

# Self-Financed Versus Regular Education Programmes in School Level – A Comparative Secondary Data Study Based on Some Selected Schools in West Bengal

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## Abstract

India has one of the largest education systems in the world. Education has become a must medication for every country to help their existence and development economically. India is one among them, which concentrates more on extending education to the whole states within that and make sure that it being developed into a 100 per cent literacy rated nation. The purpose of education is to sense talent proactively and the reason of school education is to guide the child's discovery of self, identify and nurture his potential to the fullest. Education sector needs ruling to ensure planned and development, quality of education, equity and social justice i.e., quotas and other affirmative policies. Education in India is provided by the public sector with the private sector, with control and funding next from three levels, those are central, state and local. A regulatory body of education is an external group that has been empowered by legislation to supervise and legalize the educational process and outputs relevant to it. Self-financing programmes are the programmes which are financed by charging user fees from students that means from parents on behalf of students. There is almost no government subsidy for such self-financing programmes. The nature of self-financing programmes depends on the institutional mode under which it is delivered. In India, there are many numbers of Council or Board and their affiliated schools – government aided and private, besides some institutes have national importance that deliver primary education programmes. Now, side by side, so many government sponsored schools are also offering self-financing programme after getting affiliation from the

different government regulatory boards or council. Government and Board(s) have no financial liability to run these type of education smoothly. So, students' parents have to bear all expenses to pursue the primary education. Therefore, from the above discussion we can find two types of courses namely regular education programme and self-financing education programme from the view point of funding simultaneously with discrepant importance. In regular education, we can see the fee structure is minimum and in self-financing education, we can see the fee structure is maximum (some institute charge too much).

Through this study the researcher, it may be suggested as regards economic sustainability of having self-financing education programme in primary education or not by comparing with regular education programme.

## Keywords

Regular education programme, self-financing education programme, regulatory bodies, commercialization, privatization

## Preamble

The word education comes from the word 'educere' which means to get about what is already in. According to Swami Vivekananda, "Education is the manifestation of perfection, already present in man". India's superior education system is often cited as one of the main contributors to its economic development at the primary and secondary level education, India has a huge private school system complementing the government run

schools, with 29 per cent of students receiving private education in the 6 to 14 age group. Higher Education in India is defined as education obtained after completing 12 years of schooling and is of the period of at least nine months (full time); or after completing ten years of schooling and is of the duration of at least three years. The nature of education can be general, vocational, professional or technical. The regulatory structure of this sector is multi-layered three sets of regulations operate – University, College and Council or Board (as per the course).

The promotion of self-financing courses depends on the initiatives taken by the different type's schools. These initiatives are being supported by the boards. Regulator body has been supporting the self-financing courses in terms of supplying curriculum design and funding support for books, libraries and equipment. There has been a variety of schemes that have been launched by the private institutions in the last ten years. Overall response to the schemes has been quite good. Institutions that have such large courses are also able to generate internal resources. However, the pattern of self-financing programmes across primary education programmes and secondary education programmes has been quite uneven and irregular. The course fees are not standardized. There is a large variation in fees for the same course in different affiliation schools all over India. There is also variation in average fees across disciplines and there is little idea about it. There has been no information to the extent to which self-financing courses have generated internal resource. Have self-financing courses helped in achieving the objectives relating to access, equity and quality? It is also observed that where regular and self-financing programmes co-exist, the regular programmes suffer due to negligence and the self-financing programmes fare better. Another important question is whether there has been commercialization of primary education with flexibility in the fee structure due to the introduction of self-financing programmes? In general, there is a need to

closely monitor the direction in which the self-financing programmes are moving. The proposed research helps in answering some of those questions.

## Objectives

The objectives of the research are to address some of the issues relating to self-financing courses. These objectives are:

1. To highlight the present status of self-financing courses in primary education programme like play ground to class IV (4) in India, in general, and West Bengal, in particular.
2. To highlight the present status of Government-financing programmes in primary education programme like play ground to class IV (4) in India, in general, and West Bengal, in particular.
3. To draw a comparative study between self-financing education programme and Government-financing education programme in primary education system.
4. To analyze the dimension of economic sustainability of self-financing courses in our country on the basis of this comparative study.
5. To see the difference between public and private schools.

## Literature Review

Since it one of the contemporary issue in the present Indian government so very less work has been done in this regard which providing great scope of further studies with suggestions of new reforms and analysis of their impact on Indian economy. The efforts of those have been briefed out below;

*Bartell (2003)*, during the last two decades, universities world-wide have come under increasing pressure to adapt to rapidly changing social, technological, economic and political forces emanating from the immediate, as well as from the broader postindustrial external environment. One manifestation of the global forces of change is the increasing intensity in commercialization efforts of

higher education institutions. This literature review provides a brief overview of the trends in commercialization, highlighting history and rationale, institutional and governmental strategies, elements of commercialization as well as nationalization as well as internationalization from the teachers' and students' perspectives.

*Abhik Datta and Sukamal Datta (2015)*, they have observed in an appropriate manner in their study that the affiliating university not considered at all the financial aspect of running Self Financing PG Courses. The university only considered the ideal situation of academic side. Under no circumstances a Self- Finance Course runs year after year in loss. They also pointed out that to overcome the situation the college and at the same time the affiliating university have think in depth the financial aspect also along with academic side for an economic sustainability. According to them, to fill up the gap of demand and supply of PG studies the universities give affiliation to so many colleges for PG Courses. Since affiliation has been given as a Self-Finance Course, here is the need of cost management strategy. The colleges offering PG Courses have to compete themselves to collect students. As per market economy those colleges will get maximum students which offer good quality teaching with minimum course fee. No doubt the course fee is much below the fee of private university. Relevantly they suggested the appropriate reasons that no new infrastructure is required for introducing PG Courses in the undergraduate colleges and those colleges run the PG Courses in the same shift or if sufficient rooms are not available then PG courses run in another shifts.

*In the Annual Report (2013-2014)* of the Department of Higher Education, Government of West Bengal, we find an account of the activities carried out in the departments along with those undertaken in different wings of the departments and various autonomous organizations associated with it. The report also presents, in brief, the facilities of the higher education available in the State.

## **Public - Private Partnership (PPP) Model in Education**

PPP is most essential to bring in quality in the primary education system. Governments can ensure PPP through an appropriate policy. Councils and Ministry of HRD should play a major role in developing a purposeful interface between the public and private education as a step towards PPP. There has been some effort both by the government and the private education institutions to develop the teaching staff at various levels. However, this needs to be intensified with appropriate attention to all the aspects related in order to prepare quality and sufficient number of educational staff. Such efforts need a very serious structuring for the research base institutions. We have to be optimistic that private-public partnership and the Industry interface will take place in the field of education at all levels, and particularly in the backward regions, which is the need of the hour. To achieve excellence, we thus need to create a real partnership between government, educators and industry – Partnerships that can provide our high-tech industries with skilled workers who meet the standards of their industry.

## **School Education in West Bengal**

A uniform structure of school education, the 10+2 system, has been adopted by all the states and Union Territories (UTs) of India following the National Policy on Education of 1986. Elementary school, Class I – VIII, is recognized as the period of compulsory schooling, with the Constitutional amendment making education a fundamental right. A majority of the states and Union Territories (UTs) have introduced free education in classes I-XII. In states/UTs where education is not free for classes IX and above, the annual fee varies considerably. The pre-school covers two to three years. The elementary stage consists of a primary stage comprising Classes I-V (in some states I-IV), followed

by a middle stage of education comprising Classes VI - VIII (in some states V-VIII or VI -VII). The minimum age for admission to Class I of the primary school is generally 5+ or 6+. The secondary stage consists of Classes IX-X (in some states VIII-X), and a senior secondary stage of schooling comprising classes XI-XII in all states. In some states/UTs these classes are attached to universities/colleges. The number of working days of school education in a year is generally more than 200 days in all the states/UTs.

As per 2001 census, West Bengal is the most densely populated state in the country with a population density of 904 persons per square km. This handbook tries to focus on the status of school education in West Bengal and in Kolkata. Overcoming the pressure of population, West Bengal has made a considerable progress in the field of literacy and school education. The present

literacy rate is 68.2 percent as per the 2001 census. It was 57.7 per cent in 1991 and 48.6 per cent in 1981 it shows an increase in the rate of literacy. From 1981 to 1991 the increased rate of literacy was 5.1 per cent, while it has almost doubled during 1991 to 2001 i.e., 10.5 per cent. This has been possible at large due to the campaign on total literacy and schooling for all children to achieve the goal of 'education for all'. The school education in West Bengal tries to ensure education for all children, reduce the drop-out rate and provide qualitative education. The following table describes district wise number of educational institute in proportion to the population.

As per the Annual Report of the Department of School Education 18.40 per cent schools are in the urban area and 81.60 per cent schools are in the rural part of West Bengal.

**Figure 1: Total Population of the Districts with Literacy Rate and Number of Schools**

Sl.No.	Districts	Total Population	Literacy Rate	Number of Schools
1	Darjeeling	1,605,900	72.9	1429
2	Jalpaiguri	3,403,204	63.6	2285
3	Koch Behar	2,478,280	67.2	2073
4	Uttar Dinajpur	2,441,824	48.6	1622
5	Dakshin Dinajpur	1,502,647	64.5	1364
6	Maldah	3,290,160	50.7	2222
7	Murshidabad	5,863,717	55	3687
8	Birbhum	3,012,546	62.2	2780
9	Bardhaman	6,919,698	71	4883
10	Nadia	4,603,756	66.6	3042
11	North 24 Parganas	8,930,295	78.5	4834
12	Hoogli	5,040,047	75.6	3618
13	Bankura	3,191,822	63.8	3912
14	Purulia	2,535,233	56.1	3311
15	Medinipur (both)	9,638,473	75.2	9269 (combined)
16	Howrah	4,274,010	77.6	2636
17	Kolkata	4,580,544	81.3	2218
18	South 24 Parganas	6,909,015	70.2	4354

**Source:** Census Report, 2001 and Annual Report 2005-06, Dept. of School Education, Govt. of West Bengal

The West Bengal Primary Education Act, 1973 under West Bengal Act XLIII of 1973 passed by the West Bengal Legislature makes a better provision for the development, expansion, management and control of primary education with a view to making it universal, free and compulsory. This Act extends to whole of West Bengal. A Board is established in the name of West Bengal Board of Primary Education under this Act to

ensure universal, free and compulsory education for all children.

### School Education in Kolkata

The modern education system took its shape from the Western education system in Kolkata. Many of the educational institutes were established here. Even after independence Kolkata continued to be in the fore front of

educational scene. Being the capital of West Bengal, Kolkata is the highly populated district with 24760 persons per square km. as per the 2001 census. The city is spread over 187 sq. km. and has the biggest municipal corporation, the Kolkata Municipal Corporation as its local body. It is divided into 141 wards. With highest literacy rate of 81.31 per cent among the nineteen districts of West Bengal, Kolkata has spearheaded in the field of education. 15481 primary schools run by West Bengal Board of Primary Education (WBBPE), 2422 Kolkata Municipal Corporation (KMC) run primary schools, 743 upper primary schools, 3304 Secondary schools and 2825 Higher Secondary schools cater to the school education field. Apart from these, there are 1076 schools affiliated to ICSE, 117 schools affiliated to CBSE and 98 Kendriya Vidyalaya schools also under CBSE. Numerous Montessori schools have mushroomed which address the school education at the per-primary level. 8 High Madrasah and one Senior Madrasah facilitate school education to many minority students in the city.

### **Quality of Primary Education**

The quality of primary education continues to be a matter of serious concern in both rural and urban West Bengal. The 1992 Report of the State Education Commission made a number of comments about the delivery of public education, which were echoed in a report by the Pratichi Trust in 2002. Some of the areas of concern identified in both reports include: poor infrastructure and inadequate equipment in schools; sporadic and irregular attendance of some teachers; lack of accountability of teachers; and inadequate school inspection. The District Inspectorate has such an enormous task, that it is impossible for it to accomplish its responsibilities adequately. There is an average of 90 schools per Sub-Inspector, in addition to which they are responsible for a large number of other administrative tasks, such as enforcing service and leave rules of teachers. This suggests that there may be a need

to restructure the organization and administration of the schools, to make them amenable to greater local community control.

### **Education Boards**

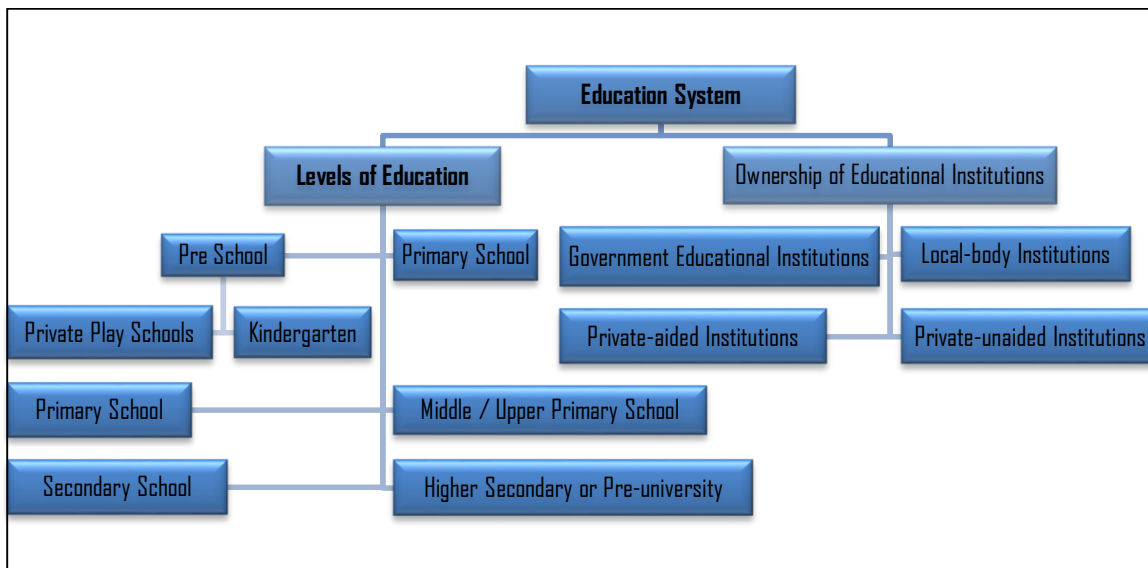
The Council of Boards of School Education in India (COBSE) 21 is a voluntary association of all the Boards of School Education in India. It works in close collaboration with Ministry of Human Resource Development, Government of India, other national level apex educational organizations and agencies like the National Council of Educational Research and Training (NCERT), National University of Educational Planning and Administration (NUEPA) and National Council of Teacher Education (NCTE). COBSE was established in 1979 by the Central Board of Secondary Education (CBSE) to provide a forum for mutual exchange. Since 1989, it functions as an independent secretariat. Currently COBSE has 51 members with some foreign boards recognized as its associate members. The following is the list of member boards of COBSE like – Board of Intermediate Education, Andhra Pradesh, Board of Secondary Education, Andhra Pradesh, Assam Higher Secondary Education Council, Board of Secondary Education, Assam, Bihar School Examination Board, Bihar State Madrasa Education Board, Banasthali Vidyapith, Central Board of Secondary Education, Chhatisgarh Board of Secondary Education, Chhatisgarh State Open School, Chhatisgarh Sanskrit Board - Raipur, Chhatisgarh Madrasa Board, Council for The Indian School Certificate Examinations, Dayalbagh Educational Institute (Deemed University), Goa Board of Secondary and Higher Secondary Education, Gujarat Secondary & Higher Secondary Education Board, Board of School Education – Haryana, Himachal Pradesh Board of School Education, J.K. State Board of School Education, Jharkhand Academic Council – Ranchi, Government of Karnataka Dept. of Pre-University Education, Karnataka Secondary Education Examination Board, Kerala Board



of Public Examination, Kerala Board of Higher Secondary Education, Maharashtra State Board of Secondary and Higher Secondary Education, Board of Secondary Education Madhya Pradesh, Madhya Pradesh State Open School, Maharishi Patanjali Sanskrit Sansthan (Dept. of School Education, Govt. of Madhya Pradesh), Board of Secondary Education – Manipur, Council of Higher Secondary Education – Manipur, Meghalaya Board of School Education, Mizoram Board of School Education, Nagaland Board of School Education, National Institute of Open Schooling, Council of Higher Secondary Education – Orissa, Board of Secondary Education - Orissa, Punjab School Education Board, Board of Secondary Education – Rajasthan, Rajasthan

State Open School – Jaipur, State Board of School Examinations & Board of Higher Secondary Examinations - Tamil Nadu, Tripura Board of Secondary Education, U.P. Board of High School & Intermediate Education, U.P. Sec. Sanskrit Education Council, Board of School Education – Uttarakhand, West Bengal Board of Secondary Education, West Bengal Council of Higher Secondary Education, West Bengal Board of Primary Education, West Bengal Board of Madrasah Education, The West Bengal Council of Rabindra Open Schooling, Andhra Pradesh Open School Society - Government of Andhra Pradesh, Bihar Board of Open Schooling & Examination.

**Figure 2:** Segmentation of Indian School Education System



**Figure 3:** Number of Indian schools as per ownership

	Public sector schools		Private sector schools	
	Government	Local body	Private-aided	Private unaided
Primary	524,234	140,765	26,484	68,203
Upper primary	219,451	59,961	22,742	63,748
Secondary	42,119	11,582	27,053	36,252
Higher secondary	24,808	1,847	17,302	20,441
Total	810,612	214,155	93,581	188,644
<b>Sector wise total</b>	<b>1,024,767</b>		<b>282,225</b>	

## **West Bengal Board of Primary Education (WBBPE)**

The West Bengal Board of Primary Education Act, 1973 right from its promulgation and through subsequent Amendments from time to time, vested in the West Bengal Board of Primary Education, the development, both in qualitative and quantitative terms, supervision, management and control of the entire primary education. This autonomous body for the primary education was established in 1990. WBBPE is the only Board of its kind in the whole country entrusted with the sole authority to approve primary schools based on the recommendation of the State Government. It provides with the curriculum / syllabus to be studied in the primary schools, publish text books to be used by the primary schools, teachers training and external evaluation. For effective functioning of the Board and to meet all the requirements of the State, the functioning of the Board has been decentralized at the district level, forming the District Primary Council (DPC). 19 District Primary Councils, all democratically elected bodies work for the betterment of the primary education. The Chairman of the DPC is an elected representative of the State Government and DI is the Secretary of the Council. The main duties of the DPC are as follows:

- To establish new primary schools subject to the fulfillment of the terms and conditions of the State Government or amalgamate two or more schools into one.
- To maintain the service record of the teaching and non-teaching staff.
- To look after the welfare of the children attending the primary schools.
- To construct, repair and manage either directly or through any local authority all the primary schools under public management under its jurisdiction.
- To make grants for scholarships and stipends.
- The DPC is also responsible to make a report describing the name of the schools under its

jurisdiction, name and amount of the grant received by the school along with date. This is further submitted to the Board.

- To maintain the quality of primary education the DPC works in close coordination with the District Inspectorate.

## **Self-financing Programmes: Concept**

Self-financing programmes are the programmes which are financed by charging user fees from students that means from parents on behalf of students. There is almost no government subsidy for such self-financing programmes. The nature of self-financing programmes depends on the institutional mode under which it is delivered. In India, there are many numbers of Council or Board and their affiliated schools – government aided and private, besides some institutes have national importance that deliver primary education programmes.

The promotion of self-financing courses depends on the initiatives taken by the schools. In order to tackle the financial pressure and fulfillment of the requirement of the locality, most of the schools have introduced self-financing courses in their curriculum after taking permission from the respective authorities. The government is neither approving any permanent posts for these new affiliated departments nor providing any finance for library or laboratory. Most of the state governments have been imposed self-financing programme in the government and government-sponsored schools in some other way. They are only paying the salary of the permanent teachers and non-teaching staffs. A huge amount of money is required for salary of the part-time or contractual teachers, maintenance of laboratory, purchase of books in the library, infrastructural works, expansion of building etc... So there is no other alternative than to charge extra fees from the students by introducing self-financing courses. Schools were found to be the major beneficiaries of self-financing courses. In fact the schools who have

introduced primary education programme in the self-financing mode are able to generate healthy internal resources and able to develop their academic infrastructural facilities at a short span of time.

### **Self-Financing Programmes: Problems**

However, the pattern of self-financing courses across councils and schools has been quite uneven and irregular. The course fees are not standardized. There is a large variation in fees for the same course in different colleges and universities all over India. This different fees structure after effect on our societies more specifically the heart – mind of human beings (students and parents both).

There is also variation in average fees across disciplines and there is little idea about it. There has been no information to the extent to which self-financing programmes have generated internal resource. Have self-financing programmes helped in achieving the objectives relating to access, equity and quality? It is also observed that where regular and self-financing programmes coexist, the regular programmes suffer due to negligence and the self-financing programmes fare better. Another important question is whether there has been commercialisation of higher education with flexibility in the fee structure due to the introduction of self-financing courses? In terms of region, what can we say about fees in self-financing courses? In general, there is a need to closely monitor the direction in which the self-financing programmes are moving. The proposed research helps in answering some of those questions.

### **Justification and Relevance of Self-financing programmes**

The self-financing programmes are being run in affiliation schools for over two decades. There is a need to assess the diversification of programmes, differentiation in the fee structure, generation of financial resources, opportunities of fulfilling access and equity

etc... There is a concern that self-financing of programmes should not lead to hidden commercialization, i.e., profiteering in primary education programme. The justification of the research pertains to highlighting some of the above mentioned issues and to fine-tune the programme in such a manner that it conforms to the broad objectives of primary education programme. The research issue is relevant in today's context, as its pervasive use may adversely affect the access to primary education programme. Besides, the running of programmes must also be examined with reference to quality and this need be ascertained. A self-financing programme should not be run without regard to its relevance as well.

### **Methodology**

The present study is secondary in nature. I do not attempt has been made to include any statistical data in this investigation. The data used for the study has been collected from Books, Magazines, Newspapers, Research Articles or Papers, Journals, E-Journals Reports, Books, and on-line data bases. For that, I have used different websites.

### **Self-Financing Programmes at School Level**

Self-financing Programmes in the schools were launched as deliberate attempt to vocationalise primary education. Council also supported the schools to launch first education or primary education if the schools could plan proper well education to meet the parents' needs. Schools slowly and gradually found this as an opportunity to attract parents and raise the financial resources as it was becoming difficult to launch new courses with the full subsidy of the government. There developed two types of courses – one, the regular course which was already subsidized by the government and the other, in the self-financing mode, based on the principle of the recovery of



the cost of the course. Self-financing courses have now become popular in the present circumstances.

It is, however, necessary to make an academic exercise to understand the self-financing programmes at greater depth. Of central importance is to have some idea of the average fee or the fee ranges in the self-financing courses and to compare it with average fee of the subsidized course delivered on regular basis. The region wise differences and differences in the fee structure by management types are also quite interesting to know. Then an attempt is made to understand the fee ranges across disciplines and in a particular programme to have some idea of the variation in fee ranges. It would also be of immense interest for policy makers to know what are the proportions of regular and self-financing fees in the total fee receipts and the proportionality of the fee and non-fee receipts in the total receipts of the school. Information on these aspects is furnished in this study.

Of further analytical importance is to know the correlation between fees in regular and self-financing courses to understand whether they move upwards in sympathy. If they do, it is necessary to have policy understanding with respect to the rigidity (or flexibility) in the fee structure. Too much flexibility in fee structure would invite troubles in terms of upward movement. It is also attempted to understand whether growth of institutions has any relation with the fees in self-financing courses. If they have, what can we say about it in terms of the effect of demand variable on fees? With the regional differences in fees this point has been analyzed. Then various hypotheses have also been put forward to test them on the factor of uniformity of fees in colleges by management types, across disciplines and programmes of study. How much variation is in the fees collection from regular and self-financing courses as also

between the total fee receipts and non-fee receipts of a college? Thus, a detailed understanding of self-financing courses in these colleges is presented in the study.

### **Description of Sample Schools**

Here, researcher have also taken only eight public and private schools of West Bengal where researcher see self-financed adulation programmes have already been introduced (having existing Regular Programmes) to collect data regarding mainly fee structure of self-financing and regular programmes. In our state, generally researcher find regular schooling programmes on same subjects in this type of schools. It is more important to ensure its sustainability in a long run. In case of other regular programmes economic sustainability gets no importance because almost all expenses borne by the Government.

### **Data Collection**

In the initial stage the study will analyze the research articles and reports regarding the issue of self-financing programmes in primary education in India. In the later stage in order to empirically examine the research objectives, data related to fee structure of self-financing programmes and regular programmes at primary level from selected schools of West Bengal. Here, researcher collects the data by different websites of private, public and other types of school.

### **Data Analysis**

According to the work plan, researcher collects the data from websites survey. For the purpose of fulfilling the above objectives, the collected data have been presented in the following Table: 1.

**Table 1: Comparative Statement between Self- Financed School and Regular School based on Schools' Fee Structure for the Academic Year 2018 - 2019**

Srl. No.	Name of School	Affiliations	1 <sup>st</sup> Time Admission Fee* (₹)	Yearly Admission Fee# (₹)	Monthly Tuition Fee^ (₹)
01.	Kendriya Vidyalaya, Garden Reach, Kolkata	CBSE	25	100	100 to 300
02.	St. Xavier's High School, Kolkata	CBSE	22,000	9,700 to 10,500	2,600 to 2,900
03.	Ramakrishna Mission Vidyalaya	WBBSE & WBCHSE	5,000	21,000 to 25,500	3,000 to 3,500
04.	D.A.V Public School, Kolkata	CBSE	Nil	2,430 to 5,530	1,100 to 1,800
05.	Delhi Public School, Newtown	ICSE & ISC	95,000	17,500	3,750 to 3,950
06.	Ballygunge Government High School	WBBSE & WBCHSE	Nil	200	33 to 167
07.	South City International School	ICSE & ISC	2,81,200 to 2,98,300	15,000	5,400 to 6,600
08.	Narayana School, Kolkata	CBSE	50,000 to 55,000	16,000 to 19,000	2,200 to 4,000

Source: Author collected the above secondary data from different websites

#### Notes:

\*1<sup>st</sup> time admission fee mean only one time admission fee.

#Yearly admission fee mean special fee.

^Monthly tuition fee mean including computer or lab fee.

#### Findings

1. From the above table, it may be noted that average fees per student on a per annum basis in regular programmes in government and aided schools is lesser than average fees per student in self-financing schools.
2. From the view point of poor meritorious students, self financing programme is not the cup of tea as

there is no standardization of fee structure. The school authority can charge any fee for the same programme. In case of our sample schools we got huge different fee structure for primary education programme.

3. Due to lack of proper policy maximum schools are not getting permanent teacher, they have to depend temporary teachers. So, cost of teaching faculties is

very high in case of Government schools but ultimately it ensures positive impact on self financing programmes run by schools. But from the view point of quality, there may be a question mark.

4. The schools may be motivated to introduce self financing programmes as because of higher savings. But in that case, they have to admit a minimum no. of students. And as they are enjoying previous establishment related facilities, the overall cost of programme might be less up to a certain extent.

### **Recommendation**

There is a need to ensure less differentiation in the fee range for the same programmes. For programmes in same subjects as well the standardized fee at primary education in school level should exist with a maximum range permissible. This has implication for policy makers to evolve a strong monitoring mechanism to supervise the fees in the self-financing programmes in government as well as aided and private schools. Differences in fees for the same programme across all schools need to be reduced through strong monitoring and guidelines on fee determination.

Councils or boards may issue the guidelines to the schools to collect fees from self-financing programmes up to a maximum limit and can permit the collection above this limit only in exceptional cases. This will help prevent any commercialisation that institutions might be wishing to indulge in. Councils or boards should create a benchmark in the standards for self-financing programmes in terms of curriculum, availability of competent teachers, teaching-learning practices, evaluation, library, lab facilities etc... Students' expectation of higher future returns from education should be fulfilled.

### **Scopes and Limitations**

Due to time constraint this research review empirical and comparative study has been made on the basis of previous data i.e. secondary data. Those research gaps are huge and to be helped the future researcher when research on this topic. This study may be up-dated and redesigned by considering the latest available data. There is a lot of scope for further researches on this issue by considering other factors which I have not considered in my present empirical and comparative study, it would have been more. However, all possible effort has been made to make the study successful. The main research gaps in this type of comparative study are,

- (a) For this study researcher cannot visit at school for collection of study details i.e., fees structure.
- (b) In this study made on the basis of available websites information.
- (c) Lack of information or data, researcher cannot take more schools.

### **Epilogue**

The information provided by authorities pursuing self-financing programmes is quite interesting. First of all, it must be considered that as opposed to regular programmes which are highly subsidized, the self-financing programmes are being pursued by the students belonging to well-off families. Both the parents are highly educated and well paid off. Information received points towards the fact that education is more an investment in human capital. At the primary education level, of course, the investment is lumpier. They prefer a course that could secure a job or to provide well education to the students. Even if the current income is not sufficient to meet the cost of education, parents are willing to bear the burden of high cost. Obviously, the parents can meet the cost out of their past savings. Education is no longer a consumption item that can be purchased out of current income. It is very much an investment that families undertake in the hope of expected return that could compensate the cost. It is for

this reason that the demand for self-financing programmes seems to be quite high. Self-financing schemes has helped the schools to achieve the aims and objectives of the administration and to maintain quality of the faculty in the school. It will be an incentive for any school to aspire for excellence because the education awarded will be that of the school on behalf of the board or council. This will also give an opportunity to the institutions to improve the quality of education in their institution so that the education conferred by them is highly valued in the job market.

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