GENDER AND MARKET: UNDERSTANDING INCLUSION IN CONTEXT OF PRIVATE HIGHER EDUCATION

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I. INTRODUCTION

According to IMF report (2018), Inclusive growth is a priority that resonates globally today. It relates to a broad sharing of the benefits of, and the opportunities for, economic growth, and reflects growth that is robust and broad-based across sectors, promotes productive employment across the labour force, embodies equal opportunities in access to markets and resources, and protects the vulnerable.

Social inclusion, defined as "the process of improving the ability, opportunity, and dignity of people, disadvantaged on the basis of their identity, to take part in society," has come to be seen as an economic imperative: "Social inclusion matters because exclusion is too costly," as the World Bank report concludes. Human rights and equality are usually considered through a social, cultural, or ethical lens, but equality and inclusion are also economic development issues.

The role of education in facilitating social and economic progress is well

recognized. It opens up opportunities leading to both individual and group entitlements. Education is the most crucial input for empowering people with skills and knowledge and in giving them access to productive employment in future. Improvements in education are not only expected to enhance efficiency but also augment the overall quality of life. It is a crucial instrument to make humans conscious of their rights and duties and enable them to claim a part of the fruits of development in an economy. Thus, education plays a vital role in the process of development of human resource.

Professor Amartya Sen had emphasized on Education as an important parameter for Inclusive Growth, "Education is the most critical element in empowering people with skills and knowledge and giving them access to productive employment in the Future".

UNESCO defines inclusion broadly to include all marginalized groups, including groups defined by race, ethnicity, sex, gender, socio-economic class, sexual orientation, language, religion, ability and immigrant status, among other characteristics. Furthermore, UNESCO explains that "...inequity of education quality and of effective learning amounts to unequal development".

Inclusion in education is rooted deeply in the democratic principles of justice and equal opportunity. Inclusive higher education is vital to the ongoing development of a democratic society. At the heart of inclusive education is the cultivation of a mindset that supports

growth and respects human differences.

2. INCLUSIVE GROWTH AND WOMEN

Gender balance has been viewed as a multi-dimensional objective and one among the listed monitorable targets of inclusive growth. "From a values and social justice perspective, empowering women and providing them with equal rights and opportunities for fulfilling their potential is long overdue. From a business, economic and competitiveness viewpoint, targeting gender parity is a necessary condition for progress. The aim is thus to achieve parity of participation and opportunity while facilitating diversity of thoughts, opinions and approaches.

The Eleventh Plan (GOI, 2007) also recognized women as change agents and acknowledged their rights regardless of vulnerabilities of their class, caste, religion, ethnicity, regional and gender status. The Plan envisioned inclusive growth and advocated for ending the exclusion and discrimination faced by them.

There has been a growing awareness of the need to empower women through measures to increase social, economic and political equity, and broader access to fundamental human rights, improvements in nutrition, basic health and education during the past few decades. Along with awareness of the subordinate status of women has come the concept of gender as an overarching socio-cultural variable, seen in relation to other factors, such as race, class, age and ethnicity.

Gender inequality is a major problem for development. First, the affected women are deprived of their basic freedoms (Sen, 1999). Second, going beyond this intrinsic feature of gender inequality, it implies high costs for society in the form of lower human capital, worse governance, and lower growth (e.g. World Bank, 2001). Although the intrinsic and instrumental value of gender equality is known and set as a goal on the development agenda (e.g., Millennium Development Goal 3 "Promote gender equality and empower women"), gender inequality remains a pervasive phenomenon.

The role of education in facilitating social and economic progress is well recognized. It opens up opportunities leading to both individual and group entitlements. Education is the most crucial input for empowering people-all men and women with skills and knowledge and in giving them access to productive employment in future. Improvements in education are not only expected to enhance efficiency but also augment the overall quality of life. It is a crucial instrument to make humans conscious of their rights and duties and enable them to claim a part of the fruits of development in an economy. Thus, education plays a vital role in the process of development of human resource.

3. PRIVATIZATION OF HIGHER EDUCATION AND GENDER: A REVIEW OF LITERATURE

Private initiative in education particularly higher education is not new in India but the reforms since 1990s have further fostered this trend. Education is one sector which had been confined to the exclusive jurisdiction of the state for long. Private sector is now entering into all spheres of life including human development sectors such as education and health.

The global development community had moved on, as it so often does, without a critical backward glance to embrace the next era, the next round of "trust us, we know what we're doing". At the centre of this new narrative is the private sector – as Kindornay (2011) describes it, the next "donor darling". The private sector for development. This refers to active partnership

with the private sector to achieve development goals. Here, private-sector firms are more formally enrolled by official international development actors to become agents of "development" in a way than extends beyond their regular presence and functioning. Di Bella et. al. (2013) categorize this spectrum of these more active partnership modalities as the involvement of private-sector representatives in high-level policy dialogue and knowledge sharing with other development actors.

In India, many private universities have come up recently. In keeping with the manifold needs of a fast-moving economy, the private sector has cropped up to complement the public educational institutions. Private education is a well-established and accepted fact in India now however, these institutions have an important role to play as part of social accountability. While private institutions are increasing in proportion to the total number of higher education institutions, government institutions are decreasing. Hence, the percentage share of enrolment in private institutions is increasing.

According to JBG Tilak (2016), higher education in India is characterized by two main factors. One, the development of highly stratified and differentiated system of higher education and two, the dominance of private higher education, resulting in even the displacement of the public sector that has given rise to a post welfare state, which may qualify as a weak state.

The era of globalization combined with growth of the services sector that resulted into a spurt in the demand for education has led to the economic aspects of education becoming imperative.

During the recent years, various issues in higher education have been gaining attention, especially in the context of socio-economic change and economic development across the globe in general and India in particular. Over the years, a significant body of literature has emerged based on studies carried out on the economic aspects of higher education. However, very few studies address the issue of privatization of higher education (Upadhyay and Agrawal, 2015)

Several decades ago, private higher education ranked as a major force in the higher education realm in many countries. In Latin America, expansion had begun in the 1960s and the private sector was dominant in several East Asian nations. At that stage, the forces shaping higher education were relatively stable but in the last quarter of the 20th century the dynamics changed dramatically and private higher education has now become the fastest-growing segment of higher education worldwide, expanding rapidly in almost all parts of the world. This is true for India as well. (Gupta A &, K.B. Powar, 2008).

In the current global climate, market has been put forward as the hallmark of efficient and effective provision of goods and services that benefit all. This ideology has formed the basis for policies in India. However, it is being debated whether the market can ensure the best outcome for social or common goods such as education. Advocates for privatization claim that such a system ensures the accountability and efficiency of educational institutions, improves the quality of courses and makes such institutions more accessible (Tooley 1999). It has also been noted that privatization can play a useful role in plugging gaps in dwindling public sector budgets and reducing budgetary pressures (Watkins, 2002).

Privatization of higher education has emerged in several forms and types in the recent decade in India. Privatization within government higher education institutions takes place in the form of introducing self-financing courses within government institutions. Converting

government aided private institution in to private self-financing institution. Allowing self-financing private institution with recognition and also without recognition. This may be termed as commercial private higher education institutions. Private players are mainly engaged themselves in setting up of state private universities, deemed university and academic institution with foreign collaboration (Bernasconi Michele and Paola Profeta, 2012).

Taneja Nalini (2005) wrote about 'Commercialization of Higher Education' in India. According to her, the theme of commercialization of education gives a lot of useful information as well as analysis of the direction that higher education has been given in this country.

A paper at AARE Conference titled "towards Integration: Stalking Horse for Privatization?" in 2008 outlined the background to the New Zealand commitment to a free and secular public education system and considered the forces that have either intentionally or unintentionally undermined that aim. The lesson from the examination of the history of state education in New Zealand is that, it is characterized by well-intended initiatives that promise to make education fair and equitable for all students but are then confounded by funding shortfalls or short-term electoral self-interest (AARE Conference, 2008).

James T. and Pauline D (2006) in their study 'De facto' privatization of education and the poor: implications of a study from sub-Saharan Africa and India' identify three types of privatization—involving demand-side financing, supply-side reforms related and de facto privatization, where responsibilities are transferred to the private sector. Although de facto privatization may arise because of parental dissatisfaction with state education, it is perceived as undesirable in the literature.

According to India's First Periodic Report on the CRC (2007), the present period is characterized by a global wave of privatization. It is being increasingly felt that privatization is an effective answer to augmenting public budgets. The role of the private sector in educational development in India is totally different from that of the private sector in general.

Narayana M. in his study "Privatization Policies and Post Privatisation Control Devices in India's Higher Education: Evidence from a Regional Study and Implications for Developing Countries" (2006) discusses and analyses the privatization policies and post privatization control devices in India's higher education. He argues that a change in public financing, rather than a shift from public ownership and management to private sector is the most dominant feature of privatization policies. The author further argued for the need to have post privatization control devices to overcome the negative effects of privatization policies.

Tilak J.B.G., in his paper entitled "Financing higher education in India: principles, practice, and policy issues" (2005) argued that it has largely been a state funded activity. It is increasingly realized that public budgets cannot adequately fund higher education, particularly when sectors of mass education are starved of even bare needs. Hence, several policy proposals have been made recently including 'privatization. He critically reviewed these proposals and argued that the Indian higher education system is not yet ready for privatization.

In "International Trends in Private Higher Education and the Indian Scenario" Gupta A (2005) has discussed the political, economic, socio-cultural, ethical, philosophical, legal and practical aspects of the far-reaching theme of international trends in private higher education. She also focused on the driving forces, in particular the causes and consequences of the emergence of private higher education in India during the last three decades. She argued that

though there are more acceptances of private higher education institutions in India today than the 'trepidation' felt at their emergence three decades ago, certain basic questions about its role remains. Her paper discussed at length the role of judiciary in private higher education in India. She concluded that in many advanced economies, private higher education institutions have themselves welcomed the idea of external quality control in order to gain legitimacy, acceptability and a competitive edge. What private higher education institutions in India actually need for the time being, is not stricter regulation by the UGC, AICTE, or NAAC, but rather an effective regulation by independent bodies that allow them enough space to grow without questioning their prudence or stifling their autonomy and creativity.

"Indian Higher Education Reform: From Half-Baked Socialism to Half-Baked Capitalism" by Kapur D. and Mehta P. (2004) demonstrated that higher education in India is being privatized *de facto* on a massive scale. This privatization has resulted from a breakdown of the state system and an exit of Indian elites from public institutions to both private sector institutions within the country as well as abroad. Private philanthropy in higher education, which was supportive of public institutions in the past is also increasingly withdrawing its support. Consequently, the ideological and institutional underpinnings of this form of privatization remain exceedingly weak. The authors argued that the judiciary system is an important actor shaping the regulatory landscape of higher education.

Niazi H Khan and John M in their article "Efficiency and Equity and private higher education in Pakistan" (2007) explore the contribution of the private sector with particular respect to efficiency and equity in higher education provision in Pakistan. The study found that all higher education institutions are established in the urban and commercial localities of the main cities and this may be seen as inequitable as it indicates that they are neglecting the major sections of the population living in rural areas. Tuition fees was quite high indicating that access to private higher education is likely to be beyond the financial means of a majority of the people in the country. The cost makes higher education provision inequitable and results in inefficiency if able students are denied access.

Rena R (2006) analyzed Higher Education in Africa – A Case of Eritrea. An attempt is made in this paper to analyze the higher education and its impact in economic development of Eretria. The ever-increasing pressure for structural adjustment by the World Bank and other donors aside, the tertiary education sector itself is being questioned internally for its limited capacity to provide access to most eligible applicants. This limited participation in higher education is compounded by gender, socioeconomic status, and regional disparities.

Sudhanshu Bhushan, NUEPA, (2008) carried out a study on Self-financing Courses in Colleges. According to the author, Self-financing programs are now becoming a reality which cannot be assumed away.

In recent times, the burden on the government is increasing due to the financing of higher education and several studies have clearly shown the inability of the government to financially support higher education. Since the 1990s, the demand for higher education has seen enormous growth and growth of private tertiary education. However, there is no study that discusses the issue of gender equity in private institutions. Research in this critical area would contribute towards correcting systemic anomalies and help face the educational and socio-economic challenges of the 21st Century in particular and national development in general.

Though it is argued that market is gender blind, however, gender is often not systematically

integrated by market programs. It is therefore important to understand gender disaggregated changes in market outcomes. To achieve the targets of inclusive growth, it is important that a gender lens in their market analyses to fully understand differences in participation, constraints and opportunities between women and men, as well as critical intervention points to create gender-equitable outcomes. In the absence of a gender lens, actors working within the market system build inefficient market relationships.

What has been our experience with the private sector with its effects on equity and other dimensions of education, in achieving the goals of human development. It is in this context that the role of private higher education institutions needs to be understood. The present paper is aimed at answering the following questions:

- How has the mushrooming of Private Universities benefited the dissemination of Higher Education in India in achieving goal of inclusion?
- · Has the increasing number of Universities promoted Inclusive Growth?

The paper is based on the secondary data collected from various All India Survey of Higher Education from 2010-2019. Data is analyzed using various statistical techniques such as annual growth rates, Compound annual growth rates, etc.

4. GROWTH OF UNIVERSITIES

According to the All India Survey on Higher Education (2018-19), There are 993 Universities, 39931 Colleges and 10725 Stand Alone Institutions. Of these, 385 Universities are privately managed. According to AISHE 2018-19, there are more than 78.0% colleges running in Private sector; aided and unaided taken together, but it caters to only 66.4% of the total enrolment. Majority of the Colleges 77.8%, are privately managed, of which 64.3% are private unaided and 13.5% are Private aided and the remaining 22.2% are Government Colleges in the Country. However, the focus of this paper is only on University education.

Table 1

University Type	Number of Universities									
	2011-	2012-	2013-	2014-	2015-	2016-	2017-	2018-		
	12	13	14	15	16	17	18	19		
State Public University	286	292	309	316	329	345	351	371	3.306	
State Private University	105	122	153	181	197	233	262	304	14.212	
Deemed University-Private	79	80	80	97	97	97	80	80	0.157	
Institute of National Importance	59	62	68	75	75	100	101	127	10.057	
Central University	42	42	42	43	43	44	45	46	1.144	
Deemed University-Government	38	36	36	32	32	33	33	34	-1.381	
Total	609	634	688	744	773	852	872	962	5.881	

Source: All India Survey on Higher Education, various issues

Growth of Universities by type of management

Over a period of five years, the total number of universities has increased from 726 to 962 during 2014-15 to 2018-19. The number of State Private Universities during the same period increased from 181 to 304 whereas Deemed -Private Universities have not seen any growth. While the compound annual growth of all universities has been 5.79% per annum, the CAGR for the state private universities has been around 11%. The state public universities have witnessed a compounded annual growth rate of nearly 3% per annum. Hence, during the last

^{*} Calculated on the basis of absolute figures given in the table.

five years, state private universities have witnessed a much higher growth rate.

Growth of Enrolment

According to the All India Survey on Higher Education (2018-19) Total enrolment in higher education has been estimated to be 37.4 million with 19.2 million male and 18.2 million females. Females constitute 48.6% of the total enrolment. Gross Enrolment Ratio (GER) in Higher education in India is 26.3%, which is calculated for 18-23 years of age group. GER for male population is 26.3% and for females, it is 26.4%.

In State Public Universities, number of Under Graduate students is largest followed by State Open Universities. Number of female students is lowest for Institutes under State Legislature Act (3136) followed by Deemed Universities Government whereas the share is highest in State Public Universities. Share of female students is lowest for Institutes of National Importance (23.93%) followed by Deemed Universities Government (33.56%) and State Private Universities (34.36%), whereas the share of female students for Institutes under State Legislative Act is 61.3%. Share of female students in State Public Universities is 50.09% and in Central Universities it is 47.37%. this is shown in the following table:

According to AISHE, 2018-19, enrolment in Professional courses is more in Private Institutions than in Government both at Under Graduate and Post Graduate levels. At Post Graduate level, the share of enrolment in Professional courses is higher than at Under Graduate level.

Table 2 Enrolment of students in Undergraduate and PG programme during 2018-19 (%)

		U	1 0	U		
Course	Management type	Aca	demic	Professional		
	Male	Female	Male	Female		
Undergraduate	Government	49.93	50.07	59.63	40.37	
	Government Aided	45.60	54.40	45.22	54.78	
	Private	48.28	51.72	59.21	40.79	
Post graduate	Government	40.20	59.80	56.33	43.67	
•	Government Aided	32.84	67.16	48.94	51.06	
	Private	36.68	63.32	55.45	44.55	

A gender distribution of enrolment in private universities in table 2 shows that women's enrolment in private universities is higher in academic programmes compared to the professional programmes. Similarly, women's enrolment in post graduate programmes is much lower compared to the undergraduate programmes. The gender gaps in enrolment can be understood with the help of gender gap index which is the ratio of female to male enrolment. The Gender gap index value of 1 indicates perfect equality and zero perfect inequality. The value closer to one shows the level of equality. Any value higher than one indicates favourable enrolment of women. This is shown in table 3 below.

Table 3 Gender gap Index (2018-19)

Level	Management	Academic	Professional
Under Graduate	Government	1.00	0.676
	Government-Aided	1.19	1.211
	Private	1.07	0.688
Post Graduate	Government	1.49	0.775
	Government-Aided	2.05	1.043
	Private	1.73	0.803

Source: calculated on the basis of data from All India Survey on Higher Education, 2018-19.

As is shown in the above table, gender gaps are higher in professional Programmes compared to academic programmes in government universities and also in private universities both at undergraduate level and post graduate level. In fact, there are more women in academic programmes compared to professional programmes. This means that women's enrolment in traditional programmes is higher and less women are taking up professional programmes such as engineering and technology, medicine, etc. Also, these gaps are surprisingly higher at under graduate level compared to post graduate level in government and also in private universities.

While comparing the government and government aided universities with private universities, it is found that the gender gap index value for private universities is lower than that for government and government aided universities. This may be because private universities charge higher fees and possibly, parents are not willing to pay higher fee for their daughters. This may be because of the social reasons. However, it needs further probing.

Table 4 Level-wise Enrolment in various types of Universities (CAGR%) (2011/12-2018/19)

Type of	Ph.D.			M.Phil.		Post graduate		Graduate			Total				
university	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Central University	1.67	4.70	2.93	-3.53	1.33	-1.21	1.45	5.22	3.09	2.88	4.21	3.51	2.63	4.47	3.47
Central Open University	-8.83	-8.35	-8.60	27.58	7.18	13.32	10.98	13.92	12.57	12.07	11.92	12.01	0.00	0.00	0.00
Institute of National Importance	17.55	22.35	18.91	-6.44	4.83	-0.15	7.66	8.99	7.99	7.60	16.33	9.08	9.56	15.72	10.80
State Public University	5.66	9.38	7.25	-7.69	-1.94	-4.59	-4.21	0.94	-1.52	-0.80	2.49	0.60	-2.62	2.41	-0.35
State Open University	58.20	40.06	49.25			188				4.43	1.72	3.40	4.13	3.07	3.72
State Private University	29.05	38.48	32.81	4.59	3.91	4.23	14.83	21.51	17.23	22.61	26.44	23.75	21.59	26.38	23.08
Institute under State Legislature Act	14.41	19.60	15.27			***	24.05	17.17	20.47	25.14	21.15	22.36	18.84	16.02	17.05
Deemed University- Government	7.50	11.15	8.56	2.84	4.39	3.50	-2.55	5.68	0.12	-3.18	5.10	-1.09	-1.48	5.82	0.54
Deemed University- Government Aided	11.74	14.26	13.01	8.54	4.30	5.57	-16.27	-8.31	-12.66	-9.11	-1.96	-5.91	-9.60	-3.09	-6.70
Deemed University- Private	11.05	56.79	12.41	-11.40	-0.78	-4.65	-5.83	-0.79	-3.62	4.60	6.14	5.15	2.66	4.61	3.39
Total	5.41	18.03	11.23	-5.61	-0.49	-2.91	0.03	4.28	2.10	5.31	5.66	5.45	3.66	5.61	4.46

Source: calculated on the basis of data from various issues of AISHE

Traditionally women have been getting enrolled in so called feminine programmes such as arts and commerce. With the changing scenario, it is equally important that women are enrolled in professional programmes as well. Hence, it is not just the enrolment of women that is important to understand but also the nature of programme that women are getting enrolled into. Thus, it becomes imperative to understand the trend in women's enrolment in

various academic and professional programmes. This is shown in the table above (table 4). As is shown in the table, during the past eight years (2011-12 to 2018-19), whereas total enrolment in all universities has increased at a compounded annual rate of 4.46% per annum, the annual rate of growth of enrolment is much higher in private universities. The compounded growth rate of total enrolment in all programmes is the highest in state private universities being 23.08% per annum. This is true for both males and females being 21.59% and 26.38% per annum respectively. In central open universities, it has remained constant though in the state open universities, there is a growth of enrolment at a rate of 3.72% per annum. In state public universities, the total enrolment has even declined; CAGR being -0.35% for the entire period, this being -2.62% for males and 2.41% per annum for females. Hence, one can argue that the enrolment of males in the state private universities is declining. This is a trend towards privatization of higher education. It is also interesting to know that the state open universities have witnessed an extremely high growth of enrolment in Ph.D. programmes being nearly 50% per annum. Considering the rate of growth of enrolment of males vis-à-vis females' enrolment in the state private universities, the enrolment of women is high compared to men in all programmes except graduation. At graduate level, the rate of growth of enrolment of women is marginally low compared to men. In all the various types of universities, the enrolment in M. Phil. Programmes is declining. In fact, in all types of universities the rate of growth of enrolment in M.Phil. is -2.91% per annum. This is indicative of declining interest of M.Phil. programme.

In all the programmes, the rate of growth of enrolment of women is high compared to men in private universities in the country. Students as stakeholders are the consumers in the education sector. A growing importance of education in the knowledge economy as brought in the private sector playing a significant role. Data shows that women seem to be getting equal opportunities even in the private sector so far as women as consumers are concerned.

5. CONCLUDING REMARKS

In the recent times, a new approach, market systems development (MSD) is developing as an approach to poverty alleviation that facilitates change in market systems to benefit the poor. But who, ultimately, ends up benefiting? Women and men experience market systems differently and gender can define their unique constraints and opportunities. MSD interventions that work to realign the incentives, behaviours and functions of market actors with these gender-based variations in mind can make markets operate more efficiently. Market systems development (MSD) is an approach towards poverty alleviation that facilitates change in market systems. But who, ultimately, ends up benefiting? To promote inclusive economic growth and poverty reduction, gender must be integrated into MSD approaches (Mercy Corps, 2015).

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