

## **Rising inequality in Income and Education in India**

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### **Abstract**

Return to Education in Asia has more values around the world average. Private rate of returns are concerned individuals while public rate of returns consider the overall returns to society. The low and middle income countries record higher social rates of return compared to higher income countries.

There is significant relationship between income levels and educational levels. Higher the education level, the higher the income i.e. people with professional degrees earned 6 times more as much as people who did not graduate from high school level.

Unequal incomes translate into unequal access to higher education. Private and private aided institutions are quite costly, making them difficult to access for the poor. With little regulation of the quality of education and cost differentials, the poor and deprived are often trapped in low quality education.

One portion of population in India has attained universal literacy long ago while a major portion of population still striving to achieve it, this leads to harmful economic disparities, resulting in perpetuating the cycle of inequality across generations.

Despite many attempts to improve the access and outreach, social disparity persists in higher education.

**Key words** : Education, Rising inequality, income, Private education, deprived

### **Introduction**

Educational inequality is the situation or the system in which there exist large disparities in the society on the opportunity and access to education. This is a result of a

complicated social structure, which is shaped up by long standing social norms, believe and contrasting economic divisions.

Educational inequality forms up gradually as an ongoing process. Education is affected by social, political and economic status of people. Individuals who are from wealthy section of the society always have the privilege to reach out for better schools and institutions. While those from the deprived section are prone to lower quality, in the process, the system contributes to a deepening chasm. On the other hand, the educationally enlightened group gains more access to political and economic system turning them to be favorable to suit their interest of their own kinds. Such a structure has an adverse effect in the deprived section affecting them from multifarious direction. It is evident from the observation that if educational inequalities can be decimated, a huge change will follow in the social structure. However, to obtain the very change educational disparity, impetus from political and economic sector is inevitable.

### **Review of Literature**

**Tilak Jandhyala B.G.** (2015) How Inclusive Is Higher Education in India? In his research article concluded that growth in higher education does not seem to have resulted in reduction in inequalities in a significant way. Every group of population has registered modest to significant levels of progress in case of enrolment ratios and the rate of higher education attainment; but inequalities in higher education seem to be persisting—by social groups (caste and religion), by gender, by region (rural and urban) and between the rich and the poor. In case of both gross enrolment ratio and higher education attainment, the direction of the progress—increase/decrease in inequalities is similar. Despite the overall rapid growth in higher education, inequalities seem to be persisting. The reasons, inter alia, could be that much of the growth in higher education has been in the private sector which does not concern itself with inequalities. Second, the reduction in public subsidies and high rates of cost recovery may also account for slow improvement in inequalities.

**M. Niaz Asadullah** (2010) Inequality of Educational Opportunity in India: Changes over Time and across States University of Reading, his study results shows that India's record in reducing inequality of educational opportunity in postliberalization is characterized by considerable variation across states and regions. The state of Kerala stands out as the least unequal in terms of educational opportunities irrespective of the index used. In general, Southern states experienced lower inequality in educational opportunity when compared to

Northern states. The incidence of rural poverty is high in the Eastern states of Bihar, Orissa, and West Bengal. Yet both West Bengal and Orissa made significant progress in reducing inequality of opportunity whilst the situation worsened in Bihar.

**Janneke Pieters** (2009) Education and Inequality in India: A Microeconomic Decomposition Analysis indicated in his study that in the period 1987-1993 education reduced inequality slightly: changing returns to education reduced inequality, while the endowment effect was exactly opposite. In the period 1993-2004, changing returns to education increased inequality, and this was partly offset by the equalizing effect of endowment changes. In both periods, fertility changes had a much greater impact, increasing inequality substantially.

**Sonalde Desai and Veena Kulkarni** (2008) Changing Educational Inequalities in India in the Context of Affirmative Action found that changes in educational inequalities in India in 1980s and 1990s paints an interesting picture. Results show that educational inequalities between dalits and adivasis on the one hand and upper caste Hindus and others on the other have declined over time, particularly as it applies to primary education. The inequalities in college education have narrowed for adivasi males; but for all other groups, dalit males and females, and adivasi females, inequality seems to be widening rather than narrowing. There appears to be little evidence to support the fear that higher-income dalit and adivasi families, the so-called creamy layer, are disproportionately capturing the benefits of affirmative action policies. Our results also show that with rising income, adivasis are more able than dalits to achieve the parity in college graduation with upper caste Hindus and others.

### **Objectives**

1. To find out the income inequality and educational inequality in world and Asian countries
2. To Assess and to find out the implication of rising inequalities in income and rising inequalities in education among various social groups in India.

### **Methodology adopted for the paper :**

The paper is based on the information gathered through available secondary sources and literature reviews. The secondary sources include the reports collected from OECD (Organisation for Economic Co-operation and Development) report of 2012, data from NSSO 66<sup>th</sup> and 71<sup>th</sup> Round, data from India Human Development Survey (IHDS), socio-economic reviews, various articles at state, national and international level.

## Findings of the study

### Global trends of Educational and income inequality :

The equation of investment to create profit has rendered private education a competitive edge. Government budget for education has become increasingly incompetent to compete with private funding, educational inequality has become more conspicuous among the less privileged section of society comprising of lower middle class and the deprived.

**Table 1 : Returns to Investment in Education by level, average by per Capita in Income Group (in %)**

Per capita income group	Mean per capita US\$	Public			Private		
		Primary	Secondary	Higher	Primary	Secondary	Higher
High Income Group \$9266 or more	22530	13.4	10.3	9.5	25.6	12.2	12.4
Middle Income Group upto \$9265	2996	18.8	12.9	11.3	27.4	18.0	19.3
Low Income Group \$755 or less	363	21.3	15.7	11.2	25.8	19.9	26.0
<b>World</b>	<b>7669</b>	<b>18.9</b>	<b>13.1</b>	<b>10.8</b>	<b>26.6</b>	<b>17.0</b>	<b>19.0</b>

Source : Psacharopoulos, George and Maureen Woodhall, Education for Development: An Analysis of Investment Choice.

**Table 2 : Returns to Investment in Education by level, Regional average (%)**

Region	Public			Private		
	Primary	Secondary	Higher	Primary	Secondary	Higher
Asia	16.2	11.1	11.0	20.0	15.8	18.2

Europe	15.6	9.7	9.9	13.8	13.6	18.8
Latin America	17.4	12.9	12.3	26.6	17.0	19.5
OECD	8.5	9.4	8.5	13.4	11.3	11.6
Sub Saharan Africa	25.4	18.4	11.3	37.6	24.6	27.8
<b>World</b>	<b>18.9</b>	<b>13.1</b>	<b>10.8</b>	<b>26.6</b>	<b>17.0</b>	<b>19.0</b>

Source : Psacharopoulos, George and Maureen Woodhall, Education for Development: An Analysis of Investment Choice.

Table 1 and 2 shows that the returns in education fall as one goes up by level of education. Return to Education in Asia has more values around the world average. Private rate of returns are concerned with returns to individuals or households from investment in education while public rate of returns consider the overall returns to society. The low and middle income countries record higher social rates of return compared to higher income countries. The rates declined as one moves up the education ladder i.e primary level education has the highest rate of return followed by secondary and higher education.

Table 3 and 4 (Chart A,B,C) shows a significant relationship between income levels and educational levels along with unemployment rates in developed countries. Basically, the higher the education level, the higher the income i.e. people with professional degrees earned 6 times more as much as people who did not graduate from high school level.

**Table 3 : Unemployment Rate and Education Earnings in developed countries, 2011**

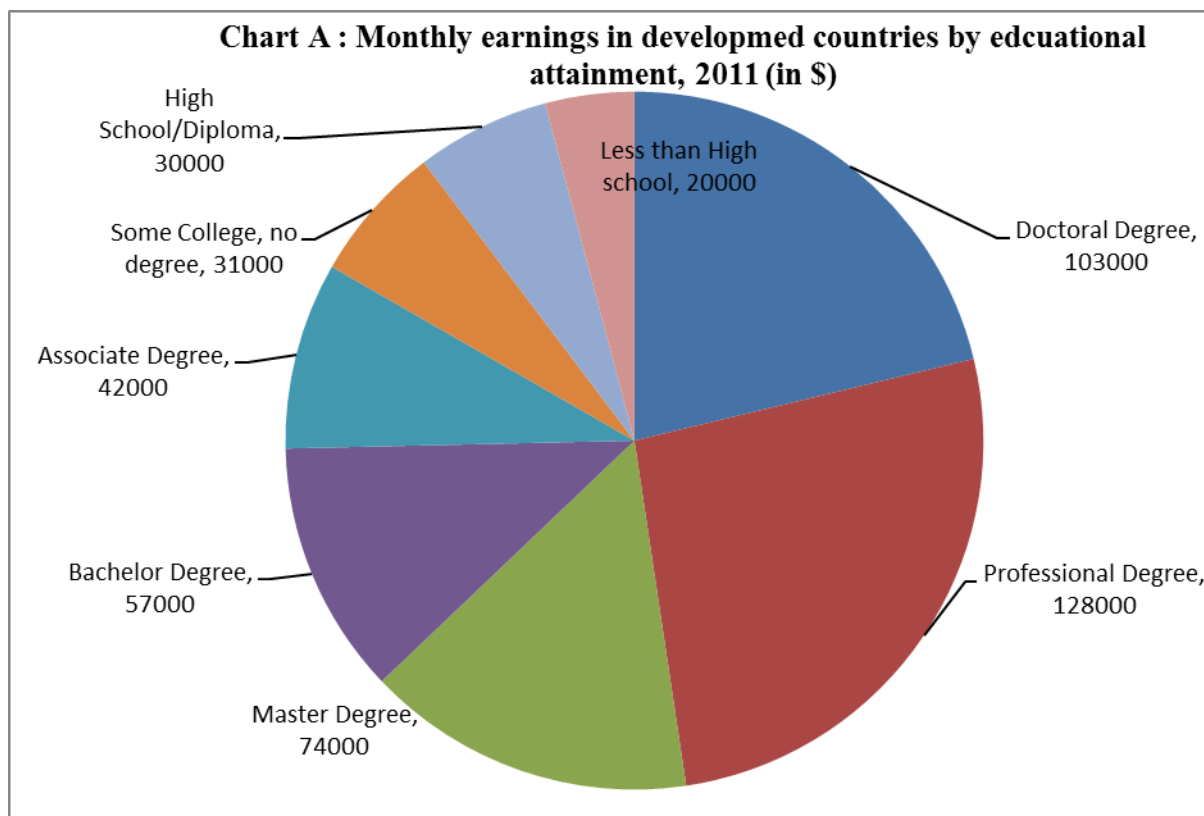
Education Level	Unemployment Rate (%)	Monthly Earning (\$)
Doctoral Degree	2.5	103000
Professional Degree	2.4	128000
Master Degree	3.6	74000
Bachelor Degree	4.9	57000
Associate Degree	6.8	42000
Some College, no degree	8.7	31000
High School/Diploma	9.4	30000
Less than High school	14.1	20000

Source : SAUS (Statistical Abstract of the United States) published by the US Census Bureau.

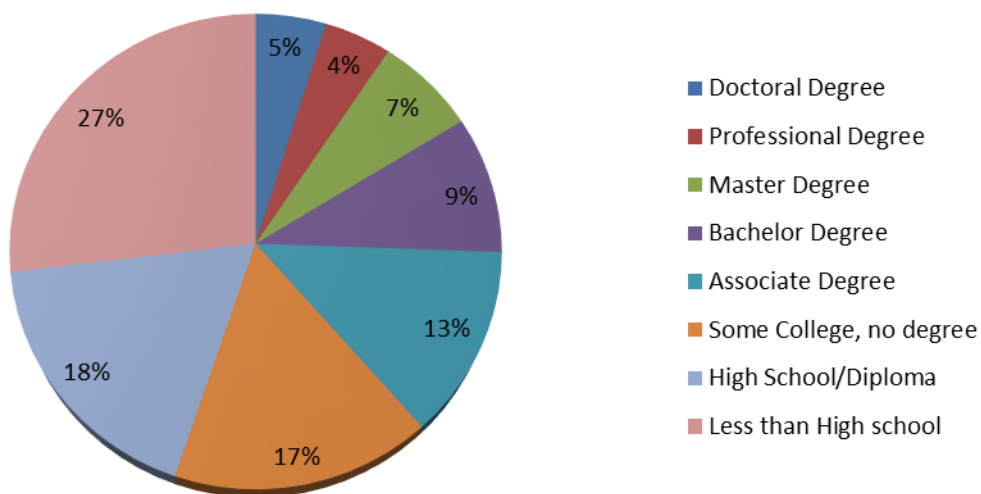
**Table 4 : Unemployment rates by Educational Attainment (%)**

Year	Less than High School	College Level and above
2001	7.2	2.3
2002	8.4	2.9
2003	8.8	3.1
2004	8.5	2.7
2005	7.6	2.3
2006	6.8	2.0
2007	7.1	2.0
2008	9.0	2.6
2009	14.7	4.6
2010	14.9	4.7
2011	14.3	4.3

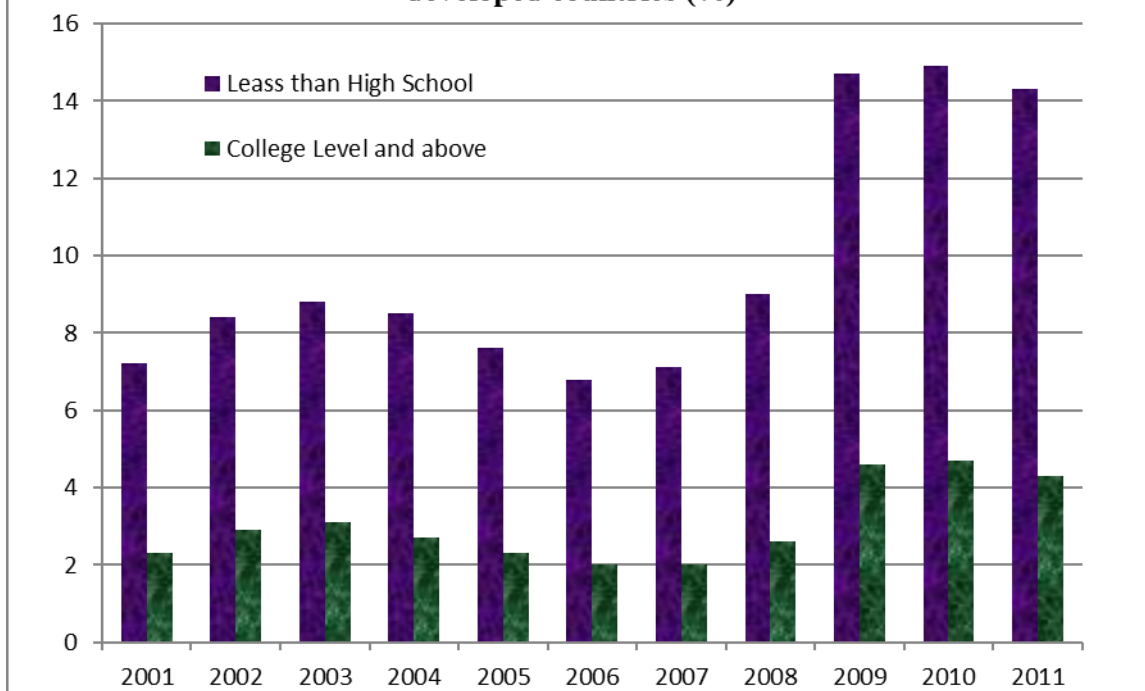
Source : SAUS (Statistical Abstract of the United States) published by the US Census Bureau.



**Chart B : Unemployment Rate in developed countries (%)**



**Chart C : Unemployment rates by Educational Attainment in developed countries (%)**

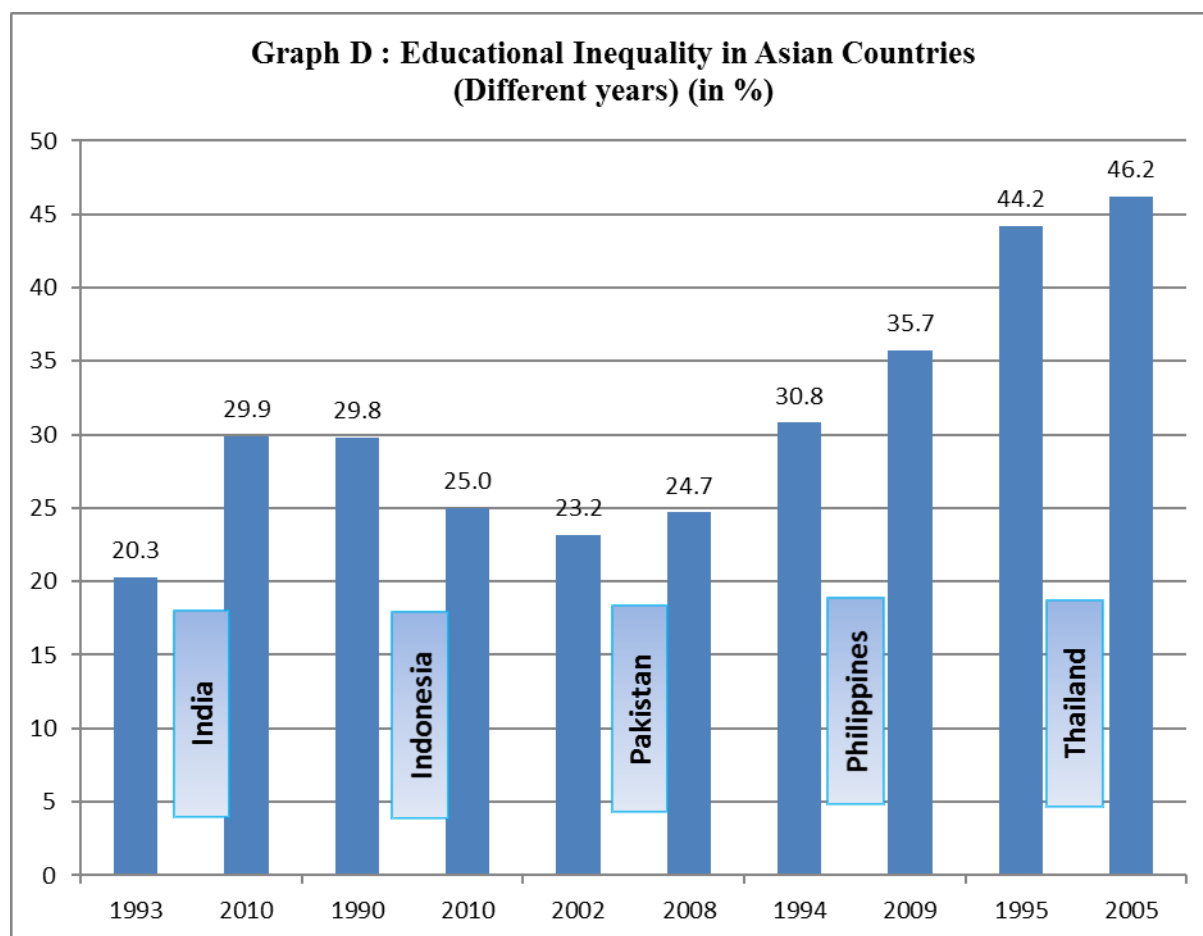


In many ways, our two economies have created two separate societies. Those with low educational attainment drift permanently between recessions and depressions, with little stability. Those with high educational attainment experience increased wealth, only mild recessions, and interesting projects with personal growth.

**Table 5 : Educational Inequality in Asian Countries**

Country	Year	Share of Between group inequality
India	1993	20.3
	2010	29.9
Indonesia	1990	29.8
	2010	25.0
Pakistan	2002	23.2
	2008	24.7
Philippines	1994	30.8
	2009	35.7
Thailand	1995	44.2
	2005	46.2

Source : Federal financial aid for higher education: Program and prospects. Washington, DC: Urban Institute



**Access to Education in India : Region and Caste wise :**

India is facing the problem of rising overall income inequality as suggested by a number of studies based on the consumer expenditure surveys conducted by the National Sample Survey Organisation. Inequality, as measured by the Gini index, which tries to measure the difference between incomes of each pair of individuals in an economy, has risen in the post-reform phase. India is also facing the problem of rising overall Educational inequality which means all the sections of society are not given equal opportunity to get education whereas the factors which contribute to social inequalities and exclusion from schooling are social stratification, gender inequity, location and poverty. Together these factors form a complex nexus of exclusion.

The privatization of education is responsible for widening the gap between the elitist and the depressed class of the society for e.g. it proves to be beneficial to those who can afford education irrespective of the urban rural difference. It is also observed that the educational institutions in some regions are increasingly influenced by castes. Such an environment worsens the situation for future development of the depressed sections and sometimes results in discontinuation of their education. The situation may further worsen as seen from table which shows how private education would become costlier in coming years.

**Table 6 : Present and future Cost of Higher Education at private institutions in India (in Lakh)**

Degree	Present Cost	5 years	10 years	15 years	20 years
Engineering	7	9.82	13.77	19.31	27.08
Medical	10	14.02	19.67	27.59	38.69
Management	15	21.04	29.50	41.38	58.05
Other Professional Courses	8	11.22	15.73	22.07	31.00

Source : Federal financial aid for higher education: Program and prospects. Washington, DC: Urban Institute

There still exist differential educational attainments in many regions in India and the traditional caste based social disparities are transformed into class inequalities. One portion of population in India has attained universal literacy long ago while a major portion of population still striving to achieve it, this leads to harmful economic disparities, resulting in perpetuating the cycle of inequality across generations. The educational inequalities are not the sole determinants of economic status but they play an important role in creating disparities in earnings. Needless to mention the inequality in the educational access and

participation has its roots in the patriarchal and caste based social structure, this caste based social structure worsens the already existing inequalities across regions, religion, and gender and among various social groups. The impact of educational inequality is adversely affecting the deprived sections and widening the gaps in enrolment between the deprived sections and elitist of the society which is shown in table 7, 8 and 9.

**Table 7 : Progress in Enrolment Ratio in Higher Education (in%)**

GRE	SC	ST	OBC	Non-SC/ST
1983-84	3.7	2.4	-	-
1993-94	3.8	3.4	-	-
2004-05	7.9	7.3	10.1	14.6
2009-10	14.8	11.8	22.1	-

Source : 66th Round of NSSO

**Table 8 : Graduates as proportion to population by age group (in %)**

(All India 2004-05)

Age Group	General	OBC	SC/ST	Muslim	Other Community
20-30 years	18.6	6.5	3.3	4.5	11.6
30-40	16.8	4.6	2.3	3.3	9.2
40-50	14.6	3.2	1.5	2.8	8.1
50 & above	9.8	1.9	0.9	2.1	5.7
Total	15.3	4.4	2.2	3.4	8.9

Source : 66th Round of NSSO

**Table 9 : Percentage of persons with different educational attainments for the age group 25 to 59 years, India, 2004-05 and 2009-10**

Education level	ST	SC	OBC	Others
<b>2004-05</b>				
Not literate	61.87	55.67	44.47	25.55
<b>Literate with completed level</b>				
Below primary	11.35	10.75	10.72	9.40
Primary	9.94	11.42	13.23	12.79

Middle	8.64	10.94	14.14	15.74
Secondary	3.67	5.21	7.76	12.67
Higher secondary	1.95	2.55	3.96	7.58
Diploma/certificate course	0.48	0.77	1.34	2.10
Graduate	1.71	2.14	3.33	10.63
Postgraduate and above	0.38	0.55	1.05	3.55
All categories	100	100	100	100
<b>2009-10</b>				
<b>Education level</b>	<b>ST</b>	<b>SC</b>	<b>OBC</b>	<b>Others</b>
Not literate	50.29	48.37	37.07	21.29
<b>Literate with completed level</b>				
Below primary	12.23	10.64	10.91	8.11
Primary	12.44	14.02	13.72	13.36
Middle	11.85	12.91	16.11	15.93
Secondary	6.36	6.66	10.51	14.80
Higher secondary	3.67	3.34	4.95	9.35
Diploma/certificate course	0.43	0.50	1.05	1.47
Graduate	2.21	2.60	4.37	11.35
Postgraduate and above	0.50	0.94	1.30	4.32
All categories	100	100	100	100

Source : 66th Round of NSSO

The gross enrolment ratio (GER) in higher education has doubled from around 11.6% in 2005-06 to 23.6% in 2014-15, according to the provisional report of the All India Survey on Higher Education 2014-15, with 33.3 million students enrolled in 2014-15 as compared to 14.3 million in 2005-06. But it lags much behind the global average of 30%. Despite many attempts to improve the access and outreach, social disparity persists in higher education. For instance, GER for the male population is 24.5%, while for females it is 22.7%. For Scheduled Castes, it is 18.5% and for Scheduled Tribes it is 13.3%.

#### **Rising educational inequality and income inequality in India :**

Access to education beyond higher secondary schooling is a mere 10% among the university-age population in India. Report on "Intergenerational and Regional Differentials in Higher Education in India" by Centre for Research and Debates in Development Policy and [www.ijellh.com](http://www.ijellh.com)

National Council of Applied Economic Research based on data from the 64th round of NSSO survey 2007-08 says that a huge disparity exists across gender, socio-economic religious groups and geographical regions. People living in Bihar, Uttar Pradesh and West Bengal and those in northeast India have the worst access to higher education. Those in southern India and in the northern region consisting of Jammu & Kashmir, Punjab, Himachal Pradesh, Uttarakhand, Chandigarh, Haryana and Delhi are relatively better placed in this regard.

South India also has the highest proportion of higher education in the private sector at about 42%, followed by western India where it is 22%. The northeast has the least privatized higher education sector and is almost entirely dependent on government-run or aided institutions. Both private and private aided institutions are quite costly, making them difficult to access for the poor. With little regulation of the quality of education and cost differentials, the poor and deprived are often trapped in low quality education, the report points out. It adds that although free education is provided at school level, it is almost non-existent at higher levels as shown in table 10.

**Table 10 : Region and caste wise share of students enrolled in technical and higher education, 2013**

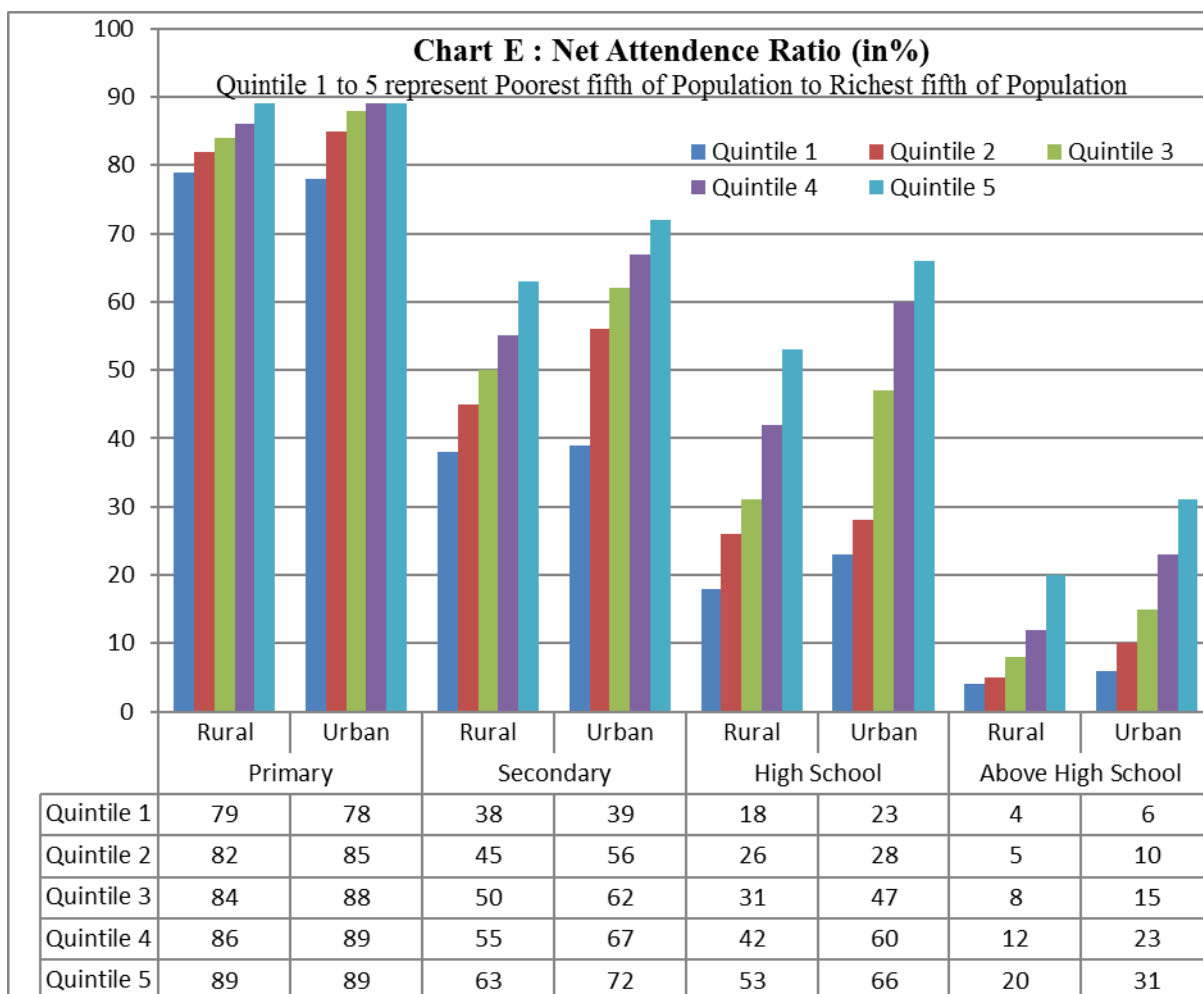
<b>Share of those in higher education enrolled in Technical Courses (%)</b>					
Region	SC/STs	Muslims	OBCs	Upper Caste	Other Minorities
South	22	25	37	38	33
North	11	8	21	22	35
North Central	4	8	13	19	7
Central	17	16	13	26	21
Western	17	17	20	27	8
Northeast	1	6	9	5	5
<b>Share of Various groups with access to higher Education (in %)</b>					
South	7	8	12	26	23
North	7	7	11	26	12
North Central	4	3	6	20	15
Central	3	5	6	25	10
Western	5	7	9	25	22

Northeast	3	3	6	13	8
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Source : Indian Higher Education Report 2015

Have inequalities in educational access in India diminished in recent times? The National Sample Survey Organisation's (NSSO) most recent survey on education (71st round) conducted during January to July 2014, offers some clues. One key indicator of the current state of access to education is the net attendance ratio (NAR). The result is expressed as a percentage.

Chart E shows that 89% of kids of primary school going age of the richest fifth of the population attend school both in the rural and urban areas, while that proportion drops to 79% for kids in the poorest fifth of the population in rural areas and 78% in urban areas. That isn't too bad. But, as the chart shows, NAR drops sharply when it comes to secondary school and becomes worse at the higher secondary level. Also, the difference between the richest fifth and the poorest fifth in enrolment widens sharply from the primary section to the secondary and higher educational levels.



Source : NSSO, 71<sup>st</sup> Round, 2014

OECD (Organisation for Economic Co-operation and Development) report of 2012 suggests that the skill premium or education premium tends to rise as an economy becomes “more knowledge-based”. India is no stranger to this trend as the economy becomes more knowledge-based. Education premium here is taken as the difference between the earnings of college graduates and upper-secondary-educated workers. However, increasing education has an unequal effect on the earnings of various groups of workers with clear divergence at higher levels of education. While higher education results in very high pay for those engaged in salaried jobs, education has very little effect on the earnings of those who work as either urban non-agricultural wage earners or rural agricultural labourers.

The data from India Human Development Survey (IHDS) shows that getting a salaried job generally results in higher incomes, which tend to rise faster at higher levels of education. Obtaining a salaried job in itself appears to be dependent on the level of education. Thus, in such a scenario, income inequality is likely to worsen if there is lack of equal access to higher education. In case of India, the problem becomes compounded because inequality in opportunity or economic outcomes is often tied to inequality between socio-religious groups. One of the study shows that that there is correlation of educational attainment between fathers and sons has been largely steady in India over the years for individuals. The study also finds that the intergenerational correlation in educational attainment in India is higher than the global average. Thus, it is not surprising that the differences in earnings across various social groups in India mirror the trend in educational attainment.

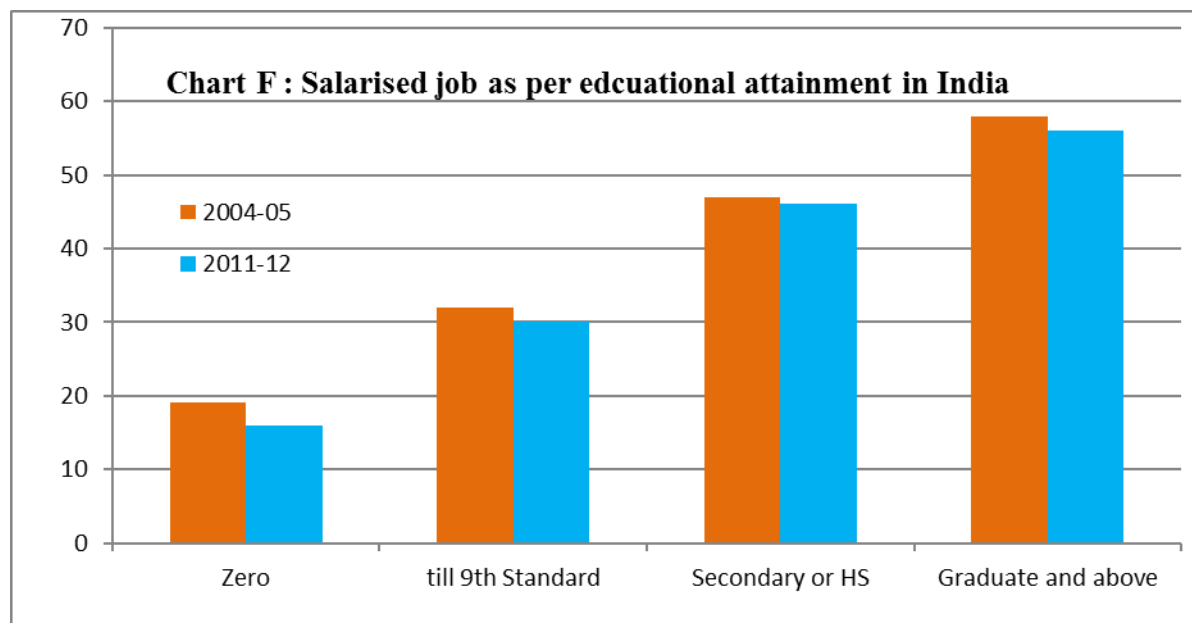
The returns on education as shown in Table 11 and Chart F are much lower for categories of workers other than the urban salaried class. As Prof. Sonalde Desai points out, obtaining a salaried job appears to be acting as a funnel towards greater prosperity. Unfortunately, data suggests that the probability of obtaining a salaried job has not increased from 2004-05 to 2011-12.

**Table 11 : Salaried job and per educational attainment in India for urban males between the age 25-64**

Year	Zero	till 9th Standard	Secondary or HS	Graduate and above
2004-05	19	32	47	58

2011-12	16	30	46	56
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Source : Desai Sondule and Vanneman, India Human Development Survey- II, 2011-12



The implication is simple: while basic literacy is increasingly available to all, the gulf between the poor and the rich widens as you go up the educational ladder. Only 6% of young people from the bottom fifth of the population attend educational levels above higher secondary in urban India, but that proportion is five times higher, at 31%, for young people from the richest fifth of the population. Note that NAR for urban kids studying above higher secondary levels for quintile 3, which is the middle fifth of the population, is 15%—half that of the top fifth. So the real middle class (as against the top 10% of the population usually referred to as the so-called “middle-class”) is also substantially disadvantaged when it comes to higher education. The situation, as the chart shows, is substantially worse in rural India. The upshot: well-off kids have much better opportunities for higher education, essential for getting good jobs in the cities and, increasingly, abroad as well, while their poorer cousins are doomed to scratch out a precarious living in the informal sector. The good news is that at the all-India level, there isn’t much of a difference between enrolment of girls and boys, particularly at the primary level. But several states have wide gender differences in NAR at the secondary levels. For instance, NAR at the secondary level in Gujarat is 63% for boys and 43% for girls.

**Table 12 : Average monthly income or males aged between 25-64 years (All occupations) among religious groups (in Rs), 2011-12**

Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
Hindu	Hindu	OBC	OBC	SC/ST	SC/ST	Muslims	Muslims
12651	5065	8570	3312	8003	3234	6750	3635

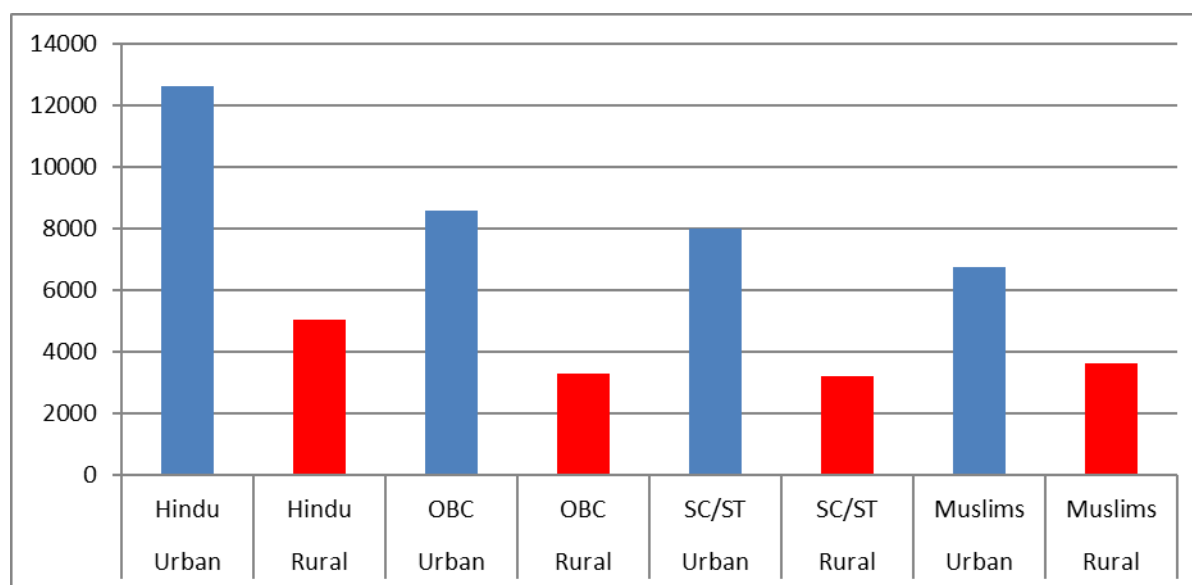


Table 12 shows the differences in earnings across various social groups in India. The average monthly earning of an urban Muslim male (in the age group 25 to 64) was Rs.6,750 per month in 2011-12, almost half of the average Rs.12,650 earned by an Hindu male. Similarly, an average urban SC/ST male earned less than two-thirds of the average earnings of a Hindu male.

**Policy implications :**

Unequal incomes translate into unequal access to higher education. A major reason for low participation of low-income groups in higher education is lack of finances to meet household costs of higher education or the need to supplement the household income by work. The Literature available on these topics also suggests that there is strong correlation between students education attainment and the level of education.

The equation of investment to create profit has rendered private education a competitive edge. Government budget for education has become increasingly incompetent to compete with private funding, educational inequality has become more conspicuous among the less privileged section of society comprising of lower middle class and the deprived. The privatization of education is responsible for widening the gap between the elitist and the depressed class of the society for e.g. it proves to be beneficial to those who can afford

education irrespective of the urban rural difference. It is also observed that the educational institutions in some regions are increasingly influenced by castes. Such an environment worsens the situation for future development of the depressed sections and sometimes results in discontinuation of their education. The situation may further worsen as seen from table which shows how private education would become costlier in coming years.

There is significant relationship between income levels and educational levels along with unemployment rates in developed countries. Higher the education level, the higher the income i.e. people with professional degrees earned 6 times more as much as people who did not graduate from high school level.

OECD (Organisation for Economic Co-operation and Development) report of 2012 suggests that the skill premium or education premium tends to rise as an economy becomes “more knowledge-based”. India is no stranger to this trend as the economy becomes more knowledge-based. Education premium here is taken as the difference between the earnings of college graduates and upper-secondary-educated workers. However, increasing education has an unequal effect on the earnings of various groups of workers with clear divergence at higher levels of education. While higher education results in very high pay for those engaged in salaried jobs, education has very little effect on the earnings of those who work as either urban non-agricultural wage earners or rural agricultural labourers.

The data from India Human Development Survey (IHDS) shows that getting a salaried job generally results in higher incomes, which tend to rise faster at higher levels of education. Obtaining a salaried job in itself appears to be dependent on the level of education. Thus, in such a scenario, income inequality is likely to worsen if there is lack of equal access to higher education. In case of India, the problem becomes compounded because inequality in opportunity or economic outcomes is often tied to inequality between socio-religious groups.

There is need to reduce inequalities in access to secondary education to improve participation in higher education. Large expansion of higher education—in terms of increasing enrolment Ratios. Effective measures are needed to ensure continuation of students admitted in higher education and they complete the studies with high levels of attainment. Heavy reliance on private sector and cost recovery measures may not help in ensuring inclusive growth in higher education; they may actually work in negative direction. Sustainable inclusive growth may be possible only with strong and vibrant public higher education systems with liberal public funding.

**Conclusion :**

Rising inequality in the post-liberalization period is consistently and disproportionately raising the incomes of more skilled workers due to capital accumulation and rising wages. India is witnessing a rise in education premium, mostly for urban salaried workers. Increasing education has an unequal effect on the earnings of various groups of workers with clear divergence at higher levels of education. While higher education results in very high pay for those engaged in salaried jobs, education has very little effect on the earnings of those who work as either urban non-agricultural wage earners or rural agricultural labourers.

This shows that India, too, witnessing worsening income inequality? What about inequalities of access for castes? The difference in enrolment at the primary levels is not much. But the difference between scheduled castes and tribes and other categories widens at higher levels of education. It is particularly large for urban girls belonging to scheduled tribes at the secondary and higher secondary levels. Among religious identities, enrolment of Muslims is lower compared to those of other religions at every level, both for males and females.

The increase in enrolment calls for improvement in the quality of education, which is in a dismal state. In a situation when more than 94% of the workforce in India has no technical education and merely 8% in rural and 30% in urban areas have general education of higher secondary and above, more emphasis on technical education is likely to play a crucial role in fuelling the government's well-intended initiatives such as Skill India, Make in India, Digital India and Jan-Dhan Yojana.

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