to justify their summation to develop the overall index called CGPA.

TABLE 2
Basic Descriptive Statistics

Variables	PGDM Batch	PGDM Batch
	2008-10 (N=94)	2009-11 (N=99)
CAT- Quantitative		
Score Range	6 to 59	9 to 83
Mean Score	29.86	31.11
Std. Deviation	10.68	11.96
CAT - Verbal		
Score Range	7 to 59	12 to 100
Mean Score	23.18	47.98
Std. Deviation	12.02	18.01
CAT – LDI		
Score Range	18 to 81	15 to 68
Mean Score	48.01	31.26
Std. Deviation	9.52	10.19
CAT - Total		
Score Range	92 to 122	101 to 172
Mean Score	100.38	110.35
Std. Deviation	10.50	11.83
First - year CGPA		
CGPA Range	1.81 to 3.65	2.01 to 3.61
Mean CGPA	3.05	3.01
Std. Deviation	0.31	0.28

TABLE 3 Inter-correlation Matrix for 1st year Grades for PGDM (2008-10) N=94

	1st Term GPA	2 nd Term GPA	3rd Term GPA	1st Year CGPA
1st Term GPA	1.000	.620**	.666**	.783**
2 nd Term GPA	.620**	1.000	.785**	.857**
3 rd Term GPA	.666**	.785**	1.000	.900**
1st Year CGPA	783**	.857**	.900**	1.000

Note: ** P < .01

TABLE 4
Inter-correlation Matrix for 1st year Grades for PGDM (2009-1) N = 99

	1st Term GPA	2 nd Term GPA	3rd Term GPA	1st Year CGPA
1st Term GPA	1.000	.776**	.699**	.874*
2 nd Term GPA	.776**	1.000	.750**	.911**
3 rd Term GPA	.699**	.750**	1.000	.906**
1st Year CGPA	.874**	.911**	.906**	1.000

Note: ** P < .01

The information presented in Tables 3 and 4 shows that the inter-correlations among the grades of the three terms are found to be not only positive but also highly significant. The first-year CGPA, therefore, is found to be highly reliable. After having established the reliability of the criterion (CGPA), we now turn to the main objective of this study, which is to test the validity of CAT. Table 5 presents evidence relating to the validity of CAT based on data from the present study. None of the eight correlations presented in Table 5 is statistically significant. In other words, neither any component of CAT nor the total CAT score is found to be a valid predictor of academic performance of students.

TABLE 5
Correlation between CAT and CGPA

CAT as a Predictor	CGPA as	CGPA as the Criterion			
	PGDM (2008-10)	PGDM (2009-11)			
CAT-Quant.	−.077*	057*			
CAT-Verbal	.031*	.157*			
CAT-LDI	.115*	009*			
CAT-Total	.083*	190*			

Note: * not significant.

Conclusion

GMAT, the big brother of CAT, is a well-researched admission test the validity of which is universally acknowledged. Although CAT has been in use for a number of years, information about its reliability and validity is not available in the public domain. The study reported in this paper is perhaps the first step in the direction of studying the validity of CAT. Using two independent samples of students of one of the leading business schools in India, we have discovered that neither total CAT score not the score of any of its three components predicts the academic performance of MBA students.

For a test to be valid it must be reliable in the first place. Reliability of a test means that it measures the same way each time it is used under the same conditions with the same subjects. In other words, a test is considered reliable if a person's score on the same test given twice is similar. The fact that CAT is found lacking in validity, therefore, also raises doubts about its reliability. The reliability of CAT cannot be tested by anyone outside the IIMs as the data required for such a test is available only with the IIMs.

Although the preliminary evidence presented in this paper points to the lack of validity of CAT as a selection test, we refrain from offering a generalization from a single study. Let there be more studies of the kind reported here. If subsequent studies also throw up similar results, then the use of CAT with its present content and form will indeed be undesirable. True, this test has enabled its designers and the coaching centres to mint money thanks to the rising demand for CAT. But that certainly is no justification for its continued use unless the reliability and validity of this all-important test is well-established.

The Way Forward

Who should be taking the next step? First and foremost, it is the responsibility as well as an obligation on the part of the designers of CAT (the IIMs) to establish the reliability and validity of the test. Ideally, till this is not done, there should be a moratorium on its use because a test that is not reliable or valid causes irreparable damage all around. IIMs can take a leaf from the experience of the designers of GMAT who run a free-of-cost validity study service for the business schools that use GMAT.

Surprisingly, the Indian behavioural scientists have so far refrained from conducting validity studies of the kind reported in this paper. Instead of using "perceptions' of people as a proxy measure of human behaviour, they can study the actual behaviour of students in the form of academic performance in a business school. Besides testing the validity of CAT, they can also test various hypotheses that seek to examine the relationship between academic success and certain personal attributes and/or situational factors as the predictors of behaviour.

We strongly feel that it is a fit case for the Ministry of HRD, Govt. of India, to intervene in order to have a critical look at CAT. The Ministry has already put the IIT/JEE under its scanner. It is high time that a similar scrutiny is carried out for the CAT as well. As a long term solution to the problem, the country may have to establish a non-profit autonomous organization along the lines of the Graduate Management Admission Council (GMAC) of USA.

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Editor: A.Kamala Devi Sub-editor: Dipika Sen

Volume XLV

Number 1

January-March 2010

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RESEARCH ABSTRACT

A Study of Development of Higher Education in Manipur since Nineties

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Title A Study of Development of Higher Education in

Manipur since Nineties

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Date of Award of Degree April 2010

Availability of Thesis Library, Jamia Millia Islamia, New Delhi

Number of Pages 401

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Higher education has been provided by colleges and universities in Manipur as it is done in other parts of India. The basic character of education in Manipur has remained unchanged. All colleges in Manipur offer same courses of studies and specialization. This trend continues even today. No attempt or plan has been made for diversification to the new courses studies and specialization. Investment in higher education is a long-term domestic investment in order to increase economic competitiveness, cultural development and social cooperation. Promoting quality in education has been the focus of almost all the universities and commissions constituted at different stages of the development of the higher education system to impart relevant quality higher education to students to groom them to be conscious citizens for disseminating knowledge in masses for socio-economic development of the society. Higher education assists growth and improvement of the institutional regime through the training of competent and responsible professionals needed for the overall development of the society. There are numerous problems in higher education. A university uses some indicators of standards at the time of recognition of the colleges/institutions, but how an institute progresses or deteriorates is not the part of concept of recognition. There is rapid expansion of higher education arising out of the compulsions of local and regional demands leading to setting up of more and more new Universities and Colleges. As a result, there is a poor finance to College and Universities resulting in inadequate facilities to students and teachers. Most of the students have poor motivation and there is also admission of undeserving students. All these problems led to the falling standards and poor quality education in a large proportion of institutions of higher education. Large proportions of educated youths are unemployed.

The Investigator feels that these problems of higher education and their effect on quality of education need to be studied and analyzed. Since quality education in higher education contributes to the promotions of civic behaviour, nation building and social cooperation through transmission of democratic values and cultural norms. Promotion of higher education and study the various schemes implemented by educational institutions to improve the quality of higher education is very essential. It is equally important to suggest the measures to improve the quality of education in higher education. There has been a phenomenal growth and expansion of higher education. This has created problems in the educational administration and functioning of higher education. As a result of this unplanned expansion, the entire system of higher education has deteriorated. Innumerable higher education institutions have deteriorated standards and are functioning at a sub-standard level.

Objectives of the Study

The following were the objectives of the study:

- To study the organizational structure of higher education in Manipur.
- To study the progress of higher education in Manipur.
- To study the various schemes implemented by the Government to improve the quality of higher education.
- To identify the problems of higher education.
- To study the causes of these problems and their consequences on higher education.
- To suggest measures to improve the quality of education at higher education level.

Population and Sampling Methodology

The researcher intended to study the development of higher education in Manipur and the hindrances in development of higher education. So the researcher had targeted all the Deans, all the Heads of Department, all the Deputy Registrar, all the Assistant Registrar, Vice-Chancellor and Registrar of Manipur University. As the investigator intended to study the progress and problems of higher education in Manipur since nineties, the researcher had also targeted all the Principals and Head of the Academic Units of the Colleges affiliated to Manipur University and Additional Director of Directorate of Education (U), Government of Manipur. These officers were responsible to manage higher education system in Manipur. And they know well about the problems, their causes and consequences on higher education in Manipur. Therefore, this group comprised the population of the study. 11 Principals and Heads of the Academic Units from these colleges constitute the sample from colleges.

There are two Universities in Manipur, i.e., the Central Agricultural University and the Manipur University. In the Central Agricultural University and its constituent colleges, the nature of education and the courses of the study were mainly for the development of agriculture and allied activities in the North-East region. Since the nature of education and the courses were totally different, the investigator had covered only Manipur University and its affiliated colleges. Due to limitation of time and resources, the study was limited to only ten colleges of Manipur affiliated to Manipur University.

Tools Used

The following tools were used for undertaking the study:

- 1. Documents which the investigator used for the present study were College Statistics published by College Development Council, Manipur University, Annual Reports of Manipur University, Acts and Statutes of Manipur University and Annual Administrative Reports of Directorate of Education (U), Manipur.
- 2. Questionnaires: Four questionnaires were developed by the investigator herself. First questionnaires for the Dean and Head of Department of Manipur University. Second for the Deputy Registrars and Assistant Registrars of Manipur University. Third questionnaire for the Principals and fourth questionnaire for the Head of the Academic Units of Colleges affiliated to Manipur University.
- 3. Interview Schedule: Two interview schedules were developed by the investigator. First one for the Vice-Chancellor and Registrar of Manipur University. Second one for the Additional Director, Directorate of Education (U), Manipur. Interview Schedules were based on information collected from the questionnaires and documentary analysis. It was based on the aspects covered in the questionnaires. So interview schedules were prepared after the three-phase data collection was over.

Procedure for Data Collection

There were four phases of data collection. The investigator began first phase of data collection by visiting the Manipur University and Directorate of Higher Education and collected documents such as Annual Reports of Manipur University, College Statistics, Act

and Statutes and Annual Administrative Report of Directorate of Higher Education. The investigator visited the colleges and Manipur University and met some of the Principals of Government Colleges, Aided Colleges and a few Heads of the Department of Manipur University, the purpose was to get information from them and a pilot study was conducted with the help of those Principals of Colleges and the Heads of Department of Manipur University.

In the second phase of data collection some more documents was collected and the investigator had visited Manipur University and personally administered questionnaires to the Head of Department, the Deans of Manipur University, the Deputy Registrar and the Assistant Registrar of Manipur University. The investigator personally visited the colleges and was able to administer the questionnaire on the Principals and Heads of the Academic Units of these colleges.

The third phase of data collection was visit to Manipur University to conduct an interview with the Vice-Chancellor and Registrar. A self-developed interview schedule contained structured items which were of open-ended type.

The fourth phase of data collection's main purpose was to obtain important information which fill the gap left after the analysis of the questionnaires of the Principals, Heads of the Academic Units of Colleges and the documentary analysis of the Annual Administrative Report of the Directorate of Education (U) and College Statistics of College Development Council of Manipur University. It had helped in filling the gap authenticating the varied information given in the documents of Directorate of Education (U). The investigator personally visited the Additional Director of Directorate of Education (U), Manipur and acquired the data through interview schedule. This was the last phase of data collection. The data collected from these officers through tool such as questionnaires and interview schedules comprised responses to open-ended questions, close-ended questions, check-lists etc.

Analysis

The investigator had organized and qualitatively analyzed the collected data. Documentary analysis was done for the documents. The present study had many dimensions; so, item-wise and section-wise analysis was done for the questionnaires. Qualitative analysis of the responses was done for the interview schedule. All the data were analyzed qualitatively, percentages had been calculated wherever desirable and some quantification was also done to support the interpretation and findings of the study.

Findings

Findings and conclusions was the last part of the present study. After the analysis of the responses and interpretation of the data, the researcher drew the main findings of the study. The researcher concludes the study with the recommendations to improve the higher education in Manipur and suggestions for further research studies in this area.

Main Findings

- The size of the Senate was very large and members should include more from the affiliated colleges.
- The College Development Council of Manipur University was under-staffed. It has
 one Director and three other supporting staff. The post of Proctor was lying vacant
 for long.
- The computer system of the University was upgraded during Eighth Plan with the financial assistance from the UGC and the INFLIBNET programme had become operational in the University library.
- The biggest progress of Manipur University was its upgradation into the status of Central University. Two departments were established, Department of Manipuri Dance and Department of Journalism and Mass Communication. Centre for Myanmar Studies was established under the initiation of the UGC Programme for Area Study Centres in Universities.
- The significant development of the Department of Adult Continuing Education and Extension had opened M.A. in Adult Continuing Education and Extension.
- The Educational Multimedia Research Centre had conducted an e-course on script writing from Centre for Educational Consortium (CEC), utilizing the newly commissioned EDUSAT-IT network.
- The undergraduate courses of studies were restructured by the University.
- The Department of Higher Education had opened post-graduate classes in the D.M. College of Science and LMS Law College. Vocational courses have been introduced in different colleges sponsored by the UGC in the line of Government of India's scheme of self-employment.
- The D.M. College of Teachers Education has opened M.Ed. Course for the first time in Manipur.
- The Directorate of Higher Education has a plan to open BBA course in the academic session 2009-10 and BCA and B.Sc. Computer Science courses for the academic session 2008-09 have been introduced in two Government colleges.

Recommendations

- Apart from traditional subjects, more job-oriented courses and self-financing courses need to be introduced in the colleges of Manipur to attract the students and to increase the fund of the colleges.
- The schemes and programmes of the Directorate of Education (U), in the State should be made in concurrence with the Principals of colleges, teachers and academicians of Manipur University as they are going to implement the Government's policy and programmes.
- Circulation of the schemes and programmes of the Government and their implementation procedure to the colleges is required to keep them abreast with schemes and programmes of the Government.

- Adequate infrastructure, facilities and incentives should be provided timely to the colleges of Manipur. In most of the colleges, a counseling cell and employment guidance bureau needs to be opened.
- The teachers of the private college, aided college and part-time teachers should be provided same facilities as Government college teachers.
- The Government should have some kind of assistance to the colleges which are not assessed by NAAC. On the basis of strength and weak areas of the college, college can improve the quality of education.
- The Principal occupies a key position in the organizational structure of college; so, Government should appoint full-time regular Principals based on merit, performance and effectiveness, not only on seniority basis.

Suggestions for Further Research Studies

In the present study, an attempt was made to explore the progress and problems of higher education in Manipur. But the investigator, after the completion of this study, found that there remains a great deal to be explored in the area. There is a lot of scope to probe further as research is a dynamic process and hence no study is complete in itself. For further research in this area, some suggestions are provided.

- Sample should include from the top officials of the Directorate of Education (U),
 Manipur as they formulate the policy and programmes for higher education.
- Sample should include student representative in the decision-making bodies of the University and student union representatives from the Manipur University as these students participate in decision-making in the University and student union were active and highly politicised.
- Studies should be conducted to bridge the gap between the Directorate of Education
 (U) and the Principals of the colleges in Manipur as Directorate formulate the
 policies and programmes and Principals implement those programmes in the
 colleges.
- Studies should be conducted in the area of job description of the part-time lecturers, aided college teachers, private college teachers and Government college teachers of Manipur.
- Studies should be conducted in the Central Agricultural University of Manipur as it is also the part of higher education in Manipur.
- Studies of the colleges in which part-time teachers are employed to understand their service condition and to probe the future of those teachers.
- Studies should be conducted to grant autonomous status to the potential colleges as there is not a single autonomous college in Manipur.
- Studies should be conducted to know why there is poor coordination between the Manipur University and its affiliated colleges and between the State Government and Manipur University.

Conclusion

In the present study, the researcher had explored the organizational structure of higher education in Manipur, the progress, problems and Governments' schemes and programmes for the higher education. The researcher had done the documentary analysis of the Acts and Statutes and Annual Reports of Manipur University. The analysis of documents such as College Statistics of Manipur University and Annual Reports of Directorate of Education (U) had helped in drawing the findings of the study. The researcher could identify the problems of higher education from the data given by the educational administrators, academic administrators and general administrators from the Manipur University. The responses from the college administrator also helped to identify the varied nature of problems faced by them in the teaching-learning as well as administration of their college.

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Life Me	Annual Subscription Rates Individual Membership Fee: Rs. 500.00; £ 50.00; \$ 100.00. Life Membership Fee: Rs. 5,000.00; £ 500.00; \$ 1000.00. Institutional Subscription: Rs. 1000.00; £ 75.00; \$ 200.00.				

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RESEARCH ABSTRACT

Higher Education and Labour Market in West Bengal

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Degree Awarded

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Date of Award of Degree

2010

Availability of Thesis

National University of

Educational Planning and Administration, New Delhi

Number of Pages

158

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Introduction

The idea that investment in human capital encourages growth of an economy dates back to the times of Adam Smith and early classical economists. However the conventional understanding of human capital formation through education became popular only in 1960s through the pioneering studies of T. W. Schultz and G.S. Becker. It is postulated that education increases productivity of human beings which scales up the labour market returns through amplified earnings at the first place along with elevating the quality and type of employment.

The present research study is a modest attempted to explore this intertwined relationship between higher education and labour market in West Bengal.

Objective of the Study

The study examined the following questions:

- What is the pattern of educational attainment of the population of West Bengal by gender, caste and region? What is the pattern of educational profile of the working population in the state?
- How higher education is related to the following labour market indicators, such as work force participation rate (WPR), Labour force participation rate (LFPR), unemployment rate, employment status, occupational status, type of industry.
- How do gender and caste play pivotal roles in determining the relationship between the higher education and labour market status.

Methodology and Database

The study has primarily utilized the secondary sources of information and mainly based on the unit level data collected by National Sample Survey Organization (NSSO) in 61st round (Employment and Unemployment survey, 2004-05; schedule 10). The unit level data has been used as it provides exhaustive information on educational attainment, consumption expenditure, employment status, activity status, industrial classification of working population, occupational classification by educational attainment, gender, caste and region. The estimates are computed by using NSS population weights. Sources like Census and Selected Educational Statistics by MHRD have also been used for supplementing the population and enrolment related information in the initial chapters. A major portion of study uses descriptive statistics (quantitative) to capture the relationship between education, especially higher education and labour market In India, gender and caste are two such critical factors which play pivotal roles in determining one's educational outcome and thus the position in labour market. West Bengal is not an exception in this context. Thus, the study tried to find out how the population of the state (gender-wise and caste-wise) with different educational qualifications performs in labour market. The indicators on the basis of which labour market performance was judged are - work-force participation rate (WPR), labour force participation rate (LFPR), unemployment rate, employment status, occupational status, type of industry in which they are placed. The study focuses on how the population of West Bengal having higher education qualification is performing in labour market vis-à-vis the population segment without higher education.

Major Findings

The present study has been organized in eight chapters and the major findings are summarized as follows:

- From a cursory picture of educational profile of West Bengal it was revealed that more than 30 per cent of total population of the state is illiterate and literates below primary level of education are 22 per cent (NSS 61st round). Another 20 per cent have qualification only upto primary education. The percentage of population completed upper primary education is 12.6 per cent and that of secondary education and higher secondary are 6.0 per and 3.5 per cent respectively. The population with diploma/certificate course is almost negligible (0.2 per cent), which also points out the negligence towards vocational education in the state. The situation of higher education is also very dismal, as only 4.2 per cent of total population attained graduate, post-graduate or higher degree.
- The rural urban divide with respect to education is very prominent in the state, especially in case of higher education. Data reveals that, while around 11 per cent of urban population could attain higher education in the state, the same for the rural region is below 2 per cent. The estimates also suggest that the regional dimension is playing a crucial role in determining individuals' educational outcome. Amongst the urban men while almost 18 per cent could complete higher education, the same for rural male is only a little more than 5 per cent. The figures are even more daunting for females; while approximately 13 per cent of urban female population completes higher education the same for rural females is as few as 2.7 per cent.
- Regarding gender disparity in educational attainment, the study suggests that incidence of gender disparity increases with the increase in educational level. Interestingly this gap is significantly reduced at the higher education level.
- MPCE (monthly per capita consumption expenditure) is used as a proxy for economic status of a family, in the present study. The MPCE-class-wise data shows that the income level and educational attainment is positively related. The study also reveals that population belonging to the high income-classes do not experience any gender and caste wise inequalities in educational attainment at such. Even if in some cases they do come across any kind of gender or caste-wise inequalities, the degree of that is comparatively smaller than the rests.
- Corroborating the findings of existing literature, the current study also reveals the
 persistence of a positive correlation between educational qualification and labour
 force participation in the state. The labour force participation rates among the
 educated population shows an inverted U-shape, implying, among the educated
 population the labour force participation increases with the increase in educational
 qualification and reaches its peak at diploma/certificated level and at the higher
 education level it declines slightly. Workforce participation rate also follows the
 almost similar trend. The estimates show, while WPR of the population with below

- primary education is only 25.9 percent, the same at post-graduation and above level is 60.9 per cent.
- Unemployment rate increases as one moves up in the educational ladder. This phenomenon is very common all over the world. A probable reason might be after acquiring a certain level of educational qualification people become rigid about their occupational preferences. Thus they opt to wait (remain unemployed) until they get a suitable occupation of their choice. However, interestingly in the case of West Bengal the unemployment rate among females remained constantly lower than that of males except for higher education level. At the higher education level the unemployment rate amongst females is greater than that of males.
- Another significant finding is the proportion of female population having higher education qualification, who are engaged in *only domestic duty*, is very high (40.9 per cent) in compare to with of *all* women population (25.6 per cent) of the state. The figure for males under this category does not change irrespective of educational qualification. This result once again proves the persistence of patriarchy and gender-stereotyping of work in the society, even within the 'so-called' educated population.
- Regarding the type of employment status reported by workers in NSS under UPS category, one can differentiate the activities into three categories: self-employed, regular/salaried and casual workers. The pattern of education and activity status linkage clearly shows that with the increase in educational level, the proportion of population going to casual workforce consistently falls and that of regular/salaried workers significantly improves. A significant finding is that population with higher education qualification are mostly engaged in regular status employment. The study also suggests that majority of highly educated males and females are engaged in the activities under tertiary sector. Gender parity is observed to improve in case of three sectors, namely education, healthcare and social work.
- The caste-wise educational attainment data shows that in West Bengal amongst all social groups the non-SC/ST/OBC category people are in far better position than SCs/STs. The OBCs are also in comparably better off situation than other two backward castes. Illiteracy is highest among STs, whereas the incidence of illiteracy is less for OBCs than that of general population.
- The caste-wise higher education profile of the state depicts that, the percentage of population among SCs and STs who could complete their higher education is below 1.3 per cent and 0.96 per cent, respectively. The same figure for the non-SC/ST/OBC and OBCs are 5.57 per cent and 3.61 per cent, respectively. Across all caste groups, the gender disparity increases with the increase in educational level.
- It is also evident from data that with the increase in educational level, the regular jobs are being cornered by the non-SC/ST/OBCs. Even if a few people from backward caste group are engaged in some sort of regular type of employment, they are having very low educational qualification. This indicates that most of them are engaged in either low end job or working as lower category staff in the hierarchical structure of an organization.
- Regarding the occupational type, the data reveals that the majority share of higher educated workers, irrespective of all castes, are mainly engaged in three high end

jobs, i.e. 'Professional and technical', 'Administrative, managerial etc' and 'Clerical'. The caste wise distribution of population, across different educational levels also show that in most of the high-end occupation, the highly educated population are either from the non-SC/ST/OBC or belong to OBC category.

In a summary it can be stated that higher human capital in form of higher education actually enables one to perform better in labour market. But the unequal distribution or inequality in accumulation of human capital may operate along with number of dimensionsgender, caste, region, economic status etc. Moreover, the inequalities in educational attainment and disparities in labour market outcomes are mutually reinforcing and thus cyclical in nature. Therefore to promote equal access to education, public investment in higher education is essential.

JOURNAL OF INDIAN ASSOCIATION OF SOCIAL SCIENCE INSTITUTIONS (IASSI)

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For India and SAARC Countries, including postage: Rs. 400/- for one year, Single copy Rs. 100/-. For other countries: US\$ 75 per year or equivalent, including postage by surface mail.

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Book Reviews

R.P. MOHANTY and D.N. BISWAL (2009): Elementary Education in Tribal India – Education Vs Welfare Department Schools. New Delhi, Mittal Publications, pp. XVIII+161, ISBN-81-8324-280-4, Price ₹450/- (Hard cover).

Mohanty and Biswal's book is based on a comparative study of the performance of primary schools functioning under Education Department and Welfare Department in the two States of Orissa and Chhattisgarh, where a good number of Scheduled Tribes are residing. On the other hand, Dave's book is a guide book for teachers and parents for handling children with learning disabilities.

As per 2001 census, Scheduled Tribes constitute 8.2 per cent of India's population, but their literacy rate is 29.41 per cent as against 64.84 per cent for the entire population of the country (India 2010). Though considerable efforts have been made by government in recent past to expand and improve the quality of primary education, but still a lot more need to be done to improve the situation. In a study, poverty and student dropout in Orissa; Tarujyoti Buragohain (2009) reported that the dropout rate at primary school level is highly correlated with poverty, illiteracy and high percentage of population, belonging to SC/ST categories in Orissa (Journal of Educational Planning and Administration, April 2009). Next S.C. Panda (1998) suggested that in order to make tribal education programme successful in Orissa, one has to overcome MANY impediments such as language problem, inadequate educational facilities in predominantly tribal areas, prejudice and suspicions of tribal people towards others, irrelevant course content, high dropout rate, lack of motivation factors, uncongenial home environment and severe poverty etc. (p. 13)

The study was conducted in primary schools located in Sundergarh district of Orissa and Raigarh district of Chhattisgarh. The objectives of the survey are: to find out the approaches of the Education and Welfare Departments in providing education to the students in the Tribal Sub-Plan (TSP) areas through their respective schools; to find the academic performance of the students studying in two types of schools; to find out the reasons of irregular attendance and dropout among the students; and to provide suggestive action plans for the proper implementation of the primary education in the TSP areas of the sample States in particular and of the country in general.

The sample size of different units includes 43 schools, 86 teachers, 430 continuing students, 215 parents and 86 village elites including the local elected and selected leaders of the two sample states. Out of the 43 schools, 19 schools (12 education department and 7 welfare department) of Sundergarh district of Orissa are included. From the Raigarh district of Chhattisgarh, 24 schools, 12 each from education and welfare departments are covered. The performance of these schools have been shown in terms of enrolment, attendance, rate of dropout and marks in the on the spot examination conducted during the field work was taken as a measure of achievement. For estimating the retention of students, the total number of student of all the sample schools of one department entered in class one in

academic year 1996-1997 have been taken to be as 100 per cent, and from these, the total number of students to the subsequent higher classes in different academic years have been taken into account. Similarly, dropout figures have been worked out. The data was generated through a set of schedules which appear in Appendices (pp.117-147).

The main findings of the study are as follow. The physical condition of most of the welfare department schools is better than those of the education department schools of both the districts. Majority of welfare department schools have three classrooms, on the other hand, a few education department schools of Sundergarh district have two classrooms, but a majority of Raigarh district schools have three classrooms. However, most of the teachers of education department schools of both the districts opine that the available space for the students is not sufficient. The average number of teachers in welfare department schools is more than their counterparts in education department schools are trained in comparison to their counterparts in education department schools. Comparatively, more students of welfare department schools are having all the study books with them than those of their counterparts in education department schools. Similarly, sufficient quality teaching aids are available to majority of schools of the welfare department in comparison to schools of education department.

A major problem of the tribal students is the language problem. They are not able to comprehend the content of the subjects taught by teacher in the classes. It is desirable that the teachers also use the local dialect in order to enable the students to understand the content. Most of the schools of both the departments suffer from mal administration. About half of the schools have been supervised only once by higher authorities in the last academic year. A majority of both teachers and students are not satisfied with the mid-day meals provided to them. In Sundergarh district, the attendance pattern of the students of the welfare department schools is much better than those of the education department schools. But in Raigarh district, the attendance-pattern of students in schools of both the departments is excellent. On the day of inspection by the study team in Sundergarh district schools of both the departments, the percentage of absenteeism is more in lower classes than higher sides. But in Raigarh district, more or less equal percentage of students are found to be absent in both the department schools. Among ST students in Sundergarh district in the education department schools, only 28.44 per cent of students were retained in class V, but in Raigarh district, 34.62 per cent of students were retained in class V from those admitted in class I in the academic year of 1996-1997. For welfare department schools in Sundergarh district, 42.67 percent were retained in class V, but for Raigarh district, the retention percentage was 70.49.

In the on the spot examination conducted during the survey, the performance of students of both the department schools of Sundergarh is found to be better than those of the Raigarh district. But, in Sundergarh district, the percentage of students of education department securing 60 per cent of marks is found to be more than those of the welfare department schools, but in Raigarh district, a reverse trend is marked.

The causes of irregular attendance and dropout among students are: disinterest in education, poor economic conditions of parents; engagement to children in agricultural and other activates; looking after younger siblings during the absence of parents; lack of study books; long distance of schools; lack of security to reach school through jungle, roads etc., teacher absenteeism; inability of parents to provide light/kerosene for school children

during evening hours; lack of ability of children to comprehend the medium of instruction in the classes; lack of sufficient teachers in schools; poor performance in examination and apathetic attitude of the non-tribal/non-local teachers towards the tribal students etc.

Some of the recommendations made to improve the delivery system in the tribal areas include; there should be at least one classroom for each class with sufficient space to accommodate the students; awareness campaign about the value of education should be conducted in the tribal villages; formulation of village Education Committee in every village. The Committee members need to be involved in supervision and administration of schools; provide one teacher for each class; recruit preferably tribal teachers for such schools, if available; teaching aids may be provided to schools and used in teaching; better infrastructure facilities; effective supervisions by school administrators and improvement of the quality and quantity of mid-day meals supplied to the students. The school holidays must coincide with the local festivals of the Tribal people and there should be job guarantee for the educated tribal people.

In sum, the two book deals with an important aspect of education that is primary education in tribal areas. For the education of scheduled tribes, it is imperative to make education relevant to these people. The books will be of interest to both professional and general readers interested in the education of tribal children.

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Tazeen FASIH (2008): Linking Education Policy to Labour Market Outcomes. World Bank, Washington DC. Paperback. Pages 96. ISBN 978-0-8213-7509-0.

Various studies on the returns to education clearly indicate a strong linkage between the level of education and earning of an individual. This has been further strengthened with the help of human capital theory developed by Theodore William Schultz in 1961. The basic premise of this theory evidences that education helps in improving the productivity of a labourer and hence his/her earnings. As a result of this, the economic status of the individual improves which help him/her to move out of poverty. But the degree of correlation between education and earning depends on a number of factors like educational policies of a country, country's level of economic development and the socio-political conditions of the nation. Further, a number of studies using Mincerian earning function (1974) evidence a consistent and positive relationship between the years of schooling and earnings, both in developed and developing countries. However, a third catalyst known as labour market also works to strengthen the relationship between the levels of education of an individual and his/her earnings. The labour market condition of a country plays an important role to recognise the level of the skill an individual posses and accordingly to place him/her in the right place. Under this backdrop, the present book of Tazeen Fasih assess how education can increase income and help people to move out of poverty with the help of labour market policies for two of the poorest regions of the world namely Ghana and Pakistan.

The objective of the present study is to review what is known about the role of education in improving labour market outcomes, with a particular focus on policy considerations for developing countries. The report presents findings from current literature on the topic, which offers new ways of looking at the returns to education, together with evidence from the analysis of primary data and background studies of education and labour market issues in Ghana and Pakistan. This book emphasizes the importance of a holistic approach to analysing education-labour market issues, with particular stress on education market diagnosis. The study attempts to identify the key policy issues that facilitate the role of education in improving labour market outcomes, through better access to opportunities and better returns to education. The complexities of education-labour market linkages have been illustrated with the help of micro data collected from the Ghana and Pakistan.

The basic framework of education-labour market linkages is examined in the second chapter of the book. At the most basic level, the linkages between education and the labour market can be defined as a three-tiered relationship namely the determinants of education, educational outcomes and employment outcomes. The first tier of linkage (the determinants of education) includes both demand side as well as supply side factors. On the demand side, these determinants are child and family characteristics; community and societal characteristics whereas the supply side includes school characteristics and other inputs. The second tier of linkage (educational outcomes) considers the quality and quantity of education which are determined by a range of factors including an individual's family and community, school characteristics, time spent in the education system, and the type of education provided in the educational institutions. Important educational outcomes thus include cognitive and technical skills; general and specific knowledge; and values that help to prepare individuals to enjoy healthy, productive, and fulfilling lives. The key determinants of third tier linkage (employment outcomes) are degrees attained and grades completed because people who have an adequate education have more chances of ending up employed. An important consideration in labour market outcomes is that employment status can change over time i.e. people who are employed can become unemployed and vice versa throughout their working lives.

After getting the key determinants of different conceptual frameworks, chapter third of the book studies the impact of educational outcomes on labour market outcomes in detail. According to the author, education and relevant skills are necessary conditions for good labour market outcomes for individuals. Both quality (including the content of education) and quantity (years of schooling) together determine the economic impact of a particular level of education in the labour market. Evidences suggest that cognitive skills have large economic effects on individual earnings and on national growth. Findings from the earlier literature also show that the estimated effects of basic cognitive skills on earnings are significant and positive.

The country studies for Pakistan and Ghana, shows that literate persons are much less likely to work in agriculture and the returns to being literate are high in both the countries. Discussing on the returns to quantity of education the author has made an attempt to identify the exact causal effect of education (the years of schooling) on labour market outcomes. The case studies on Pakistan and Ghana illustrate divergent patterns in returns to different levels of education. In Pakistan, the marginal returns to education are generally lower for men than women in both wage and self employment but not in agriculture. For

young people the returns to primary education are much lower than the returns to subsequent levels of education in Pakistan. However, the evidence from Ghana suggests that, with the exception of self employed men, the returns to education are substantially higher at the highest levels of education. The findings also suggests that in countries where the highest returns to education accrue only to the higher levels of education, rapidly increasing education only at lower education levels will not raise earnings substantially and will not prove to be an effective means to eradicate poverty through wage employment. Hence, the policy implications of these findings strengthen the case for public investment in the education of women at all levels in Pakistan whereas targeting of public investment at higher levels of education in Ghana to the poor and talented.

From the above discussion, it is clear that education is an important catalyst for improving the livelihood of individuals. However, the right labour market policies as well as trade and industrial policies need to be in place to create effective demand for educated In this juncture, chapter four of the book analyses the importance of a comprehensive, multi-sectoral approach to analyse the demand for education in the labour market outcomes from a macro-economic context. It has also emphasized the need to streamline education policies so that the supply and demand for skills should match in the labour market. The analysis of Ghana suggests that there is an adequate or excess supply of the skills than required in the labour market in industrial sector due to the poor access of credit and increase in the cost of raw materials for the expansion of firms. Hence, policies aimed at improving the skills of the workforce will have very limited impact on the incomes of those who acquire the skills, or on the performance of the economy, unless policies are also in place that increase the demand for these skills. The framework within which educational supply and demand are analysed thus needs to be broadened to include a country's macroeconomic situation, investment climate and labour market policies which will not only strengthen the diagnostic capacity of education supply and demand analysis but also make the policy approach to education more efficient.

In the concluding chapter, the author has emphasized the importance of a holistic approach to analyse the education-labour market issues, with particular stress on education market diagnosis. The analysis and review of the book points to a number of strong messages for education and its role in determining labour market outcomes which are strongly argued in the literature of economics of education and having a high contemporary relevance in almost all the nations of the world. They are like:

- a) Literacy, numeracy and basic cognitive skills improve individuals' economic outcomes directly or indirectly by enhancing their earnings.
- b) The shape of the education-earning profile appears to be change from concave, in which primary education earns the highest returns to convex, in which secondary and tertiary education earns the highest returns in the labour market.
- c) In countries where there are large disparities in the quality of education between the rich and the poor, and where individuals are systematically sorted into highquality schools by wealth, the poor will attain fewer skills than rich for the same quantity of education.

In concluding remarks, it is found that, the present book of Tazeen Fasih has examined the issue of education policy and labour market outcomes from a multidimensional prospective. This will help the policy makers of any nation in the world in general and particularly to Pakistan and Ghana for restructuring their education sector to wipe out the demand-supply mismatch in the labour market outcomes. The policies of a nation should aim at improving the quality of education by spending efficiently and by adapting the basic and post basic curricula to develop the skills increasingly demanded on the global labour market, including critical thinking, problem solving, social behaviour and information technology which will ultimately help a nation for its socio-economic development.

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M.A. SIDDIQUI; A.K. SHARMA and G.L. ARORA *eds.* (2010): **Teacher Education**. National Council of Teacher Education; New Delhi, Price ₹750 / US\$ 50. Pages 530.

In an earlier review of NCTE's monumental work viz. *Policy Perspectives in Teacher Education; Critique & Documentation* (1998) I had accused the NCTE of deliberately confusing its clientele about its official goal and for its lack of honesty and proper understanding of its mandate so very trustingly assigned to it by the Central Government. But this time round this job has been done by the NCTE itself. I invite all serious readers to read what the NCTE has to say on the NCTE itself. The self-image is described in the ensuing paragraphs: Several words used in the Introduction have been borrowed from the present reviewer's published books or the papers without any acknowledgement.

"The system of teacher education in India is presently in a state of turmoil. The past few years have witnessed unprecedented expansion in almost all sectors of teacher education, specially in respect of elementary and secondary teacher education programs..... There is a perception that the deterioration in standards is due to the uncontrolled expansion of the system of self-financing sector, without proper assurance of maintaining quality in teacher education by not providing proper infrastructural and instructional facilities or by not recruiting the required number of properly qualified staff."

This perceptual criticism does not end here. The NCTE also accuses the state governments for its own failures. "The inability of the state governments to set up new teacher education institutions or to provide grant-in-aid to the new institutions gave impetus to the education system to the establishment of self-financing institutions." This is how self-financing institutions stand both justified and condemned in the eyes of the NCTE.

The interesting part of the above description is that this is how the NCTE is totally absolved of the role it has played in this mess and wishes to stand clear of the dirt it seeks to stick on the state governments. The second part of the story is that the readers are deliberately being misguided about the sad state of affairs teacher education has fallen into. Now read the defence of its own doing:

"The dissatisfaction with the system of teacher education and its quality is not a new phenomenon." This is how the NCTE takes cover behind J.P. Naik's Report of the Education Commission (1964-66) i.e. if there is something wrong with the NCTE it has in fact inherited the sins from the past. But the fact is that nothing of the sort had ever happened the way it is being said. J.P. Naik merely repeats what he had written in his book in the 1930s. He wrote this book when he was looking for a job and added the name of Syed Nurullah to his book

brought out by Longmans. Since no good book on the History of Indian Education was available then it became popular. There are two facts about the book that need being mentioned separately. The data collected by a young man at that stage had no parallel in India's educational history. What a laborious job! This fact must give Mr. Naik all credit that he deserves. But no one expected that such a young man would interpret the data very sagaciously. Indeed, most of his conclusions arrived at and the evidence given to support the same do not match. The industry he had shown in the collection of the data did not justify his interpretations. Mr. Naik was no historian; therefore, he repeated his earlier conclusions in the report of the Education Commission. Sadly A.K. Sharma too has no necessary historical background to do justice to his explanations. For instance, he does make an effort to explain why Regional Colleges of Education were initially opened but fails to explain why they are getting multiplied now without an apparent rational cause.

The other question is that Dr Sharma talks of Education/Teaching being a Profession. Is teaching a profession and how? Are 'training' and 'education' equivalent? While India started with a teacher training programme in 1793 under Norwegian Missionaries; the Calcutta Commission (1917-19) headed by Sir Michael Sadler made it a theoretical 'subject' leading to making it a 'Discipline', thereby giving rise to a dichotomy in India's educational system. While West Bengal, Orissa, Bihar and the entire North Eastern Part follow the Calcutta Commission's recommendation, the rest of the country regards this 'training' programme. Why is this so? We already have a problem on hand of trying to equate M.A. Education with M.Ed. If the NCTE experts do not explain this tangle who else would? Is M.A. Education a professional degree and does M.Ed. lead to a Discipline?

One wonders whether this is a favourite cup of Sharma's beverage. Sharma would be well advised to learn a little more about the terms Education/Training before writing on such a subject.

Other than Dr. Sharma's misleading paper; there are two more papers on the subject of claiming teaching to be a Profession. Both these papers give lexical meaning of the term Profession. They inform us that it requires extensive education in a given area to make someone a professional. Now by any norms to become a 'famed' teacher one does not require any education beyond what one has to teach. Did Mr. Sharma undergo any extensive training for the job he claims he has an expertise of? If an in-depth study of any single university were to be made where Education is taught including the Department of Education of Delhi University one would be surprised to learn that majority of their teachers has had a perfunctory education in order to qualify for being professionals. It would appear that in Delhi University those who never went for any training/education hold the senior most positions in the faculty. In fact, those who are supposed to know more have the least qualifications for the positions they happen to occupy. Of those who also write about Teachers professionalism S. Mohanraj alone knows his beans. For a teacher of English Language extensive education includes UGC's Summer Schools where additional inputs are provided to teachers of all subjects. While the service of the British Council makes some of English Teachers professionals, others qualify on their merit.

My second comment is on the choice of scholars for the present volume and their work in the area. Going through the list one finds Passi and his ex-students or colleagues of the great M.B. Buch's days figure predominantly. 'Buchians' function in a herd-like manner. Their scholarship is rarely original. For instance, Passi copied norms for the NCTE from somewhere. He copied only the administrative norms and not the academic norms.

Consequently, the NCTE has only administrative norms and not academic norms. It is he who paved the way for getting NCTE's approval via totally hired set-up.

G.L. Aora's fame lies in making Professor Yashpal – a legend in the field of school education. His report on reducing the load of a school going child's bag became an instant hit. No one has since asked either Arora or Yash Pal what kind of discovery were this and what success either achieved; except making appropriate sounds in academic gatherings.

Of the 20 contributors, majority come from three places a) Baroda, b) NUEPA and c) the NCERT. Most of NUEPA staff is Buchian. It is a matter of speculation if India has any scholarship available beyond this bunch of 'mutually admiring society'. The NCTE has not produced a single research study on how the teachers are actually being prepared in Universities. People like V.P. Garg hide themselves behind loads of statistics without giving any conclusive remarks. For instance, does NCTE know how Meerut or Agra Universities are awarding Education degrees? Take an example, since in both these Universities a ban is imposed that no pupil teacher can score more than 80% marks in practice teaching; those who pay ₹20,000/get these marks. Each college passes out future teachers with such certificates. These high-scoring prospective teachers are not known to have gone to any school for practice teaching in order to qualify for obtaining these marks. Everything is arranged. Now this is Teacher Education thanks to NCTE norms. But does anyone write about this? Is this what makes one a professional? The complicity of the NCTE itself is by now well known. Since price-tags are well advertised and do not stop until one reaches the top, talking of professionalism in such situations appears a cruel joke.

Now I come to the last part of the review – the content wherein the real scholarship can be gauged. What are the new areas touched and how advanced is their level of information?

In Sanskrit there are two words used for entirely two different levels of learning. One is *Vidya* and the other is *Jnana*. While *Vidya* is teachable *Jnana* is not. The latter has to be acquired through meditation or intuition. The first term is used for scholarship and the second for wisdom. I leave it to the readers what they think of the scholarship displayed when they read the write-ups included in this volume.

Firstly, there are scholars better qualified to talk of the areas in teacher education than the one's included in the present volume But then they do not qualify on other counts. Secondly, it is difficult to justify writing about areas which the writers hardly know about. For instance, Research in Teacher Education by D.R. Goel and Chhaya Goel only reveals that their data is both haphazard and ridiculous. They do not seem to have ever seen the surveys Buch and his team brought out so laboriously. In the area of Foundations of Education they fail to include both Sociology of Education and Comparative Education. Their history of Teacher Education does not start from the first Ph. D. in Education from Bombay university and neither does the duo know that over a period of time new areas have been added to teacher education. And lastly, the write-up is presented in Gujrati lingo with English script. This is a compliment that the Editors must accept. I am sure they did not know about Khosla's Ph.D. which stands included in the write-up. The mystery needs verification.

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Adrian G. MULKEN and Cathal HIGGINS (2009): Multigrade Teaching in Sub-Saharan Africa – Lessons from Uganda, Senegal and the Gambia. Washington, D.C.: The World Bank. ISBN-13:978-0-8213-8065-9 (Soft cover), Pages: 42, Price: Not Known (World Bank Working Paper).

Multigrade teaching, a pedagogic arrangement where one teacher works with two or more grade levels at the same time in a single classroom, is a policy option which is paradoxically relevant for educational settings both in developed and developing countries. It is now "a routine part of education provision in many of the world's high-income countries" (p.5) and a promising option for low-income countries where it can contribute to achieving EFA goals by giving access to school to marginalised or hard to reach children in remote low-density areas. Even though reliable statistical data are difficult to come by, it is estimated that as many as one-third of all classes throughout the world are multigrade classes. This explains the abundant literature on the topic and the existence of multinational research projects such as the Learning and Teaching in Multigrade Settings (LATIMS) project (See Little et al. 2006)

Little (2001) synthesized the knowledge and practice of, and research findings on Multigrade teaching and proposed an international agenda for future research which underlines the need for context-specific questions and comparisons and more research on the practices and training needs of multigrade teaching. This underscores the interest raised by the publication under review, *Multigrade Teaching in Sub-Saharan Africa – Lessons from Uganda, Senegal and the Gambia* by Adrian G. Mulken and Cathal Higgins, published in 2009 as a World Bank working paper.

The authors set out to present a synthesis of case studies carried out in three Sub-Saharan African countries with different perspectives on multi-grade teaching: Uganda, Senegal and the Gambia. The book begins with a foreword by Yaw Ansu, Sector Director, Human Development for the Africa Region at the World Bank, then follows an executive summary (p. viii -x) and a one-page introduction (Ch. 1).

In Chapter 2 (pp.2-8) the authors explain that Multi-grade teaching has particular relevance for Sub-Saharan African countries because it is a "viable mechanism for provision of school near to small communities", which reduces the costs of travel for the poorest children who would not find a conventional school at a walking distance. It can also help to address the uneven grade distribution often found in the contexts where a sizable number of the 33 million Sub-Saharan African children are still out of school live. Statistics from both developed and developing countries, given on p.5, show that Multi-grade teaching concerns a large proportion of classes (70% in Finland, 84% in India). The percentages are smaller in Sub-Saharan African countries (36% in Burkina Faso and 26% in Zambia). Multi-grade teaching can benefit to disadvantaged children (orphans); it helps to reduce the negative incidence of late enrollment and gender disparity, and to improve overall educational experience and outcomes. The Colombian Escuela Nueva experience is given as a successful example of Multi-grade teaching.

Ch. 3 discusses the nature of Multi-grade teaching by examining alternatives to this formula, such as multiage schools, distance education, satellite schools, School hostels and school transportation. Then the various possible ways of organizing Multi-grade teaching are described: one teacher with two consecutive grades or nonconsecutive grades and the single

class school (Ecole à classe unique – ECU) experimented in Senegal. Five possible teaching strategies are given on p. 9: the teacher can divide the class into groups corresponding to grades and teach each group at a time while the other group is assigned some work. He can also find curricular topics common to the two groups and teach them together as one group, rely on teaching materials to allow children to learn in an autonomous manner; lastly he can use peer teaching with older pupils helping supervise the younger ones. Skilled multi-grade teachers tend to use a mix of these methods. (For a discussion of the advantages and weaknesses of some of these options, see Cash, 2000).

In Ch. 4 the authors describe the practice of multi-grade schooling in the three countries studied, in terms of the context, the history of implementation, the preparation of teachers and the classroom experience. The key pedagogic issues raised by multi-grade teaching are summarized in Ch. 5. They relate to the need for a flexible curriculum, the implications of Multi-grade teaching for class size, school management, teaching and learning resources, the involvement and support of parents and the community, and costs.

Not surprisingly, the situation varies from one case to another although some of the problems are common. Because of the absence of systematic pre-service and in-service teacher training, multi-grade teaching skills are often acquired by "just doing it", and teachers tend to use quasi-monograde methods by teaching each group separately. The absence or shortage of suitable teaching materials make it difficult to implement some of the tasks crucial to the success of the approach, e.g. autonomous work by the groups not attended by the teacher. Multi-grade teaching is generally perceived in the three cases as an emergency solution to be progressively abandoned through the provision of new teachers. The implementation of multi-grade teaching was also complicated by the organization of the curriculum (change of language of instruction in primary 4 in Uganda, strong national curriculum in Senegal and the Gambia), high turnover of teachers and specialization in specific subjects.

There were however positive signs. Although most teachers found multi-grade teaching to be "hard work", many had positive attitudes and demonstrated the requisite skills. In Uganda, the innovation was inspired by a study visit to the Colombian Escuela Nova schools and the preliminary information and sensitization resulted in fairly supportive attitudes of the local communities. There was evidence of some pupils learning to work independently, and learning outcomes in multi-grade teaching schools were "similar to, or higher than, the levels of achievement in neighboring monograde schools" (p. 15). In the Gambia, the financial incentives introduced by the government (bonus of upto 40 percent of salary) attracted more experienced teachers to MG schools.

The last chapter, (Ch. 5) makes recommendations concerning teacher perceptions, teacher training, professional support and retention.

Readers who expected specific and clear-cut answers to some of the key issues in multigrade teaching in Sub-Saharan African countries will probably be unsatisfied because the contexts and conditions of implementation of multi-grade teaching in the three case studies varies so widely, even within each country, that one would hardly expect any reasonable comparable results. Multi-grade schools were not set up as experiments to test their pedagogic efficiency in comparison to the conventional monograde classes but as temporary solutions to the shortage of teachers, to provide access to children in sparsely populated remote parts of the country. Therefore, the posting of new teachers to transform MG schools into conventional schools, perceived by the authors as a drawback (p. 15), will certainly be

seen as a blessing by parents, despite the resulting lower PTR. The pedagogic advantages of MGT could have been tested if this innovation was also tried in towns and affluent neighbourhoods in the countries studied.

The perceived poor quality of multi-grade schools and unsatisfactory learning outcomes are due to inadequate conditions of implementation (lack of specific training for multi-grade teaching, lack of suitable teaching materials), but also to low morale and isolation of teachers posted in the remote areas where MG schools are usually located. All the same, one would have been interested to know whether despite these adverse conditions teachers develop more learner-centred approaches as a result of having to deal with clearly heterogeneous classes, but apparently no clear specific answer seems possible. If the size of the book was not imposed by the series editors one would have wished the authors to include more specific descriptions of what actually goes on in a few classrooms. Also, because of the compact nature of the work, some passages in the executive summary and the conclusion seem a bit repetitive.

The modesty of the facts presented is linked to that of the cases studied. Multi-grade teaching in these contexts was not really backed by clearly defined policy schemes and strong research networks, as is the case for the LATIMS project or the CREATE research programme (See Blum and Diwan, 2007). This does not undermine the merits of the book which is concise and easy to read and nicely illustrated with field pictures taken by the authors and useful boxes. The policy recommendations are quite relevant, particularly those related to sensitization, teacher training and the sustained and coherent commitment of policy makers.

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Serge THEUNYNCK (2009): School Construction Strategies for Universal Primary Education in Africa. Should Communities be Empowered to Build their Schools? African Human Development Series, Washington DC: The World Bank, ISBN: 973-0-8213-7720-8 (Paper Back), Pages: 257, Price: Not mentioned.

The book is a useful handbook for ministries of education, donors, the construction industry, health and sanitation inspectors, architects and materials engineers, research engineers and designers, school management bodies, NGOs in education and school construction, civil society and even anti corruption watch dogs. Those who are keen on promoting quality learning in safe and healthy atmosphere will find this book educative. It is a source book, a guide and a compendium of possibilities in the provision of classrooms to meet the EFA and MDG goals by 2015.

The merit is in the extensive information drawn from a wide range of examples and experiences around 33 African and Asian countries and more than 330 projects. Various stakeholders gain from the conclusions drawn from the analyses carried out and the recommendations or advice given. In the main it gives hope that adequate classrooms for the children in Africa is a possibility only if the various challenges are addressed with insight

and foresight. The work is organized in ten chapters, with notes at the end of each chapter. It is full of tables and graphs to illustrate comparisons between different countries. Text boxes illustrate specific examples and different types of figures ranging from drawings to flow diagrams and frameworks complete the lay out. At the end there are 16 appendixes giving examples and details of various aspects of school construction.

The author presents compelling evidence of the dire state of primary schools in Africa. There are aging schools buildings, mostly temporary in nature, characterized by poor or lack of facilities such as head teachers' offices, store rooms, school furniture, water and sanitary services and lack of space for all children make modern teaching a very difficult task. This is the case and yet there have been a myriad of projects funded by the World Bank and other donors which were meant to address issues of access and quality. Children still learn while seated on the floor, in hazardous buildings or learn out doors with unhealthy surroundings because of poor sanitation and lack of clean water. All these have adverse effects on enrollment, the delivery of the curriculum and the overall completion rates. The buildings pose health hazards. Exposure to dust, wind, heat and other elements in the open and overcrowded classrooms all increase the risk of spread of disease. Indeed most children learn in discomfort and it is not surprising that completion rates are far from the attainment of MDG goals. Here the author should have brought in a few examples of the effects of these conditions such as drop out rates, rates of absenteeism, epidemics in schools, accidents in schools and other indicators that show that these fears are real and need serious attention. Apart from indicating that there are gains in learning when children use good quality schools, the author needed to emphasise that putting children at risk in ramshackle buildings which can collapse and with no sanitary facilities is criminal. We are not only looking at gains in learning but also the safety, wellbeing and the rights of children in school. If these are not highlighted as inimical to education our politicians and economists and education providers tend to settle for compromised quality of schools as long as they perceive that learning is taking place. A plethora of research and project evaluations have lamented this state of schools but whatever efforts are undertaken by governments and the donor community have shown lack of commitment and seriousness. Most of all lack of insight and foresight on the political front to bring coherence in the provision of adequate and architecturally sound designs of child friendly classrooms need to be highlighted. Politicians need to be taken to task for the current status of schools in Africa.

The author acknowledges the task remaining to construct enough schools for the attainment of MDGs is daunting but is optimistic that the challenges can be surmounted especially when the people involved in the planning of provision of education services are aware of what works and what does not seem to work. He then goes on to discuss African and Asian examples of school location planning, construction norms, classroom construction technology, and procurement and contract management. These provide different countries options which they may want to explore and adapt to their different contexts.

He is also quick to point out that school quality norms are usually prescribed by financiers or donors and therefore tend to be diverse. The problem which needs to be brought to the fore is that most governments have set their own norms and standards but fail to enforce their compliance. They give a blind eye to substandard construction and procedures are flaunted with impunity. What needs to be debated is the political will to provide adequate and standard classrooms. Corrupt practices among the chain of stakeholders result in the situation we are lamenting. In his extensive analysis the author

concludes that delegation of construction management to communities offers the best option in providing quality schools in Africa in a cost effective way compared to using contract management agencies, international management bidding, national competitive bidding, NGOs, Social Fund Agencies, MoE Branch offices and even local governments. Obviously this requires that the communities be trainable in carrying out procurement and financial management methods that ensure transparency, economy and efficiency. But most local communities in Africa especially in rural areas are not literate enough to absorb the training efficiently and successfully. Such communities are also prone to manipulation by politicians and other middlemen risking the creeping in of corrupt practices. Leaving this task to them will mean we are confident we have achieved a somewhat foolproof way of going through the contracting, management and quality assurance processes.

The author goes at length to detail how to set up community management in order to empower them through community driven development approaches. He lays out the role MoEs should play in strategizing, policy making, financing, capacity building and setting regulations, while local governments also play the role of supporting the communities in various ways. Communities themselves have specific roles to play in identifying their needs and requesting these from the government. The merit of this book is that it has numerous examples of all what can be done. It is more or less a cook book of community empowerment in constructing schools. The book alerts communities on factors that facilitate corruption and provides guidance on how to limit such practices. All these are so well and good but a host of committees means that the members will constantly be required to execute their roles. The author has not given how these committees are going to function considering that the time they spend on such committees is the time they need to earn their own living. Rural communities are not in paid jobs. Most are villagers existing as subsistent farmers, fishermen and small businessmen, It would have added a bit more value if management of these people managing the construction of the schools was also included in the book. How is the commitment of the villagers sustained during the construction period? Usually corruption takes root when villagers are asked to volunteer when actually they need personal assistance themselves, especially where people perceive they are being exploited. More information on how those countries that have succeeded in sustaining the members of the committees as they go about the business of building their schools would shed light on the contexts for others to learn.

The sector wide approach as discussed by the author has its merits especially as it is meant to align the aid package with government's plans. However others do not think in similar vein and still continue to function through project approaches in school construction. The book does not provide the reasons why these differences exist. A discussion on these would have offered both donors and governments some contextual insights into the financing of school construction and the problems other donors are facing in shifting from the project approach to the SWAp. This has been debated in various fora and including it here would complete the objectives of the book. Overall the book gives a lot of insights in school construction modalities, settling on community management to manage investments in initial infrastructure and maintenance amounting between US\$3 to US\$4.7 billion annually for eight years until 2015.

Chancellor College PO Box 280, Zomba, Malawi Demis Kunje dekunze@yahoo.com André BETEILLÉ (2010): Universities at the Crossroads. New Delhi: Oxford University Press, Pages: 194+ index, (Hardbound); ISBN: 0-19-806796-8 Price: ₹ 550

This book is a collection of a dozen lectures and addresses, including convocation addresses, delivered by André Beteillé at different universities in India during the last decade, particularly during the second half of the decade, except one convocation address delivered at the Tata Institute of Social Sciences in 2001. Some of them were published in professional journals, including in this *Journal*. Beteillé presents in this book a scholarly, critical and perceptive description of a variety of critical issues in university education in India, including the historical growth of universities in Europe and India, contemporary status of the Indian universities, the process of the universities becoming socially inclusive and the problems it created, social theory, social policy, social science research, institutions and networks. The book ends with a discussion on 'the viable university.'

The issue of social inclusion in universities has been an important theme that recurs often in the book under different titles. The issue of social inclusion, which becomes too complicated when viewed along with the issues of academic excellence and scholarship, is an issue on which Beteillé puts forth strong arguments, drawing historical and contemporary experiences of the universities around the world. Universities everywhere started as elite institutions, but gradually got democratized; ivory tower institutions became over the years popular institutions; and hierarchical structures of the universities gave in gradually for the universities to change in the direction of greater equality. Universities which were essentially regarded as institutions striving academic excellence as the sole objective, became instruments of social equality. However, as Beteillé notes, the process of democratisation of Indian university system has not always been a smooth and orderly process. Social and more importantly political pressures to accommodate different communities and classes, have lead to "rapid and sometimes reckless expansion" of higher education (p. 17). Often it was felt and even observed that quality and excellence got traded off while the universities became more socially inclusive. This is so in India. But, in contrast, universities in Europe gained academically in the long run when they became socially more inclusive between the middle of the nineteenth and the middle of the twentieth centuries. As Beteillé highlights, these outcomes depend to a large extent on the process through which the universities become socially inclusive and the forces by which that process is driven. It also requires that the supply of the talent on which the universities depend is continuously augmented. It requires strengthening of school education, so that quality graduates emerge from the schools, who seek admission in universities. After all, school and higher education are organically linked together and one cannot develop one level, at the cost of the other. Beteillé argues strongly for the improvement of school education for the improvement of social access in higher education. The disparities which begin with primary school are carried forward to the level of secondary education and to higher education, and are often magnified there. Reduction in, if not removal of inequalities requires creation of abilities, or enhancement of capabilities. This should start from the school level in a big way, so that schools produce not only large numbers of graduates but also graduates from weaker strata of the society who will be eligible for admission into higher education. Otherwise expansion of higher education takes place by relaxing academic standards for admission, which will push down the quality of higher education. Beteillé is quite critical of caste-quotas in admission of students and in employment. The quota system introduced originally by the British in the erstwhile state of Mysore and in Madras Presidency more than 80 years, has "virtually closed the door to all policies other than the policy of numerical quotas to make the universities more socially inclusive and more diverse" (p. 57). It may be wrong to state that Beteillé does not favour quota systems or affirmative action. In fact, Beteillé does favour affirmative action, but that kind of affirmative action that is based on a respect for autonomy of the institutions and on trust in their selection procedures; and the universities should be required to adopt admission and recruitment procedures without fear or favour and in a socially responsible way (p. 58).

As Edward Shils observed, universities of the twenty-first century have to operate in an intellectual environment that is radically different from that of the nineteenth century and earlier (as quoted by Beteillé, p. 95). The objective with which universities were set up in the nineteenth century were much different from the objectives of the present century universities. Can the twenty-first century universities be all-encompassing like the old ones? Beteillé, says 'no'. If the universities of the present day seek to be like the old ones, "they are not likely to meet with much success" (p. 193). So the universities of the present century face difficult challenges and uncertain future. The challenge is clear. "They must expand and multiply, and they must be socially inclusive. But if they are to retain credibility as centres of science and scholarship, they must also be selective in appointments and admissions and in the award of degrees. No modern university can tolerate discrimination on social grounds; nor can it survive as a centre of science and scholarship if it fails to discriminate, 'without fear or favour', on academic grounds" (p. 96). In the present era of 'mass university systems', universities and university systems have expanded in size. Sometimes the expansion has been reckless like in India, creating various kinds of problems, including noninclusive character of the universities. Beteillé clearly warns that attempt to reduce inequalities through identity politics will be self-defeating. The massive expansion in India, have not resulted in creating an inclusive society. A socially non-inclusive society cannot produce an inclusive university system.

In his address on 'Social Theory and Social Policy', Beteillé argues that the relationship between social theory and social policy is a complex one. Well intended social policy may not succeed unless there is a clear understanding of the existing constraints and choices. In fact, social policy formulation needs to be backed up by a sound understanding of social theory. Social theory might help one to examine the issues somewhat dispassionately and in holistic fashion. This is critically needed and social science research institutions have to nurture this perspective. In the same address, delivered at the Tata Institute of Social Sciences in 2001, Beteillé reiterates his strong views on inequalities that have been so eloquently made in his earlier writings (e.g., in The Idea of Natural Inequality and Other Essays, 2003) that certain inequalities, for example, inequalities in income, education and occupation cannot be eliminated, but they can be regulated. It will be difficult to provide education of the same quality to all members of society and impossible to ensure that they achieve equal success; or no social policy can eliminate the social rankings of occupations. "Education," Beteillé argues, "does not eliminate social inequality. It has not done so in any country, and it will be unrealistic to expect it to do so in India in the near or even the distant future. But it can and should eliminate the more extreme forms of it and reduce its rigours by enlarging the possibilities of individual mobility. A society that encourages and promotes individual mobility is not a society that has done away with social stratification, but it is closer to the ideals of democracy than one which both hierarchical and resistant to individual mobility" (p. 64). A world which is free from inequalities, contradictions and conflicts – a utopian world does not correspond to the social reality. Hence social policy needs to recognise the social theory as well as social reality.

Commenting on social science research, Beteillé observes that social science research got linked, after independence, to government's development programmes and researchers tend to prefer 'immediate-return research to 'delayed return research.' The later is no longer popular nowadays. The immediate return research produces trivial results and little new insights. Delayed return research is costly, and governments and few funding agencies seem to favour this. But it is delayed returns research that "aims at the accumulation of knowledge on a long-term basis" (p. 73). The course of delayed returns research is uneven and its outcome not always guaranteed; its outcomes cannot be anticipated in advance or it is not clear whether it produces immediate practical benefit or mainly intellectual value. Nevertheless it is important. Beteillé is emphatic when he states, "a deeper and more comprehensive understanding cannot come without a long-term investment in research, and without that understanding, public action will lack direction ... The fact that research does not always lead to fruitful or practical outcomes cannot be an argument against supporting it on a long-term basis" (p. 74). Social science research should go much beyond contributing to policy formulation. Public policy is caught between academic and social pressures; and it is not easy to resolve. The social science researchers have a larger responsibility to play in the game. In fact, the distinction between policy analysis and policy prescription is an important distinction that one has to recognise. As the public policies affect the operation and transformation of social institutions, including universities, they are legitimate subjects of sociological enquiry. But a good sociological enquiry should go beyond matters of policy.

A closely related trend, or an associated factor has been the enormous expansion in India of the scope for planning and policymaking within the government after independence; and the government began funding research that is related to its own immediate concerns. As a corollary, as Beteillé noted, many social scientists turned to development studies. Beteillé acknowledges that the problem of development studies by the researchers in development studies raised important conceptual and theoretical questions, but he also notes that policy considerations - immediate ones, began to be uppermost in the research of the researchers in development studies. Availability of easy funding makes it much more attractive (p. 139). In sum, the scope of social science research has changed considerably from the middle of the twentieth to the beginning of the twenty-first century, and so has been the change in the degree of autonomy of individual researchers and institutions. Social scientists may consider the research of immediate policy concern as an important obligation and a service to the nation. Beteillé makes it clear: "the social sciences in India need to break free from an agenda of research of which the main concerns are the policy concerns of the government. In doing so, they will not be acting against the pubic interest but redefining it in broader terms. They should be the first to recognize that while they may have some obligation of service to the government, that is not the same thing as service to the nation or to society as a whole" (p. 153).

The reader finds some points and arguments being repetitive in the several lectures in the book. In fact, the chapters and the themes are quite overlapping and discussion in quite a few places is recurring. Though with careful editing, it could have been avoided; it does not reduce the interest of the reader, nor does it lessen the value of the book. Even if all do not necessarily agree with or appreciate some of the arguments of the author, all those interested in higher education in India will find it a rich collection of stimulating ideas on the development of universities. The scholarly sociological analysis of the universities in India is a fitting dedication to Edward Shils, whose life-long concern had been the development of universities.

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