INTRODUCTION OF HIGHER EDUCATION

Education is the nourishment of the mind with knowledge and it helps in the formation of an integrated personality of an individual. Higher education in India has witnessed an impressive growth over the years. Clearly, for the government, it necessarily has to pool the energies and resources needed to promote female education at all educational levels. Most Indian women do accept their traditional role of dependency on male relatives. However, the possibility of economic independence, through respectable employment, it becomes a reality for women. In this study, I shall delineate the extracts of Indian women’s educational growth for higher education as well as policy implication. Suggestions will be cited eventually to accelerate the overall growth and status of women in higher education in India.

The real wealth of a nation is its people and the purpose of development is to create a healthy environment for the people to enjoy long, healthy and creative happy lives. This is simple but powerful truth is too often neglected in the pursuit of modern materialism and glittering financial wealth. The ultimate objective of planned development is to ensure well-being of the all human being of the nation through sustainable development in terms of the quality and prosperity of life of the people. A healthy, educated and skilled mind can contribute more significantly and effectively to the economic development. There are two major areas in the social sector which requires balanced monitoring with optimum and genuine investment are education and health.

In fact, education is the most powerful input for growth in terms of social, economic, political, cultural and technological transformation of the society. Education is the backbone of the all national endeavours. It has immense power transform the human being into human resources. It is will be mare an imagination for the society to move a single step ahead without education. Education supplies the economy with human resources, with the requisite knowledge, training and qualification to meet the demand for economic development Education has the omnipotent role of preparing national leaders for every walk of life; social, economic, political, cultural, scientific and technological. Definitely education has special value in the contemporary knowledge society with contributes directly and indirectly to the wealth of the nation.

A well educated population, equipped with the relevant knowledge, attitudes and skills is essential for economic and social development in the twenty-first century. Education provides skills and competencies for economic well-being. Education strengthens democracy by imparting to citizens the tools needed to fully participate in the governance process. Education also acts as an integrative force in society, imparting values that foster social cohesion and national identity. The education has facilitated social and economic progress as well as excellent opportunities for women leading to both individual and group entity. Education, in its broadest sense in the development of women, is the most crucial input for empowering the women with skills and knowledge and giving them an access to
productive employments also. Women education is not only expected to enhance the efficiency but also augment the overall quality of life themselves.

1.1 The Importance of Education in Economic Development

Education has multi role in the economic development of any developed or developing country. All resources of the nation play a prominent role in the growth of a country’s economy where human capital is most important resource that leads an economy to growth and prosperity. Education is one of the vital factors for a country to sustained economic growth and it also work as torch bearer for making every government policy in the country. In 20th century, in any country, the systematic investment in human capital is considered as important. Expenditures on schooling, on-the-job training, and other related forms of investment were rather small but it has changed completely during this century with application of science to the development of new goods and more efficient methods of production.

Education and Skill development has become inescapable determinants of a person as well as for the nation productivity during this century. In the era of education and skill development, the 21st century may be called as the Age of Human capital in the primary determinant of country’s standard of living, skills and the gaining of knowledge have become vital determinants of a person’s as well as that of a nation’s productivity. Throughout the developing world, the past decades have seen significant expansion in access to basic education. Many countries are now on the edge of a further enhancement in access to higher education and in effecting stunning improvements in the quality of education offered at all levels. As increasing numbers of students complete their basic education, their demand for education at higher levels increases.

1.2 Education and Productivity of the Country

Undoubtedly, the educational provisions within the country signify one of the prime determinants of the composition and growth of that country’s output. The primary education builds up the base and lays the foundation for future educational development, secondary education all increase the productivity of workers, rural and urban; secondary and along with vocational educational facilitates the achievement of skills and managerial capacity; however higher education supports in the development of basic science and research which provide suitable technology for domestic adaptation and development of fundamental formations of the government which is necessary for economic growth. Education alone, of course cannot alter an economy but the quantity and quality of investment, domestic and foreign, jointly with the overall policy environment, form the other significant determinants of economic performance. However the level of human development has a significant bearing on these factors too. The quality of policy making and of investment decisions is bound to be influenced by the education of both policy makers and managers; also, the volume of both domestic and foreign investment is likely to be larger when a system’s human capital supply is extra abundant.
1.3 Changing Role of Higher Education in 21st Century

The role of higher education is changing over time because objectives and functions of higher education are under speedy transformation. The best method of higher education which provides the purpose of development of society is to train people through diversified courses capable of tackling the rising problems that beset them. Nowadays, on the one hand these problems are moral and ethical, and materialistic on the other hand, which are related to basic requirements of life, such as food and nutrition, health and sanitation, housing and shelter. These basic requirements can only be fulfilled through economic activity and the higher education system is harnessed to provide the essential skills and expertise along with healthy moral values to run the system in order that these basic needs may be supplied. In a stagnant and subsistence economy the role of higher education may be limited only to mind and character but in a modern system: an information based industrial and commercial economy, higher education has to take care of many necessities of development and sustainability.

Thus, in the present condition higher education cannot justify its existence by providing only higher academic learning for mental or spiritual development, it has to express the required skills for economic development in order that natural resources are explored and exploited and their inefficient use is checked, goods produced, stored and distributed efficiently, services managed well for the well being of people at large and resources preserved for future generation. Surely, generation of such skills would not only enable solutions to be found to present problems but also prepare the recipients of higher education tackle successfully the difficult and dynamic problems of the future. That education provides people with the skills to grow and deal with the economy and related services and therefore, investment in education is an investment in human capital. The higher education provides not only skills for performing vocational tasks, but also promotes social values by encouraging upward mobility in the society, and thus acts as a screening device to select the most competent and ablest people for the best social roles in jobs.

The benefits that both industry and university can obtain from industry-institution dealings are fairly well known and well documented. It is recommended that for connecting higher education with development, India’s industries, including public undertakings, should adopt some educational institutions as their own research and development house, which will provide the research pursuits of education system rewarding.

1.4 Challenges in Higher Education

The aim of education is to achieve overall development and enjoy enlightenment of mind, broaden the vision, enable character building which can be beneficial to the individual himself and to the society and nation at large. Dealing with the problems and challenges in the field of higher education one has to perceive the scenario in totality. The socio-cultural, political, economic and technological advancements are to be considered and analyzed while viewing the prospects of higher education in our country.
In this era of globalization and liberalization, India is undoubtedly becoming progressively more integrated into the global economy. In such a situation, the role of higher education becomes all the more important and crucial. It should identify the emerging challenges and respond to them more adequately and effectively. In today’s world of high competition and fast changing technology, good quality higher education is necessary for the survival as well as socio-economic development of a nation. India has an advantage of a ‘demographic dividend’ compared to developed countries which have an ageing population. However, full potential of this advantage can be realized only through a well planned and well organized system of higher education. There are various challenges in the field of higher education which are to be met through a time bound action plan. The very large population and multiplying financial burden on the existing conventional education system is one of the challenges of higher education. An alternative education system needs to be operationalised. Open universities should be fully developed as a priority for which networking at national and international level is required. The challenge for women’s education is very prominent. It is often pointed out that if we educate a Women/ Girls child, we educate a family. In terms of empowerment of women it becomes our prime responsibility to educate them at every level. This needs attitudinal change, increased level of motivation and proper planning is very essential to increase the gross and level of enrolment for women and girls. The major challenge before the Indian higher education system today is to create new strategies, policies and programmes of revolutionary nature that would lead to qualitative improvement, equality, integration of socio-cultural nature and involvement of all people in the process of development. The issue relates to the increasing financial constraints of the government may not be able to meet the demand of university hence PPP formula be applied for necessary meeting the financial burden of the higher education. Our higher education system suffers from ambiguity, multiplicity and incompatibility of objectives. It lacks clarity of purpose and fails to evolve priorities which, in turn, affect its performance adversely. The courses offered by most of our higher educational institutions are archaic, rigid and irrelevant to meet the emerging needs and challenges of the 21st century.

2. OBJECTIVE OF THE STUDY

India is a developing country and it requires resources for promoting economic growth and development. Women education plays very important role in the development of the country. The present study aims at looking various aspects relevant to higher education in the following manner.

(a) To examine the status and trend of higher education including women’s higher education India.
(b) To examine the policy initiatives undertaken by the Government of India
(c) To explore the financing / budgeting of higher education with growth of different types of public and private higher education providers and other innovations.
(d) To explore the need and importance of the level of productivity and efficiency of institutions of higher education.
3. **HYPOTHESIS OF THE RESEARCH STUDY**:

In this research study, we shall examine the validity or otherwise of the following hypotheses:

(a) The higher education in India is significantly backward and is in need of holistic improvements.
(b) There is a considerable difference between urban and rural area of higher education in India.
(c) The decreasing trends of budget allocation with reducing ratio of expenditure has also shown a very good determinant of quality as well as quantity compromising of higher education among women.

3.1. **Relevance of the Study**

It has already been examined that education has direct bearing on the quality of human resources by raising the level of productivity. All form of education improves attitudes as well employment of the people. Expenditure on education and training yield a continuing return in the future and it is for this reason that they are now considered to be an integral part of capital expenditure in an economy. An improvement in human capabilities is as important as improvement in tangible physical capital and hence investment in it. It is now recognized that shortage of women’s higher education in underdeveloped countries is responsible for their inability to absorb human capital in productive investment. Thus, attention has shifted from capital to education, from investment in material capital to investment in human capital. In order to meet the challenges of the 21st century and to acquire a competitive edge, the women’s higher education of India has to transform to make it more socially empowered, job oriented, diversified and of high quality of workforce development.

The graduates / postgraduate produced by our system should match the real needs of the industry sector in the market place and the changing needs of our society as well. In view of the crucial constitution of education system especially higher education to growth and development it becomes all the more relevant to examine how much and in what direction growth in higher education has taken place and whether the growth has been commensurate to the needs of the economy.

3.2. **Study Area and Period of the study**

For purpose of this study data from Central Government and State government has been taken into account for the period of financial years starting from 2001-02 onwards. The study is exclusively on the economic analysis of higher education in India.

3.3. **Limitations**

Due to non-availability of relevant data a more detailed study of central government expenditure could not be conducted.
Discrepancy of data published in different sources posed a big hurdle in analysis of the same.

An empirical analysis could not be conducted due to insufficient familiarity with handling of statistical tools. All the policy and schemes / programme made for male student is also available for women student; however those policies, schemes / programme is specially for women student has been highlighted.

4. THE RESEARCH METHODOLOGY

The present research has been conducted on the basis of secondary data. Main sources of information for the present study are Annual Reports of the UGC and various publications of Ministry of Human Resource Development, Government of India. The Annual Budgets presented by Union Government also constituted the main source of information. State Budgets were also consulted for the purpose. The information from various Five Year Plans and Annual Plans, Plan reviews and evaluation and the findings of different Committees/sources were consulted. Other relevant data was obtained from National University of Education and Public Administration, New Delhi.

For comparing the status and obtaining other related details of various inputs, the relevant reports published by relevant agencies were consulted. Apart from official publications a wide range of literature available on the subject has been made use of in collecting and analyzing data. In the present study Financing of Central Universities has been treated separately because government provides lump sum funds to different Central Universities and it is their prerogative to allocate these funds for different purposes in Universities according to their requirements at that point of time.

5. LITERATURE REVIEW

The review of related literature is an important aspect in any research. Knowledge of what has already been done or being done in essential for doing research in any field. Review of related literature allows the researcher to acquaint himself with the current knowledge in his field and it will be an effective search for specialized knowledge possible. It provides a background for the research product and makes the reader aware of the status of the issue. It enables the researcher to know about the recommendations of previous researchers listed in their studies for further research. In this chapter, the findings of research studies and other literature relevant to the present study were presented. An attempt was made to review the related literature highlighting the historical development of Higher Education conducted in the state and country.

12th Five Year Plan (2012–2017) Social Sectors Volume III Education Section - Education is the most important lever for social, economic and political transformation. A well educated population, equipped with the relevant knowledge, attitudes and skills is essential for economic and social development in the twenty-first century. Education is the most potent tool for socioeconomic mobility and a key instrument for building an equitable
and just society. Education provides Skills and competencies for economic well-being. Education strengthens democracy by imparting to citizens the tools needed to fully participate in the governance process. Education also acts as an integrative force in society, imparting values that foster Social cohesion and national identity. Recognising the importance of education in national development, the Twelfth Plan places an unprecedented focus on the expansion of education, on significantly improving the quality of education imparted and on ensuring that educational opportunities are available to all segments of the society. Recognising the importance of education, public spending on education increased during the Eleventh Five Year Plan period. Education expenditure as a percentage of Gross Domestic Products (GDP) rose from 3.3 per cent in 2004–05 to over 4 per cent in 2011–12. An amount of Rs. 443728 Crore have been allocated to the Education sector, out of that an amount of Rs 110700 Crores have been allocated for the Higher Education in 12th Plans for 2012-17.

Deepthi Gupta and Navneet Gupta (2011) have cited that India’s education system is often quoted as one of the main contributors to the economic rise of India. The size of India’s higher education market is about $40 billion per year. Presently about 12.4 percent of students go for higher education from the country. If India were to increase that figure of 12.4% to 30%, then it would need another 800 to one thousand universities and over 40,000 colleges in the next 10 years. This paper presents the development and present scenario of higher education in India by analyzing the various data and also identifies the key challenges that India’s higher education sector is facing. This paper also presents the key initiatives by the government and recommendations to meet these challenges.

Sam Pitroda - National Knowledge Commission (2006-2009) has made a significant contribution to economic development, social progress and political democracy in independent India. But he has pointed out that there is serious cause for concern at this juncture. The proportion of our population, in the relevant age group, that enters the world of higher education is about 7 per cent. The opportunities for higher education in terms of the number of places in universities are simply not adequate in relation to our needs. Large segments of our population just do not have access to higher education. What is more, the quality of higher education in most of our universities leaves much to be desired. Foundations are critical. NKC believes that an emphasis on expansion and reform of our school system is necessary to ensure that every child has an equal opportunity to enter the world of higher education. It is engaged in consultations on school education and will submit recommendations in this crucial area in due course. In this recommendation, it focuses on higher education.

Suguna M Ph D Research Scholar Education and Women Empowerment in India Department of Commerce, Periyar University (2010) has bring out that women education in India has also been a major preoccupation of both the government and civil society as educated women can play a very important role in the development of the country. Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. So that we can’t neglect the importance of education in reference to women empowerment India is poised to becoming superpower, a developed
country by 2020. The growth of women’s education in rural areas is very slow. This obviously means that still large womenfolk of our country are illiterate, the weak, backward and exploited. “Education of women in the education of women is the most powerful tool of change of position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family. Women constitute almost half of the population in the world.

Mishra Jitendra Kumar (2010) in his Working Paper has brought out that globalization has redefined the constituents and drivers of economic progress over last two decades. The traditional contributors of economic development and economic power such as material resources and production capabilities have been replaced by knowledge and information. Globalization has resulted in significant changes in the knowledge economy and ushered new conditions for the provision of higher education to cater the skill requirement all across the globe. Higher educational services have emerged over the last few years as a major economic sector for trade worth several billion dollars. The key elements of globalization include the knowledge society, information and communication technologies, the market economy, trade liberalization and changes in governance structures. These elements of globalization have impacted significantly the education sector in general and higher education in particular. The study critically analyzes the growth of higher education sector in India and identifies the major concerns. It also evaluates the preparedness of the country for the opening up its border for foreign institutions.

Yash Pal Committee Report (2009) has advise on Renovation and Rejuvenation of Higher Education (the Yash Pal Committee) has submitted its report to the Union Minister of Education on June 23, 2009. Given the wide-spread concerns about the current state and trends in India’s higher education system, the report could not come at a better time when the new government may want to take major steps to improve higher education.

Baburao Vhanabatte Ramchandra & Patil Ajaykumar Bhimrao (2008) has studied that women have proved their efficiency in the field of organized and unorganized sectors. It happened because of education. Women are as capable as men. But women are denied equal opportunities for working with men in many sphere of life. Constitutionally Indian women have been granted equal rights with men, but practically speaking they are kept much behind men in various life activities. Hence, the women should be given equal rights with men everywhere according to their special interest and legitimate demands. The education of women should be regarded as a major and a special problem in education for good many years to come.

Badeleh Alireza & Sheela (2008) – has studied and found that introduction of blended learning as a pedagogical approach that nowadays is a challenge in schools. With today’s computer and telecommunications technologies, every young person can receive quality education. Blended learning entails a relatively innocuous set of techniques, some of these carry implicit assumptions—, blended learning and innovative instructional design—which may make their export to other countries and national problematic. In this paper, we will discuss the blended
learning approach and our perspectives on using these blended learning approaches and tools in order to facilitate student learning. We will then discuss a few advantages of blended learning.

Bajpai, Shrushti (2007) has studied that women constitute almost half of the population in the world. But the hegemonic masculine ideology made them suffer a lot as they were denied equal opportunities in different parts of the world. The rise of feminist ideas has, however, led to the tremendous improvement of women's condition throughout the world in recent times. Access to education has been one of the most pressing demands of these women's rights movements. Women's education in India has also been a major preoccupation of both the government and civil society as educated women can play a very important role. Although in the Vedic period women had access to education in India, they had gradually lost this right. However, in the British period there was revival of interest in women's education in India. During this period, various socio religious movements led by eminent persons like Raja Ram Mohan Roy, Iswar Chandra Vidyasagar emphasized on women's education in India.

Agarwal Pawan (2006) has examined the higher education system in India and found several systemic deficiencies. As a result, it continues to provide graduates that are unemployable despite emerging shortages of skilled manpower in an increasing number of sectors. The standards of academic research are low and declining. Some of the problems of the Indian higher education, such as – the unwieldy affiliating system, inflexible academic structure, uneven capacity across various subjects, eroding autonomy of academic institutions, and the low level of public funding are well known. Many other concerns relating to the dysfunctional regulatory environment, the accreditation system that has low coverage and no consequences, absence of incentives for performing well, and the unjust public funding policies are not well recognised. Driven by populism and in the absence of good data, there is little informed public debate on higher education in India. Higher education in India has expanded rapidly over the past two decades. This growth has been mainly driven by private sector initiatives. There are genuine concerns about many of them being substandard and exploitative. Due to the government’s ambivalence on the role of private sector in higher education, the growth has been chaotic and unplanned. The regulatory system has failed to maintain standards or check exploitation. Instead, it resulted in erecting formidable entry barriers that generate undesirable rents. Voluntary accreditation seems to have no takers from amongst private providers and apparently serves little purpose for any of its stakeholders.

Kothari Commission (1964) had recommended that government should spend at least 6% of its gross domestic product (GDP) on education. However, in over 45 years, we have been able to achieve only 0half the target. The Knowledge Commission additionally recommends an increase of at least 1.5% of GDP for higher education out of a total of at least 6% of GDP for education overall. In this paper it has been presented the development and present scenario of higher education in India by analyzing the various data and also identifies the key challenges like demand-supply gap, quality education, research and development and faculty shortage in India’s higher education sector. In this paper also identified the key initiatives
from the government side which include the establishment of NCHER, independent regulatory authority for accreditation and national database of academic qualification, increase in number of universities including IITs, IIMs, NITs and SPAs during 11th five year plan and increase in the number of seats in existing institutions, and passing of the Right of Children to Free and Compulsory Education. Looking to the present scenario of the higher education in India we recommended some points in order to further meet the challenges.

6. **GROWTH OF INDIAN EDUCATION SYSTEM**

The education in India has a very glorious and land mark history on the firmament of world education. In the ancient days education was imparted orally by the Gurus / Sages and the scholars and the same was passed on from one generation to another. The temples and the community centres were used to teach the education as Schools. The palm leaves and barks of trees were used for writing consequently, the literature were spread. Later, the ‘Gurukula’ system of education came into existence. The ‘Gurukula’ were the traditional Hindu residential schools of learning which were typically in the teacher's house or a monastery.

6.1. **Indian Education System before the Independence**

Lord Macaulay has favoured in education the elite class and made soul efforts to spread the western education through English language. Even, later on Britishers’ has shown very much concern for education for the masses through mission schools and colleges which has provided a wider platform to extend the western education system in India. However, the higher education was remained the preserve for elite class in India. In the middle of 19th century, British has emphasized on the rapid growth of schools, colleges and university establishment by the Government as well as Missionaries and other private agencies for spreading western system of education. Subsequently, Bombay, madras and Calcutta University were established in 1857 and Universities of Allahabad and Punjab at Lahore in 1887.

6.2. **Development of Higher Education after Independence**

The higher education system in India has shown a remarkable progress after independence and has the largest higher education in the world. The higher education in India has undergone various gigantic expansion and invention in the post independence era. Various universities, research and technical institute, professional and non-professional college has been started all over the country to generate the human capital and knowledge economy by providing easy access of higher education to general population of the country.

The higher education has important key for development and progress in every aspect of the society. Once society is progressed, the country will grossly developed at fast pace, thus the government has undertaken the responsibility of its expansion and all around growth of higher education in the country. It is fact that the education system was devised by the foreign rulers which did not target national goals and aspiration. Subsequently, some national educational leaders realized that the educational system must be revised to eradicate the problems prevailing system. In the year 1948-49, Radhakrishnan Committee on University Education was set up to make very relevant and structural change in the education system of India.
6.3. Radhakrishnan Commission (1948-49)

The first Commission on University Education (1948-49) appointed after independence in 1947 under Chairmanship of Dr. S. Radhakrishnan set out the basic aims of university education. It emphasized that the policies and the programmes of universities should ensure the reorientation of higher education to meet the national demand in the changed context. It outlined the goals of universities to foster the kind of leadership in all walks of life by helping the individuals develop their potentials and to provide society with competent men and women trained in all professions who as cultivated individuals, are endowed with a sense of social purpose. The Commission has also recommended to promote equality and social justice and to reduce social and cultural differences through diffusion of education and bring the universities closer to the community through extension of knowledge and its application to problem-solving. Based on its recommendations the University Grants Commission (UGC) was constituted as the apex body on higher education in 1953 by an Act of the Parliament to provide the direction and support for the development of university education.

6.4. University Grants Commission (1953)

The University Grants Commission was constituted in 1953 and an autonomous statutory status was given by an Act of Parliament in 1956. The Commission was principally entrusted with the charge of matters related to education. This included the determination and coordination of standards and the facilities for study. The Commission was asked to make a thorough research about these matters. The Central Government annually places at the disposal of the UGC adequate funds. The funds were required to implement new development schemes.


Two decades later the Government of India produced the National Policy on Education (NPE) in 1986, (with modifications undertaken in 1992) reaffirming that “Education is a Unique investment in the present and future”. It emphasized that higher education system should contribute to national development through dissemination of specialized knowledge and skills and play a key role in producing teachers for the education system. Become dynamic as never before in the context of unprecedented explosion of knowledge. Be consolidated and expended to meet the need for large number of universities and colleges.

6.6. Ramamurti Review Committee, 1990

Government of India has appointed a Committee on May 7, 1990 to review the National Policy on Education, 1986. The National Policy on Education Review Committee (NPERC) was headed by Acharya Ramamurti. Hence, the Committee is known as Ramamurti Review Committee. The NPERC submitted its report titled “Towards an Enlightened and Humane Society" on December 26, 1990. The commission maintained that it was justifiable to increase the fees of students in higher education and the increase must be related to the cost of higher education and the income level of the parents. Rich should, therefore, pay more and less privileged pay less. The Committee has recommended that at least 6% of the GNP should be provided for education. All technical and professional education should be made self-financing.

Higher education has made a significant contribution to economic development, social progress and political democracy in independent India. But there is serious cause for concern at this juncture. The proportion of our population, in the relevant age group, that enters the world of higher education is about 7 per cent. The opportunities for higher education in terms of the number of places in universities are simply not adequate in relation to our needs. So the large segments of our population just do not have access to higher education. What is more, the quality of higher education in most of our universities leaves much to be desired. Foundations are critical to support the burden of student enrolment in higher education.

7. TYPES OF INSTITUTIONS IN HIGHER EDUCATION – According to the Indian Constitution, only Universities established by an Act of Parliament or an Act of the State Legislature and Institution deemed by an Act of Parliament to have University status or National Importance can award higher education degrees. The level of higher education / type of courses - These universities, colleges and institutions offer various educational programme which include undergraduate, post-graduate, pre-doctoral / doctoral, diploma and distance learning programme in the country.

8. GROWTH OF UNIVERSITY AND COLLEGES

8.1. Growth in Institutions

At the time of independence in 1950, there was 20 university and 500 hundred colleges with 2.1 lakhs of student enrolment which has increased many fold with 711 University and 40760 Colleges in India. Growth of higher education since 1950-51 in terms of degree awarding universities / institutions registered 35.55 fold increase, number of colleges had 81.52 fold increases etc.

Table: 1 Type Wise Number of Universities / Colleges listed by UGC under Section 2(f) of the UGC Act, 1956

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<th>Central University</th>
<th>State University</th>
<th>Private University</th>
<th>Deemed University</th>
<th>Other</th>
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<th>No of Colleges</th>
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<td>4</td>
<td>666</td>
<td>39671</td>
</tr>
<tr>
<td>2014-15</td>
<td>46</td>
<td>329</td>
<td>205</td>
<td>128</td>
<td>3</td>
<td>711</td>
<td>40760</td>
</tr>
</tbody>
</table>
Graph-1 Clearly bring out the growth of University in the states of country between 2001-02 to 2014-15.

Graphs-2 Show the growth of Colleges in the country between 2001-02 to 2014-15.

8.2 Student Enrolments in India

Furthermore, the student enrolment from 1984-85 to 2014-15 has also shown very sharp increase from 2.3 percent to 11.87 in the year 2014-15 as shown in the appended below table.
Table- : 2 Growth of Students Enrolment : 1984-85 TO 2014-15

<table>
<thead>
<tr>
<th>Years</th>
<th>Total Student Enrolled</th>
<th>Increasing over the preceding Year</th>
<th>Percentage Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1984-85</td>
<td>3404096</td>
<td>96447</td>
<td>2.3</td>
</tr>
<tr>
<td>1985-86</td>
<td>3605029</td>
<td>200933</td>
<td>5.9</td>
</tr>
<tr>
<td>1986-87</td>
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</tr>
<tr>
<td>1987-88</td>
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<td>7</td>
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<tr>
<td>1988-89</td>
<td>4285489</td>
<td>265330</td>
<td>6.6</td>
</tr>
<tr>
<td>1989-90</td>
<td>4602680</td>
<td>317191</td>
<td>7.4</td>
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<tr>
<td>1990-91</td>
<td>4924868</td>
<td>322188</td>
<td>7</td>
</tr>
<tr>
<td>1991-92</td>
<td>5265886</td>
<td>341018</td>
<td>6.9</td>
</tr>
<tr>
<td>1992-93</td>
<td>5534966</td>
<td>532939</td>
<td>5.6</td>
</tr>
<tr>
<td>1993-94</td>
<td>5817249</td>
<td>282283</td>
<td>5.1</td>
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<tr>
<td>1994-95</td>
<td>6113929</td>
<td>296680</td>
<td>5.1</td>
</tr>
<tr>
<td>1995-96</td>
<td>6574005</td>
<td>460076</td>
<td>7.5</td>
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<tr>
<td>1996-97</td>
<td>6842598</td>
<td>268593</td>
<td>4.1</td>
</tr>
<tr>
<td>1997-98</td>
<td>7260418</td>
<td>417820</td>
<td>6.1</td>
</tr>
<tr>
<td>1998-99</td>
<td>7705520</td>
<td>445102</td>
<td>6.1</td>
</tr>
<tr>
<td>1999-00</td>
<td>8050607</td>
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<td>4.5</td>
</tr>
<tr>
<td>2000-01</td>
<td>8399443</td>
<td>348836</td>
<td>4.3</td>
</tr>
<tr>
<td>2001-02</td>
<td>8964680</td>
<td>565237</td>
<td>6.7</td>
</tr>
<tr>
<td>2002-03</td>
<td>9516773</td>
<td>552093</td>
<td>6.2</td>
</tr>
<tr>
<td>2003-04</td>
<td>10201981</td>
<td>685208</td>
<td>7.2</td>
</tr>
<tr>
<td>2004-05</td>
<td>11038543</td>
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<tr>
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<td>2007-08</td>
<td>14400381</td>
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<td>9.4</td>
</tr>
<tr>
<td>2008-09</td>
<td>15768417</td>
<td>1368036</td>
<td>9.5</td>
</tr>
<tr>
<td>2009-10</td>
<td>17243352</td>
<td>1474935</td>
<td>9.4</td>
</tr>
<tr>
<td>2010-11</td>
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<td>1426698</td>
<td>8.3</td>
</tr>
<tr>
<td>2011-12</td>
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<td>1657428</td>
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<tr>
<td>2012-13</td>
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<td>1975460</td>
<td>9.7</td>
</tr>
<tr>
<td>2013-14</td>
<td>23764960</td>
<td>1462022*</td>
<td>6.6</td>
</tr>
<tr>
<td>2014-15</td>
<td>26585437</td>
<td>2820477**</td>
<td>11.87</td>
</tr>
</tbody>
</table>

* Provisional Data

At the time of Independence of India, there were only 2.1 student enrolment in higher education in the country. But, after independence there has been a phenomenal growth in all these numbers is 265.85 lakhs. The numbers now have increased 127 times in the case of the Student Enrolment in the formal system of higher education.
Graph-3 Show the actual growth in the student enrolment in the country

8.3 Growth in Enrolment of Women in Higher Education

There had been a phenomenal growth in the number of women students enrolled in the higher education since independence. The women enrolment in the year 1984-85 was just 9.92 lakhs which has increased to 124.75 lakhs in the year 2014-15 show very much phenomenal increase the enrolment rate in the country. The pace of growth has been very faster in the last two decades.

Table:-3 Growth of Women Students Enrolment 1984-85 to 2014-15

<table>
<thead>
<tr>
<th>Years</th>
<th>Total Women Enrolment</th>
<th>Increasing over the Preceding Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1984-85</td>
<td>992139</td>
<td></td>
</tr>
<tr>
<td>1985-86</td>
<td>1058612</td>
<td>66473</td>
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<tr>
<td>1986-87</td>
<td>1125304</td>
<td>66692</td>
</tr>
<tr>
<td>1987-88</td>
<td>1195073</td>
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<td>1988-89</td>
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<td>1367495</td>
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<td>1990-91</td>
<td>1436887</td>
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<td>1991-92</td>
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<td>20,64,982</td>
<td>400861</td>
</tr>
<tr>
<td>1995-96</td>
<td>2191000</td>
<td>126018</td>
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<td>1996-97</td>
<td>23,03,161</td>
<td>112161</td>
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<td>1997-98</td>
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<td>142566</td>
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<td>1998-99</td>
<td>257,4,035</td>
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<tr>
<td>1999-00</td>
<td>27,41,612</td>
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<tr>
<td>2000-01</td>
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<td>451952</td>
</tr>
<tr>
<td>2002-03</td>
<td>36,95,964</td>
<td>232012</td>
</tr>
<tr>
<td>2003-04</td>
<td>40,02,807</td>
<td>306843</td>
</tr>
</tbody>
</table>
Graph-4 Shows that there is a very significant increase in the women student enrolment in the country from 1984-85 to 2014-15.

9. Regulatory Framework
The institutions imparting higher education at different levels are regulated by the following bodies

9.1. University Grants Commission (UGC)
It was set up under UGC Act 1956. It is responsible for coordination, determination and maintenance of standards and release of grants to universities and research organizations.

9.2. National Assessments Accreditations Council
National Policy on Education (NPE), 1986 and Programme of Action (POA), 1992, the National Assessment and Accreditation Council (NAAC) was established in 16th September, 1994 as a creative idea to give positive thrust in the direction of quality enhancement of the Indian Higher Education Institutions (HEIs).

9.3. All India Council of Technical Education (AICTE)
It has been established under the AICTE Act, 1987. The Council is authorized to take all steps that are considered appropriate for ensuring coordinated and integrated development of technical education and for maintenance of standards. As per the current law, the UGC and the All India Council of Technical Education (AICTE) enjoys very wide powers to coordinate and determine standards of
higher education. This power is often interpreted as ‘harmonisation’ which is aimed at ensuring ‘uniformity’, operating in a predominantly centralized framework.

9.4 Indian Council for Agricultural Research (ICAR)

It has established various research centres (namely ICAR Research Complex for NEH Region, Tripura Centre in 1975, National Research Centre on rapeseed-Mustard (NRCRM) on October 20, 1993 and redesignated it as the Directorate of Rapeseed-Mustard research (DRMR) in February 2009 and Central Agricultural Research Institute established by ICAR on 23 June 1978 in Port Blair etc) in order to meet the agricultural research and education needs of the country. It is actively pursuing human resource development in the field of agricultural sciences by setting up numerous agricultural universities spanning the entire country.

9.5 National Council for Teacher Education (NCTE)

It is a statutory body set up under the National Council for Teacher Education Act, 1993 to facilitate planned and coordinated development of the teacher education system in the country, and for regulation and proper maintenance of norms and standards in the teacher education system. The council is empowered to grant recognition to institutions offering courses or training in teacher education.

9.6. Pharmacy Council of India (PCI)

It is also known as central council and was constituted under Section 3 of the Pharmacy Act, 1948. The PCI controls pharmacy education and profession in India up to graduate level. The council prescribes the minimum standard of education for qualification as pharmacist.

9.7. Indian Nursing Council (INC)

It is a statutory body constituted under the Indian Nursing Council Act, 1947. The Council is responsible for regulation and maintenance of a uniform standard of training for nurses, midwives, auxiliary nurse-midwives and health visitors.

9.8. Bar Council of India (BCI)

It is empowered to make rules to discharge its functions under the Advocates Act, 1961. An important rule-making power is with reference to laying down guidelines for the standards of professional conduct and etiquette to be observed by advocates. The Bar Council of India rules may prescribe for a class or category of person entitled to be enrolled as advocate.

9.9. Central Council of Homeopathy (CCH)

It was established under the Homoeopathy Central Council Act, 1973. The Council prescribes and recognizes all homeopathic medicine qualifications. Any university or medical institution that desires to grant a medical qualification in homoeopathy is required to apply to the Council. The Council is responsible for constitution and maintenance of a Central Register of Homoeopathy and for matters connected therewith.
9.1. Distance Education Council (DCE)

It was constituted under statute 28 arising from Section 25 of the Indira Gandhi National Open University Act, 1985. The Distance Education Council (DEC) is responsible for the promotion and coordination of the Open University and distance education system and for determination of its standards.

10. POLICY AND SCHEMES / PROGRAMME ON HIGHER EDUCATION IN INDIA

Growing youth aspirations and massive expansion of schooling is creating a huge demand for higher education. Higher education is also essential to build a human resources capable of underpinning a modern, competitive economy. As a consequence, there are various agencies providing the schemes and programmes for meeting the demand of country are as follows:

10.1. Policy and New Schemes Initiatives (12th FYP)

10.1.1 Access and Expansion

(i) Rashtriya Uchch Shiksha Abhiyan (RUSA) as a mission mode national program for enhancing access to achieve 25% GER
(ii) Establishment of 400 College Cluster Universities
(iii) Establishment of 800 Constituent colleges in 40 central universities
(iv) Increasing intake in 20000 colleges by evening college system & including them under section - 12B of UGC Act
(v) Increasing intake in University teaching departments through evening programmes
(vi) Establishment of 20 Women Universities
(vii) Integration of UG/PG programmes in Universities - strengthening of infrastructure
(viii) Support to autonomous colleges
(ix) Starter Grant to new universities by upgradation CPE/Autonomous/NAAC A Grade Colleges
(x) Construction of Hostel/Guest House
(xi) Establishing ten (10) Meta - University Complexes in regional locations on a PPP model
(xii) Starter grant to establish State Higher Education Councils in all States

10.1.2 Equity and Inclusion

(i) Transport/Rent allowance for rural girl students more than 10 Km from institution
(ii) Higher Education Stipend for Girls Students (Means tested; first three in any course/programme)
(iii) Scholarships for Muslim & OBC students for graduate/PG studies
(iv) Research Fellowships for Muslim & OBC Students
(v) Post Doc Fellowships for SC/ST/Muslim & OBC Students
(vi) Book bank scheme for socially and economically deprived students (2 books per student)
(vii) Student Scholarship Scheme for SC/ST/OBC & Muslim students for joining Public/Private Professional Courses (Covering College fees and subsistence)
(viii) Scholarships for Differently-abled students pursuing graduate/post graduate courses (Means tested)
(ix) Special centres for Development and Dissemination of Suitable Educational Technologies and Material for the Differently-Abled
(x) Teaching Support to Visually Impaired and Other Differently-Abled Teachers

10.1.3 Quality and Excellence

(i) Establishment of one pace-setting College in each district with 100% financial support from the UGC, either new or by upgrading of an existing college.
(ii) Widening the Scope of the existing Area Study Centres and establishing Additional Centres in specified knowledge domains to create global expertise.
(iii) Establishment of 100 Faculty Development Centres (FDCS) (upgradation of 66 ASCs & 34 new FDCs in Universities)
(iv) Establishment of 10 New Leadership Development Centres & Inter University on policy and evaluation.
(vi) Research fellowship in Humanities and Social Sc. for meritorious Students for promotion of indigenous language and books.
(vii) Inclusion of Scholarships to Non-NET qualified candidates for M.Phil and Ph.D

10.1.4 Research Projects

(i) Establishment of 10 University housed Networking Centres for Research & Consultancy and Strengthening of Social Sciences and Humanities Teaching and Research Activities

10.1.5 ICT Integration

(i) Digital Repository in University & College Libraries
(ii) Internet Connectivity and NKN Portals to Universities and Colleges
(iii) e-content Development and Digitization of Doctoral Theses

10.1.6. Governance & efficiency improvement

(i) Restructuring of UGC and its Governance with e-governance as end to end Solution
(ii) e-governance of Higher Education in Universities & Colleges
(iii) Training for Academic Administrators of Universities, Colleges, UGC Officers and e-tasks required for implementation of each scheme.

10.7. The Rashtriya Uchchatar Shiksha Abhiyan is a new centrally sponsored scheme for funding the state universities to achieving the aims of equity, access and excellence. The RUSA is an umbrella scheme that has subsumed other existing schemes of the central as well as state higher education through funding from MHRD and State Councils of higher Education. The funding to states has been given on the basis of state plans of higher education prepared by the states. The plans would address each state’s strategy to address the issues of equity, access and excellence. All funding under the RUSA would be norm based and future grants would be outcome dependent. Certain academic, administrative and governance reforms will be precondition for receiving funding under RUSA. Centre-State funding to be in the ratio of 65:35 for non special category states and 90:10 in special category states. The expansion of the institutional base by creating additional capacity in existing institutions and establishing new institutions.

10.8. Scheme / Initiatives by Ministry of MHRD (Department of Higher Education)
10.8.1 SAMVAY (Skill Assessment Matrix for Vocational Advancement of Youth) - A credit framework is now in place which allows vertical and lateral mobility within vocational education
system and between the current education systems. The thrust is on integrating mental and physical development by incorporating learning by doing, learning by observation and experiential learning.

10.8.2. Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching – An umbrella scheme which will create synergies among the various ongoing initiatives on Teachers and Teaching launched. The Mission will address all issues related to teachers, teaching, teacher preparation, professional development, curriculum design.

10.8.3. Global Initiative of Academic Networks (GIAN): The Initiatives aims at tapping the talent pool of scientists and entrepreneurs, internationally to encourage their engagement with the institutes of Higher Education in India so as to augment the country's existing academic resources, accelerate the pace of quality reform, and elevate India's scientific and technological capacity to global excellence.

10.8.4 SWAYAM (Study Webs of Active-Learning for Young Aspiring Minds): Under this programme, professors of centrally funded institutions like IITs, IIMs, Centrally universities will offer online courses to citizens of our country. All courses will be made available free of cost for learning. In case the learner requires a Verified Certificate, a small fee will be applicable.

10.8.5. SAKSHAM : Saksham Scheme of AICTE aims at providing encouragement and support to DifferentlyAbled children to pursue Technical Education. Scholarships as tuition fees and incidentals are to be provided to needy and meritorious students for pursuing technical education at AICTE approved institutions, aiding them to achieve their college goals, despite learning issues, environmental challenges or medical bills.

10.8.6 Ishán Vikás - a comprehensive plan to bring selected schoolchildren and Engineering College students from the North-Eastern states into close contact with IITs, NITs and IISERs during their vacation periods. There are eight Apex Level Bodies (Regulatory Bodies/Research Councils) under the Department of Higher Education which are responsible for higher education in India. These bodies can be broadly divided into two categories (i) Regulatory Bodies and (ii) Research Councils.

10.8.7. Credit Guarantee Fund for Educational Loan:- Government has approved the Credit Guarantee Fund for Educational Loan. The Fund shall provide guarantee to the extent of 75% of the defaulted amount or such amount as may be specified by the Fund. Specified limit of the loan against which guarantee would be given is ` 7.5 lakhs or such other amount as decided by the Fund. Any education loan with interest of more than 2% over the base rate shall not be covered under the Fund. The Fund may, however, revise the ceiling of 2%. The Fund will be settled by the Management Committee of MHRD chaired by its Education Secretary.

10.8.8. Post-Doctoral Fellowships for SC/ST
The fellowship scheme provide fellowships to SC/ST candidates, who have obtained a doctorate degree and have published research work to their credit, for doing advanced research in their chosen areas. For this purpose, the UGC has been providing 100 slots every year for them. The Fellowship is given @ of Rs. 38,800 pm for first two years and Rs. 46,500/-pm for third years onward upto 05 years. The Contingency grant is also paid for Rs. 50,000/- p.a. for five years. An expenditure of Rs.11,63,00,000/- was incurred during the reporting year 2014-15.
10.8.9. Post Doctoral Fellowship for Women
The scheme is to provide an opportunity to the unemployed women having Ph.D. degree, who intend to pursue post-doctoral research. At present, there are 100 slots per annum. The candidates having a doctorate degree in the relevant subject and 55% marks at UG level and 60% marks at PG level in case of general / open category and 50% marks at UG level and 55% marks at PG level for reserved categories (SC/ST/OBC/PH) candidates are eligible for the fellowship. The upper age limit is 55 years for general category candidates and 60 years for SC/ST/OBC/PH candidates. The tenure of the award is five years with no provision for further extension. Fellowship under this Scheme has been revised w.e.f. 01.12.2014. An expenditure of Rs. 20.67 Crore was incurred during the reporting year 2014-15.

10.8.10. Award of Junior Research Fellowship (JRF) in Science, Humanities and Social Sciences
To provide an opportunity to the scholars to undertake advanced studies and research leading to M.Phil / Ph.D. Degrees in Sciences, Humanities and Social Sciences, including languages, the University Grants Commission provides JRF to the candidates who qualify National Eligibility Testing (NET/JRF) of the UGC and the UGC-CSIR. The total tenure of fellowship is for five years. With effect from 01.12.2014 the rate of JRF / SRF fellowship has been enhanced from Rs.16,000/- to Rs. 25,000/- and Rs 18,000/- to Rs.28,000/- respectively.

10.8.11. Rajiv Gandhi National Fellowships for SC/ST Candidates
The Ministry of Social Justice & Empowerment and Ministry of Tribal Affairs have entrusted and funded the UGC for implementation of the Scheme of Rajiv Gandhi National Fellowships for SC and ST candidates by providing 2667 slots per year, i.e., 2000 for SC category and 667 for ST category. The number of slots for SC has been increased from 1333 to 2000 since 01 April, 2010. The main objective is to minimize the social disparities in the field of Higher Education. The Central Government through the UGC provides 2667 Research Fellowships for SC/ST candidates to undertake advanced studies and research leading to M.Phill / Ph.D. Degrees in Sciences, Humanities and Social Sciences, including languages, and Engineering & Technology. The tenure of the fellowship is for five years.

10.8.12. Maulana Azad National Fellowships for Minority Students
The UGC has been entrusted to implement the Scheme of Maulana Azad National Fellowship for Minority Students by the Ministry of Minority Affairs (MOMA) from the year 2009-10. The objective of the Scheme is to provide integrated five year fellowships in the form of financial assistance to students from minority communities, as notified by the Central Government, to pursue higher studies such as M.Phil and Ph.D. The Scheme covers all Universities/Institutions recognized by the University Grants Commission under Section 2(f) & Section 3 of the UGC Act. The fellowship holders under this Scheme will be known as MOMA scholars. The number of slots available under the fellowship Scheme is 756 every year.

10.8.13. Rajiv Gandhi National Fellowship for Students with Disabilities
The UGC has been entrusted the Scheme of Rajiv Gandhi National Fellowship for Students with Disabilities by the Ministry of Social Justice and Empowerment, Department of Disability Affairs, Govt. of India, New Delhi, since 2012 to increase opportunities to students with disabilities for pursuing higher education leading to degrees such as M. Phil. and Ph.D. The Scheme took effect from 1st April 2012. The Scheme caters to the requirements of the students with disabilities for pursuing research degrees in universities, research institutions and scientific institutions in India. There are 200 slots for every year for all the subjects, out of which there is a provision of reservation of 15% for
Scheduled Castes and 7½% for Scheduled Tribes for award of fellowships respectively under the Scheme.

10.8.14 National Fellowship for Students of Other Backward Classes (OBC)
The UGC has been implementing the Scheme of National Fellowship (NF) for Other Backward Classes (OBC) as entrusted & funded by the Ministry of Social Justice & Empowerment, Govt. of India, New Delhi since 2014. The Scheme is open to candidates who belong to Other Backward Classes (OBC) and wish to pursue higher studies such as regular and full-time M.Phil. and Ph.D degrees in Sciences, Humanities, Social Sciences and Engineering & Technology. There are 300 slots for award of fellowship every year for all the subjects for consideration of applications received through On-line submission from research scholars belonging to the OBC category.

10.8.15 Post-Graduate Scholarships for SC/ST Students in Professional Courses
Keeping in view the social background of the candidates from deprived sections of the society, the Scheme has been initiated to provide them an opportunity to undertake post-graduate level studies in professional courses. The tenure of the scholarship is for two/three years depending upon the duration of Degree course. The number of slots made available to them is 1000 every year.

10.8.16 Indira Gandhi Post-Graduate Scholarship Scheme for Single Girl Child
The Govt. of India has taken various steps to uplift the status of women by implementing various schemes/programmes including free education for girls, declaration of elementary education as a basic human right of every child. The Indira Gandhi Post-graduate Scholarship for Single Girl Child Scheme is one such Scheme, with an aim to compensate direct cost of girl education at all levels, especially for such girls who happened to be the only girl child in the families. The objectives of the Scheme are to support Post-graduate education of single girl child in non-professional courses and to recognize the value of observance of small family norms.

11. BUDGET ALLOCATION AND FINANCE OF HIGHER EDUCATION IN INDIA

Education is one of the most important multiplying factors for expansion of capacity building with respect to human work force as well as national development in the aggregate. Furthermore, education has played a very multi-dimensional role in providing all around employment and a positive interventionist role in correcting social and demographical regional imbalances in empowering men as well as women and securing a rightful place for the disadvantaged groups and minorities as well. Education has also eliminated disparities in access and provides equity to greater emphasis on the improvement of quality of life at all levels in the society.

The public expenditure on education is one of the prime factors in the fiscal economics in India. At the outset, the human development primarily depends on the expenditure incurred by the government on education. The public pattern of expenditure play significant role in social development especially in education thereby human development. Education being on the concurrent list of subjects (List-III - Entry 25) in India, the Central Government has powers for coordination and determination of standards in institutions of higher education or researches and scientific and technical institutions. The Union Government is responsible for major policies relating to higher education in the country. University Grant Commission (UGC) has been established statutory body to shoulders responsibilities of discharging the key functions for coordination, determination, planning and maintenance of higher education in India. All India Council for Technical
Education (AICTE) for proper planning and coordinated development of technical education system throughout the country and DEC (Distance Education Council) for promotion of Open University and Distance Education system and for coordination and determination of standards of teaching, evaluation and research in such systems.

The sources of finance of higher education can be broadly classified into public and private sources. Public sources include the Central Government, State Government, the University Grant Commission, government agencies like Indian Council for Agricultural Research, Council for Scientific and Indian Research etc., for specific projects. Private sources include fees, endowments and donations, internal sources of income like the press, university publications, income from movable and immovable property, sale of farm produce, etc.

Though a significant contribution can be made from these sources, the universities have not displayed enough dynamism in exploiting these sources to their advantage. As for endowments and donations, their importance as a significant source of income has dried up. This may be on account of inflationary trends, a change in the attitudes of the public towards charity, less significant tax advantages and so on. Their difficulties of inelastic sources of own income have led the universities to an unconditional and helpless dependence on the government and its agencies.

Government funding has thus increased both in absolute and relative terms. There is also a strong justification of public financing of higher education. University education is a merit good with large spillover benefits to society both in the present as well as in the in the future. Besides, non-rivalness in its consumption and non-excludability also render it fit for public provision. Thus, allocative efficiency as well as distributional consideration also justifies public funding of higher education. The sources of financing higher education can be broadly classified into (a) Government Grants (b) Tuition fees and other charges. (c) Student loans. (d) Part-time Employment and Activities undertaken by the institutions and their faculty members.

11.1. Government Grants

In India, recently higher education was receiving uninterrupted flow of grants from government. However, most of the governments including Central government have been facing financial crunch and thus are resorting to reduce the quantum of grant. Not only this, even the agreed funds are not released in time. The managers of higher education have spent lot of time in corridors of administration to get the money released. Continuous reduction in funds and bureaucratic bottlenecks in the release of agreed funds are not healthy developments in the field of higher education. The state universities in particular are in greater financial difficulties. While introducing economic reform in 1991 the government justified its withdrawal from various spheres particularly economic spheres with a view to release the funds saved from these areas to social sectors particularly education and health. The post-economic reform period has faced a paradoxical situation. The government is raising money from its withdrawal particularly from privatization instead of investing the raised money funds to the social sector.

11.2. Tuition Fee and other Charges

The relative share of tuition and other fees in the budgets of institutions of higher learning has declined drastically overtime. For example, in the beginning of 1950s the tuition and other fees met 15-20% of the total expenditures of higher education. The share has come down to 2-3% in the early
1990s. At present, it ranges between 5 and 10%. Relatively low contribution of fees in the education budget has attracted the attention of policy makers and managers of higher education and they are now emphasizing on a hike in tuition and other fees as an important method of financing higher education. We are witnessing in India massification of higher education with a large number of first generation learners entering the higher education stream. It is being viewed as a means of vertical mobility in society. A steep hike in fee is not advisable. Making education expensive would ultimately exclude lower middle class and poor from higher learning. This exclusion will increase social and economic disparities in the society.

11.3. Student’s loans

Education loans have not been particularly popular in India. A National Loan Scholarship started by the central government in 1963 was discontinued in 1991 because of its dismal performance, very low rate of recovery, unrealistic rate of scholarship and thin spread. Several commercial banks had been operating education loan schemes on their own. Almost all loans needed security, and the amounts were small while the rates of interest were high. Thus, the number of students taking loans was negligible. On the Supreme Court’s intervention, the central government, in consultation with the Reserve Bank of India and India Banks Association, framed a comprehensive education loan scheme in 2001. Financing of education is a very crucial component of education system and deals with different sources of funding it. Sources of financing education have an important bearing on human development especially in case of developing countries.

11.4. Financing of education in India

as in other developing countries, broadly is dependent on two sources i.e. External and Internal source of finance. External sources of financing can further be divided into three categories

11.4.1. International institutions: of which the World Bank is the most important, as it provides finance for various types of educational projects, particularly for lower levels of education.

11.4.2 Foreign Governments: These are particularly important for financing specialized courses in higher education, viz., language courses and literature based on these languages. It also includes various types of scholarships offered by foreign governments to scholars in India.

11.4.3. International Private Agencies (NGOs): Private trusts are most important in this category like Ford Foundation, Rockfeller Foundation, etc., which provides various types of liberal educational grants.

11.5 Internal Sources of Finance may broadly be categorized into Voluntary private sources and Compulsory private sources. Voluntary contributions to education were substantial at the time of Independence as well as earlier during British rule in India. These include endowments, trust funds, donations, grants, gifts and other types of voluntary financial help. Such contributions were generally for construction of buildings, establishment and/or expansion of library and other facilities, for providing scholarships to students and the like. The voluntary sources of finance are gradually on a relative decline. Compulsory private sources include students’ fees and other related charges. Students are often charged a ‘development fee’ for expansion of various facilities in colleges.
These are compulsory in the sense that if a student is enrolled in any educational institution, payment of fees and related charges becomes compulsory.

11.6 Funding From University Grant Commission

The UGC was set up on the pattern of the University Grants Committee in England. It is the main funding agency of the central government. Around 42 technical institutions are funded by the central government directly, all others are funded through the UGC. Nearly 65% of the budget of the UGC is meant for meeting the operating expenses of the central universities and the Delhi colleges.

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<table>
<thead>
<tr>
<th>Fin Years</th>
<th>Plan Allocation</th>
<th>Non Plan Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Budget Estimate</td>
<td>Revised Estimate</td>
</tr>
<tr>
<td>2001-02</td>
<td>460.08</td>
<td>1020.68</td>
</tr>
<tr>
<td>2002-03</td>
<td>559.76</td>
<td>1100</td>
</tr>
<tr>
<td>2003-04</td>
<td>516.75</td>
<td>1132.3</td>
</tr>
<tr>
<td>2004-05</td>
<td>541.75</td>
<td>757.75</td>
</tr>
<tr>
<td>2005-06</td>
<td>785.4</td>
<td>786.3</td>
</tr>
<tr>
<td>2006-07</td>
<td>1269.8</td>
<td>1218.72</td>
</tr>
<tr>
<td>2007-08</td>
<td>2374</td>
<td>1805.1</td>
</tr>
<tr>
<td>2008-09</td>
<td>3439.95</td>
<td>3165.95</td>
</tr>
<tr>
<td>2009-10</td>
<td>3439.95</td>
<td>3676.93</td>
</tr>
<tr>
<td>2010-11</td>
<td>4390</td>
<td>4176.8</td>
</tr>
<tr>
<td>2011-12</td>
<td>5244.5</td>
<td>5495.17</td>
</tr>
<tr>
<td>2012-13</td>
<td>6351.15</td>
<td>5639.19</td>
</tr>
<tr>
<td>2013-14</td>
<td>5717.01</td>
<td>5222.86</td>
</tr>
<tr>
<td>2014-15</td>
<td>3905.01</td>
<td>3779.61</td>
</tr>
</tbody>
</table>

Source: UGC Annual Reports
11.7 Share of Expenditure in Gross National Product

Share of education in Gross National Product is the most standard indicator of national efforts on the development of education in the country. This reflects the relative priority being accorded to education in the national economy. The indicator also found to be superior to several other indicators. On the recommendation of the Education Commission (1964), the Government of India (1968) quantitatively fixed a target of investing six percent of national income in education from the public exchequer by 1986. A glance at the figures on expenditure on education as a proportion of GNP given in table below shows that over the years it has increased remarkably. At the inception of planning (1950-51) India was spending 1.2% of GNP, and by 1998-99, it increased to 3.9%, even though the growth is not smooth, this is indeed a remarkable increase. But the goal has not been achieved even twenty years later.

<table>
<thead>
<tr>
<th>Year</th>
<th>Elementary Education</th>
<th>Secondary Education</th>
<th>Higher Education</th>
<th>Total Expenditure on Education</th>
<th>% of GDP</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001-2002</td>
<td>3845.95</td>
<td>1176.43</td>
<td>1686.67</td>
<td>8954.45</td>
<td>4.88</td>
</tr>
<tr>
<td>2002-2003</td>
<td>4259.87</td>
<td>1287.71</td>
<td>1751.84</td>
<td>8089.23</td>
<td>3.89</td>
</tr>
<tr>
<td>2003-2004</td>
<td>5203.47</td>
<td>1377.81</td>
<td>1767.54</td>
<td>10177.47</td>
<td>3.65</td>
</tr>
<tr>
<td>2004-2005</td>
<td>7692.18</td>
<td>1423.81</td>
<td>2099.01</td>
<td>13111.23</td>
<td>3.29</td>
</tr>
<tr>
<td>2005-2006</td>
<td>11751.22</td>
<td>1749.61</td>
<td>2301.81</td>
<td>17823.16</td>
<td>3.13</td>
</tr>
<tr>
<td>2006-2007</td>
<td>16734.91</td>
<td>1921.06</td>
<td>2955.59</td>
<td>23873.34</td>
<td>3.09</td>
</tr>
<tr>
<td>2007-2008</td>
<td>17769.61</td>
<td>2527.29</td>
<td>3826.41</td>
<td>26769.75</td>
<td>3.08</td>
</tr>
<tr>
<td>2008-2009</td>
<td>19481.68</td>
<td>3593.65</td>
<td>6027.67</td>
<td>34434.67</td>
<td>3.08</td>
</tr>
<tr>
<td>2009-2010</td>
<td>20188.25</td>
<td>5447.05</td>
<td>8077.57</td>
<td>39941.68</td>
<td>3.72</td>
</tr>
<tr>
<td>2010-2011</td>
<td>29309.91</td>
<td>6702.39</td>
<td>8462.99</td>
<td>51905.37</td>
<td>3.8</td>
</tr>
<tr>
<td>2011-2012</td>
<td>31344.84</td>
<td>8762.89</td>
<td>11204.32</td>
<td>60260.79</td>
<td>3.72</td>
</tr>
<tr>
<td>2012-2013</td>
<td>35732.76(RE)</td>
<td>9300.01 (RE)</td>
<td>11682.61 (RE)</td>
<td>668189.27 (RE)</td>
<td>3.83</td>
</tr>
<tr>
<td>2013-2014</td>
<td>41273.66(BE)</td>
<td>10740.73(BE)</td>
<td>15008.41(BE)</td>
<td>78701.04 (BE)</td>
<td>3.08</td>
</tr>
</tbody>
</table>

Source: Economy Survey of India (2001-02 to 2014-15)

Ever since the recommendation of the Kothari Commission in 1966, and National Policy on Education (1968), the government has promised repeatedly to increase the allocation to education so that it reaches at least 6% of national income. However, currently only 3 to 4% of the Gross Domestic Product (GDP) is spent on education. The Common Minimum Programme also promises the same. Even though there is no sanctity of the 6% norm, this has been regarded as a modest goal to be reached soon, so that education sector does not suffer from paucity of resources. According to some earlier estimates, we may indeed require much more than 6% of GDP to provide reasonably good quality education.
11.7 Education in Five year Plan: Higher education in Five Year Plans set directions for development quantitatively expansion, improvement in quality, innovation as well as several other dimensions of educational development. The share of education in total Five year Plan Expenditure increase from 0.7 per cent in the first Five year Plan (1951-56) to 1.2 per cent in the Fourth Five year Plan (1969-74). But ever since it has declined continuously to 0.5 percent in the Seventh Five year Plan (1986-90) and further down to 0.3 per cent in the Eight Five year Plan (1992-97). More striking, relative allocation to higher education in the eight and nine five year plan reached the all time bottom levels. Though plan expenditure in education are generally small compared to huge non-plan expenditure, since they set direction for future development.

Share of Different Levels of Education in the Total Expenditure in the Five Year Plans (%)

<table>
<thead>
<tr>
<th>Five Years Plans</th>
<th>Overall Total Allocation</th>
<th>Total Allocation under Education</th>
<th>Elementary Education</th>
<th>Secondary Education</th>
<th>Higher Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st FYP (1951-56)</td>
<td>1960</td>
<td>153</td>
<td>85</td>
<td>20</td>
<td>14</td>
</tr>
<tr>
<td>2nd FYP (1956-61)</td>
<td>4672</td>
<td>273</td>
<td>95</td>
<td>51</td>
<td>48</td>
</tr>
<tr>
<td>3rd FYP (1961-66)</td>
<td>8577</td>
<td>589</td>
<td>201</td>
<td>103</td>
<td>87</td>
</tr>
<tr>
<td>4th FYP (1969-74)</td>
<td>6625</td>
<td>786</td>
<td>239</td>
<td>140</td>
<td>195</td>
</tr>
<tr>
<td>5th FYP (1974-79)</td>
<td>15779</td>
<td>912</td>
<td>317</td>
<td>156</td>
<td>205</td>
</tr>
<tr>
<td>6th FYP (1980-85)</td>
<td>39426</td>
<td>253</td>
<td>836</td>
<td>530</td>
<td>559</td>
</tr>
<tr>
<td>7th FYP (1985-90)</td>
<td>218730</td>
<td>763</td>
<td>2849</td>
<td>1832</td>
<td>1201</td>
</tr>
<tr>
<td>8th FYP (1992-97)</td>
<td>485457</td>
<td>1960</td>
<td>9201</td>
<td>3498</td>
<td>1516</td>
</tr>
<tr>
<td>9th FYP (1997-02)</td>
<td>941041</td>
<td>24908</td>
<td>16369</td>
<td>2603</td>
<td>2500</td>
</tr>
<tr>
<td>10th FYP (2002-07)</td>
<td>1618460</td>
<td>43825</td>
<td>28750</td>
<td>4325</td>
<td>4176</td>
</tr>
<tr>
<td>11th FYP (2007-12)</td>
<td>3676936</td>
<td>269873</td>
<td>125380</td>
<td>53550</td>
<td>49728</td>
</tr>
<tr>
<td>12th FYP (2012-17)</td>
<td>8050123</td>
<td>453728</td>
<td>250758</td>
<td>106721</td>
<td>102365</td>
</tr>
</tbody>
</table>

Source: All Five year Plans of Government of India

It is important to note here that since all levels of the education received decreasing shares in the all five year plans allocation / expenditures. No systematic patter has found in the above table that reduction in allocation of resources to one sector of education benefitted any other level of the education. Therefore it may be tenable to view that the cut in allocation on higher education is necessary for increasing allocation to elementary or secondary school education or vice versa. Hence the practice of posing one level of education against another in allocation of resources may not be proper and in fact may sound illogical. Here in first five year plan, there was 7.8% allotment to the education sector but 5.6 % of the total allocation has been allotted to education which is decreasing...
trends of the budget allocation in the country. It may be said that it is a great challenge for the
government to keep increasing trends in the budget allocation for the education sector.

11.8 Financing Policies

As discussed earlier, the mixed economic socialistic pattern of society dictated positive
intervention of the state so as to reduce the disparity in distribution of resources through its tax
and fiscal policy. Therefore, tax and fiscal policies are required to be such that they help in
mobilizing resources from the rich and transferring them in favour of the poor through an
expenditure subsidy policy.

11.9 Private Financing Vs Public Financing of Higher Education

Indian higher education system has undergone massive expansion in post-independent India with a national
resolve to establish several Universities, Technical institutes, Research Institutions and Professional/Non-
professional Colleges all over the country to generate and disseminate knowledge coupled with the noble
intention of providing easy access to higher education to the common Indian. The public initiatives played a
dominant and controlling role in this phase. Most of the Universities were public institutions with power to
regulate academic activities on their campuses as well as in their areas of jurisdiction through the
affiliating system. Even the private institutions enjoyed large-scale financial support in the form
of grants from the public exchequer. Private funds as well as individuals played key roles in the
cause of higher education.

To sum up, declining public expenditure in the education sector, increasing cost per-student without
the support from credit markets and dominance of private sector in higher education worsen the problems of
finance in higher education. Government of India should play a pivotal role in financing higher
education on the one hand while on the other hand heavy public subsidization of higher education
could lead to unequal distribution of welfare, since public expenditure on higher education is
made out of general taxes, which essentially means transfer of resources from poor to rich.

The study of educational scenario in India is primarily the study of finance of education to reckon
the actual and justified meaningful conclusion the country. While it may be hazardous to attribute
this primarily to the somewhat inequitable unimaginative system of providing financial input. It
is difficult to deny that a sound financial base is the sine qua non for providing a strong
educational edifice. This underlines the scientific study of the building a strong educational
finance as also its quantitative, qualitative and distributional dimensions.

India is progressing at very significant steps towards the achievement of high growth in terms of
Millennium Development Goals that now changed to Sustainable development goals. However
there is huge gap among the people in the country who has undergone and undergoing for higher
education and those parts of our society who is living remote and far flung area. Even, in the
world of modernisation, there is large number of women in the society is silently suffering the
live of drudgery and has accepted the low pattern of life without higher education. We always
says that the country is progressing in terms of technology, science as well as every field of life
but when we see these rural villages where still women have been restricted to three PPP only.
12. CONCLUSION WITH RECOMMENDATIONS

Having done a brief analysis of the institutional, enrolments and budget allocations as well as expenses for students of higher education in India leads the way to improving the situation which would means helping the students and bring the country on a bigger platform of the higher institution in the 21 century. The following are opined and recommended:-

a. The government should take necessary steps to include large number of student in higher education by creating adequate seats for all category of the student which will improve socio-economic condition of the family as well as it will motive them to achieve their goals / employment.

b. The government should bring career oriented course / programme with lesser fee structure for low income group / deprived and under privilege student which will not only increase the gross student enrolment in higher education but also improve bring them within sustainable development through higher education.

c. The government should to bring adequate financial aid for all students who pursue higher education in terms of loan / aids / employment. Loans by the state and central government are given successfully by private and public sector. The accessibility should be made easy.

d. The government should take necessary steps to reduce the tuition fees, special fee structure for each course available in the college to consider rural backward and poor financial status students.

e. The government should take steps to fulfill the needs of academic work by providing adequate scholarship which will benefit them till they pursue higher education.

f. The government should take necessary steps to bring many programmes sanctioned by UGC for students’ welfare. The programme should be taken by well qualified staff members, and it tends to improve their communication skills and job opportunities.

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