RESEARCH ARTICLE

A STUDY ON THE SOCIO-ECONOMIC CONDITIONS FOR STUDENTS OF HIGHER EDUCATION IN TIRUCHIRAPPALLI

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ARTICLE INFO	ABSTRACT
	Higher education system of a country plays a significant role in the creation of skilled human resources. In the emerging scenario of knowledge based on society across the globe, India is well placed with potential brains needed for the revolutionary changes. The New Education Policy of India considered that, "Expenditure on Education is nothing but investment which in turn has a multiplier effect on the utilization of other resources". Educational expenditure and investment in human being results in enhanced future output. While giving education, parents expect that this expenditure will help increase the life time earning of their children or education will help them to be better human beings. According to the parents' expectation the expenditure is either investment or consumption. As investment education serves as a means of making one more productive. When the expenditure on education is made with a view to having more moral and human vales, then education becomes consumption.

INTRODUCTION

Human Resource Development is the process of increasing knowledge, skills and the capacities of all the people in a society. In economics terms, it could be described as the accumulation of human capital and its investment in the development of an economy. It unlocks the doors' to modernization. After independence, the Government of India paid special attention to the growth of Higher Education since it has contributed its role in the growth of world economies. Indian Five Year plans, Kothari Commission on Education (1964) and Indian Constitution have strongly provided the suitable atmosphere in this respect. Today, the central and the state governments are playing pivotal role by increasing funds for higher education year after year.

Economics

Economics is the most important, logical and dynamic discipline in social sciences. Economics touches human life, socio-political set-up, business, administration, international relations, etc., at many points. The development of economics has passed through different stages its nature and scope has changed under different socio- economic and political conditions. It would be interesting to know how economics developed as a science and how it came to be considered as the most significant part of the study of human life.

Education

The word 'Education' has been interpreted in various ways. The following are the different interpretations given to education.

Etymological Meaning of Education

The word "*Education*" is derived from the Latin roots as under:

EDUCATUM: to train, act of teaching or training.
EDUCERE: to lead out, to draw out.
EDUCARE: to bring up, to rise, and to educate.

The Latin word "educatum" means to train. "E" means from inside and "DUCO" means to draw out, to lead out or to bring up. To combine the two words mean as to draw from within. Education is to draw out these powers out and develop them best to fulfil the man and child. According to the Dictionary of Education, Education is the successful learning of knowledge, skills and studies, where and what is learned is worthwhile to a

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learner. It is learned in such a way that the learner can expresses one's own individuality through what one learned and can subsequently apply it and adopt its flexibility, to situations and problems other than those are considered learning".

Economics of education

Economists have long been aware of human resources development. Adam Smith stressed the importance of education at various points in the "wealth of nation". Alfred Marshall said, "The most valuable of capital is that invested in human beings." Expenditure on education is to large degree in the nature of investment to satisfy cultural wants and economic considerations. Economics of education is concerned mainly with the areas of concept of human capital, education and economic development, investments in education, returns from education, man over planning approach to education, measurement of costs of education, financing of education, labour market and educated persons, internal market and educated persons, internal efficiency of education and economic issue in educational policy.

Growth of economics in higher education

To show the intimate relationship between economics and education, some scholars developed a new field of study called the economies of education. Adam Smith, T.A.Malthus, and Marshall etc., had already laid the foundation of economics of education by pointing out the directions of further growth and development of this discipline. The sociological tendency assisted the provision of universal, compulsory and free education for all children such scheme entailed vast outlay of funds. Under these circumstances, it becomes natural for people to think of returns of this huge expenditure on education. This thinking led to the development of the study of economics of education. Economics of higher education is a new concept which studies the expenditure on education in depth with the corresponding return it brings to the nation which spends so much on it for its own good.

Significance of the study

The foreword to the report of the World Conference on Higher Education, held in Paris in 1998, observes: " It is no longer necessary to demonstrate the importance of education for sustainable, endogenous development, for democracy and peace, for a strengthening of the defense of peace as a human value, and for respect and protection of all human rights and fundamental freedoms. Far-reaching changes now take place in the world, and the entry of human values into a society based on knowledge and information, reveals how overwhelmingly important education and higher education are". Therefore, the researcher focuses her attention to estimate the cost of education and returns from education to ensure that the scarce resources are put the best possible uses.

Scope of the study

The term higher education has a very broad scope for it embraces all kinds of post matric education such as general

education in arts, science, commerce, and professional courses. It is well high impossible to deal with this vast area of higher education and study the innumerable problems faced by each branch in detail in any single study. Obviously, the researcher is constrained to delimit the scope of the study to a few of the problems of some of the branches. Hence, it was thought to limit this study to under graduate only, and an in depth study on financial resources of colleges, by the government.

Statement of the problem

Higher education needs to concentrate on human resources required by every productive system in conducing scientific and technological researcher. Higher education is the basic criteria on which a nation builds up its prosperity and promotes a better social order and economic order. Economic miracles have taken place in some developing countries mainly due to high rate of growth of their educational institutions. Expenditure of colleges and universities and students requires a study of the economic growth of a country. The study consolidates the report of the facilities given by private and public sector and global economy in education. Hence, the government invests a handsome amount towards education; there by the study is much closer and richer to analyze all these under entitled "A Study on the Socio-Economic Conditions for students of Higher Education in Tiruchirappalli".

Objectives of the study

The overall objective of the study is to picture the socio–economic conditions of the students to higher education in Tiruchirappallai. More specifically, the objectives are

1. To identify and examine the socio-economic condition of selected sample student respondents in the study area.

Key Concepts

Objective 1: Family Background, Educational Status, Institutional Expenses, and Personal Expenses, Financial Aid by Colleges, Financial Difficulties, and Motive in Education

Hypotheses of the study

- Socio- economic conditions do not have strong influence on access to higher education.

Constraints

The expansion of higher education has not taken place in accordance with the new need and interests of the country. Generally, the policy of the Government has been to increase number of institutions of higher education rather than aim at the qualitative progress of higher education. Besides this, there are multilateral problems of higher education, which have not attracted the proper attention of the Government and special efforts have not been make so far to rectify defects of higher education. The Government may take appropriate action to solve the problems in higher education.

In India higher education relies totally on government funding. Hardly any private organization comes forward to fund Higher education. According to an estimate the government allocates only 3.8 percent of GDP for higher education. Even this is dwindling over the years. In such a situation institutions are asked to generate their own resources. Naturally universities and affiliated colleges are increasing their tuition fees year after year and are forced to start self – financing new courses. Here the performance of rural colleges is not encouraging as there is not much scope for generating internal resources for these colleges.

Limitation of the study

The present study has been restricted to Trichirappalli, which has Government, and Govt. Aided colleges. The researcher has identified major issues and crisis among arts and science colleges and students in the financial level. Data collection has been restricted to selected college offices to find out the growth of educational expenditure. Data collection has been restricted to two percent student strength of the selected colleges to marginalize their socio-economic condition of the students according to their discipline. Totally 600 respondents from under graduates have furnished their details through questionnaire method. Therefore the generalization of findings has been made with care, because financial conditions of the colleges and the students differ year by year and also from Government colleges and Government aided colleges.

Methodology

Researcher has used all possible tools and techniques, which could bring better results for analyzing the problem of financing of higher education. The present study is based on primary data. Primary data has been collected through survey using detailed questionnaire with the students, and from banks that form a vital part of the higher education system. Use of existing literature has been made to support the factual data. It includes standard works on the subjects, various reports, research surveys, published and journals, periodical, magazines etc.

Study area

Tiruchirappalli is the central part of Tamil Nadu surrounded by many arts and science colleges and professional colleges. The study area is a developing district in which pupils are benefited by a lot of facilities like accommodations, library, global education, transport and moderate expenditure etc., Tiruchirappalli is filled with high educated pupils who hail from poor and highly motivated family background and who aspire to prove their skills in all fields including education. The researcher puts forth her attempts and efforts to seek out the economic status of students and financial position of educational institutions in Tiruchirappalli area.

Pilot study

The pilot study was conducted by the researcher in Tiruchirappalli. From the study the researcher has been exposed to the area and motivated to conduct research on selected colleges in Trichy. Based on sample survey method, data were collected from the sample colleges and from students.

Sources of data

The study is equally based on both primary and secondary data. The primary data has been collected from the students through well-structured questionnaire and other governmental organizations, journals and articles, electronic sources and from financial institutions.

Sampling

Great care was taken to make the sample more representative of the population. Sample was selected by probability sampling. Taking into consideration the heterogeneity in higher education / organization cluster sampling technique has been employed. Questionnaire was circulated among 600 students, which was two percent of the total number of the students enrolled in selected colleges in Tiruchirappalli.

Tools for data collection

Before starting the survey work, the sample was equipped with different types of tools and techniques available for the collection of data in unbiased manner. The questionnaire circulated to the respondents regarding personal details of respondent, family background, educational status, institutional expenses, personal expenses studies, and financial aids by colleges, financial difficulties, motive in education etc.,

Statistical analysis: chi-square tests

Hypotheses: 1

There is no association between Caste and Financial Status

Result:

Hence the $\chi 2$ value is less than the table value we accept the hypothesis. There is no association between Caste and Financial Status.

Hypotheses:

2 There is no association between Sex and Financial Status

Result: Hence the $\chi 2$ value is less than the table value we accept the hypothesis. There is no association between Sex and Financial Status.

Hypotheses: 3

There is no association between Father's / Guardian's Monthly income and Financial Status.

Result:

Hence the $\chi 2$ value is less than the table value we accept the hypothesis. There is no association between Father's / Guardian's Monthly income and Financial Status.

Cross Tabulation

		Financial Status					Total
		Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	
Caste	BC	17	94	106	20	4	241
	SC/ST	15	105	125	16	0	261
	MBC	2	36	36	6	0	80
	OC	0	4	14	0	0	18
Total		34	239	281	42	4	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.575	12	.129
Likelihood Ratio	21.130	12	.049
Linear-by-Linear Association	.100	1	.751
N of Valid Cases	600		

7cells (35.0%) have expected count less than 5. The minimum expected count is .12.

Degrees of Freedom = 12, Chi Square Value = 17.575, Table Value = 28.3 The Distribution is not significant.

Cross Tabulation

		Financial Status					Total
		Highly Satisfied	**Satisfied**	**Neutral**	**Dissatisfied**	**Highly Dissatisfied**	
Sex	Male	14	156	187	27	4	388
	Female	20	83	94	15	0	212
	Total	34	239	281	42	4	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.873	4	.028
Likelihood Ratio	11.717	4	.020
Linear-by-Linear Association	4.000	1	.046
N of Valid Cases	600		

2 cells (20.0%) have expected count less than 5. The minimum expected count is 1.41.

Degrees of Freedom = 4, Chi Square Value = 10.873, Table Value = 14.9. The Distribution is not significant.

Cross Tabulation

			Financial Status					Total
			Highly Satisfied	**Satisfied**	**Neutral**	**Dis satisfied**	**Highly Dissatisfied**	
Father's	/	Below 5000	27	161	172	29	2	391
Guardian		5001 - 10000	7	55	62	7	2	133
Monthly		10001 - 20000	0	13	34	6	0	53
income		20001 and above	0	10	13	0	0	23
Total			34	239	281	42	4	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.122	12	.086
Likelihood Ratio	25.071	12	.014
Linear-by-Linear Association	4.218	1	.040
N of Valid Cases	600		

8 cells (40.0%) have expected count less than 5. The minimum expected count is .15.

Degrees of Freedom = 12, Chi Square Value = 19.122, Table Value = 28.3. The Distribution is not significant.

Multiple regressions for culture in education

Model Summary: 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.924	.853	.852	.267

Predictors:(Constant), Globalization provides opportunities for international understanding and solidarity, Globalizing is changing the functional conditions of an educational system, Global education is the new colonizers inventively spreading their view of the world to developing nations., We should re-examine our educational philosophies based on the impact of globalization on education., One of the most visible manifestations of globalsation is the emerging "borderless" higher education market. The above model summary table shows the multiple regression for culture in education dimension of economies of higher education where R-Square for this model is .853. This means that 85.3 percent of the variation in culture in education (dependent variable) can be explained from the 5 independent variables. The table also shows the adjusted R-square for the model as .852. Any time another independent variable is added to a multiple regression model, the R-square will increase (even if only slightly). Consequently, it becomes difficult to determine which models do the best job of explaining variation in the same dependent variable. The adjusted R-Square does just what its name implies. It adjusts the R-square by the number of predictor variables in the model. This adjustment allows the easy comparison of the explanatory power of models with different numbers of predictor's variable. It also helps us decide how many variables to be included in our regression model.

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	246.290	5	49.258	690.560	.000
	Residual	42.370	594	.071		
	Total	288.660	599			

Predictors: (Constant), Globalization provides opportunities for international understanding and solidarity, Globalizing is changing the functional conditions of an educational system, Global education is the new colonizers inventively spreading there on view of the world to developing nations., The ANOVA table above shows the F ratio for the regression model that indicates that the chosen five variables significantly contribute to the dependent variable culture in education. The variance Independent variable that is associated with dependent variable (Culture in Education) is referred to as explained variance. The remainder of the total variance in Independent variable that is not associated with dependent variable is referred as unexplained variance.

The larger the F ratio the more will be the variance in the dependent variable that is associated with the independent variable. The F ratio = 690.560. The statistical significance is .000 - the "Sig". So we can reject the null hypothesis that no relationship exists among the five variables. There is relationship between independent and dependent variables.

Multiple regressions for education for all

Model Summary: 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.906	.821	.819	.272

Predictors: (Constant), By globalizing education there is threat of the demise of the physical community and its replacement by a virtual community, Globalizing education helps learners collaborate in creating window of the world., The above model summary table shows the multiple regressions for the dimensions of education for all where R-Square for this model is .821. This means that 82.1 percent of the variation in education for all (dependent variable) can be explained from the 5 independent variables. The table also shows the adjusted R-square for the model as .819. Any time another independent variable is added to a multiple regression model, the R-square will increase (even if only slightly). Consequently, it becomes difficult to determine which models do the best job of explaining variation in the same dependent variable. The adjusted R-Square does just what its name implies. It adjusts the R-square by the number of predictor variables in the model. This adjustment allows the easy comparison of the explanatory power of models with different numbers of predictor's variable. It also helps us decide how many variables to include in our regression model.

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	201.980	5	40.396	544.288	.000
	Residual	44.085	594	.074		
	Total	246.065	599			

Predictors: (Constant), By globalizing education there is threat of the demise of the physical community and its replacement by a virtual community, Globalizing education helps learners collaborate in creating window of the world., Globalization of education has resulted in raising the cost of higher education, By globalizing education we can make education essential element in nation building, We can provide education for all by globalizing it

Dependent Variable: Education for All

The ANOVA table above shows the F ratio for the regression model that indicates that the chosen five variables significantly contribute to the dependant variable education for all. The variance Independent variable that is associated with dependent variable (education for all) is referred to as explained variance. The remainder of the total variance in Independent variable that is not associated with dependent variable is referred as unexplained variance. The larger the F ratio the more will be the variance in the dependent variable that is associated with the independent variable. The F ratio = 544.288. The statistical significance is .000 - the "Sig". So we can reject the null hypothesis that no relationship exists among the five variables. There is relationship between independent and dependent variables.

Multiple regressions for global rights

Model Summary: 3

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.892	.795	.793	.280

Predictors: (Constant), An undesirable aspect of consumerism may grow as a result of globalization in the field if education., Democracy in education and human right are the security issues in the new millennium, An international community can help create an environment that might make it easier for states to implement human rights norms., Globalizing education has a vital role to play in helping human being to improve there interrelatedness and contributing to the ultimate sustainability of the planet., In the global sense, the right to educate, and the right to learn constitute a vision rather than a reality

The above model summary table shows the multiple regression for global rights dimension where R-Square for this model is .795. This means that 79.5 percent of the variation in global rights (dependent variable) can be explained from the 5 independent variables. The table also shows the adjusted R-square for the model as .793. Any time another independent variable is added to a multiple regression model, the R-square will increase (even if only slightly). Consequently, it becomes difficult to determine which models do the best job of explaining variation in the same dependent variable. The adjusted R-Square does just what its name implies. It adjusts the R-square by the number of predictor variables in the model. This adjustment allows the easy comparison of the explanatory power of models with different numbers of predictor's variable. It also helps us decide how many variables to be included in our regression model.

ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	180.414	5	36.083	460.491	.000
	Residual	46.544	594	.078		
	Total	226.958	599			

Predictors: (Constant), An undesirable aspects of consumerism may grow as a result of globalization in the field if education. Democracy in education and human right are the security issues in the new millennium, An international community can help create an environment that might make it easier for states to implement human rights norms. The ANOVA table above shows the F ratio for the regression model that indicates that the chosen five variables significantly contribute to the dependant variable global rights. The variance Independent variable that is associated with dependent variable (global rights) is referred to as explained variance. The remainder of the total variance in Independent variable that is not associated with dependent variable is referred as unexplained variance. The larger the F ratio the more will be the variance in the dependent variable that is associated with the independent variable. The F ratio = 460.491. The statistical significance is .000 - the "Sig". So we can reject the null hypothesis that no

relationship exists between the five variables. There is relationship between independent and dependent variables.

Table 4. Ranks

	Sex	N	Mean Rank	Sum of Ranks
Why did you join this particular college	Male	388	302.25	117272.00
	Female	212	297.30	63028.00
	Total	600		
Are you satisfied with infrastructure facilities provided by the institution	Male	388	308.62	119743.00
	Female	212	285.65	60557.00
	Total	600		
What kind of financial problems arise by Global education	Male	388	303.54	117772.00
	Female	212	294.94	62528.00
	Total	600		

Because the test variables are assumed to be ordinal, the Mann-Whitney and Wilcoxon tests are based on ranks of the original values and not on the values themselves. The rank table is divided into three panels, one panel for each test variable. First, each case is ranked without regard to group membership. Cases tied on a particular value receive the average rank for that value. After ranking the cases, the ranks are summed within groups.

Test Statistics

	Why did you join in this particular college	Do you satisfy about infrastructure facilities provided by the institution	What kind of financial problems arise by Global education
Mann-Whitney U	40450.000	37979.000	39950.000
Wilcoxon W	63028.000	60557.000	62528.000
Z	-.342	-1.654	-.592
Asymp. Sig. (2-tailed)	.732	.098	.554

Grouping Variable: Sex

Major findings of the study

The study concentrated on socio economic conditions of student respondents in various Arts and Science Colleges in Tiruchirappalli and has led to the following findings. The major problem which the colleges are facing is inadequacy of finance available to colleges. Despite the substantial contributions which the governments are making towards the financing of higher education and research, the finance of colleges is inadequate as they have not increased in proportion to increased enrolment and the increased requirements for modernization and diversification of higher education.

Socio-economic condition

1. The present study found out that there is an identical structure and systematic pattern of religion and caste system in the study area. In the study area almost all the respondents are Hindus and belong to SC/ST and Backward community.
2. This study proved that among the four religious Hindu, Muslim, Christian and Others. The Hindus constitute a major portion of 55 percent and they are large in numbers.

3. Most of the student' respondents are living in village, because their income and expenditure are very moderate compared to city respondents.
4. Most of the student respondents pursue higher education at the age of 17-20. This shows that the higher education plays a vital role in their life.
5. Due to the lack of literacy, the contributors cannot adopt any innovative technique to improve their life pattern and it brings inadequate knowledge of present situation.
6. Regarding the nature of the educator in a family, the study found out that 47 percent of family is having 0-2 members educated, and remaining 43 percent are having 3-5 educated members educated.
7. The student respondents prefer government schools which constitute a greater percentage in village and rural area.
8. It is found that the Tamil medium students are highly benefited. This is mainly due to low cost of fees, free books and other accessories provided by the government.
9. The respondents prefer arts group rather than science group, but even the enrollment of science is a first part than with other interested groups.
10. Student respondents preferred aided college for their higher education because of infrastructure facilities, opportunities for their carriers. Since the study area contains only two Government Colleges, which are surrounded by aided and self financing colleges with all facilities for the students.
11. Most of them pursue education for their employment and to improve their financial and social status. 23 percent of the respondents pursue education to acquire more knowledge for their life, 7 percent pursue education only to polish their name.
12. The study found out that 25 percent of the student respondents prefer particular college for their adequate facilities available to them and to get good education. Most of them prefer less expense.
13. Most of them are satisfied with their college infrastructure facilities provided to the students, because they prefer the institutions which are well equipped and specially pave the way for their employment.
14. The selected respondents choose their study course according to their interest along with their higher secondary level. Some aim at job oriented courses, some accept the course given due to their family scenario and very few are forced to take because of their mark and financial criteria.

Economic conditions

1. The present study found out that in the study area (Tiruchirappalli) there is an identical structure and systematic pattern of economic conditions of the student respondents. The study shows the income and expenditure level of the students who hail from various places and scenario.
2. The study found that the income of the majority of the respondents 65 percent of them lies below poverty and low income group, due to the illiteracy and number of the members in the family high.
3. The study found excellent career that earn while learn programme which motivates poor and middle class student respondents to accommodate him/ her to meet for their adequate facilities and utility the amount for their studies. Only 41 percent of them utilities and earn more than Rs.1000 per month.
4. Most of the respondents sought employment to reduce the financial difficulties of their family members.
5. The study observed that the students belong to the arts courses and commerce. The tuition fees are very low when compared to science courses. Majority of 32 percent of the respondents pay tuition amount of Rs.1000-2000. Since the respondents are from rural and village area they had to pay only moderate fees.
6. Hard work always is awarded high. Since the respondents work hard in their academic activities and join earn while learn programme' so they meet their exam fee but they pay only actual amount.
7. Only 27 percent prefer private tuition and a few spend above Rs.1000 by compared to others. Mostly 73 percent prefer to learn by themselves.
8. The study shows that net expenditure on books and stationery expenses, 45 percent of them spend below Rs 500. The unavoidable expenditure spent by the respondents definitely improves their educational status which has been wholly satisfied by them.
9. The parental cost on higher education is too high when compared to school education. Higher education shows the way to future, so cost level increases. The government should take steps to reduce the parental cost to some extent and make a way to achieve their future needs.

Constraints

1. The present study shows students' financial level. To reduce this they seek employment to solve their problem. They are interested to work when they pursue education.
2. The study shows that respondents feel difficult to understand the syllabus and are unable to explain with adequate information. This happens due to family scenario and financial status.
3. The majority of the respondent felt it difficult to purchase books and academic accessories due to financial crisis, though they have to spend for their daily needs.
4. It is found out that parental cost increases every year and so the upcoming generation of one's family finds it difficult to flourish.
5. In the global education scenario, the cost of higher education comparatively rises high. Global education provides high infrastructure with high financial commitment which affects the academic performance of the respondents.
6. The study also found out that most of the respondents find it very difficult to accommodate themselves after their higher secondary education.

Conclusion

The analysis indicates that the socio-economic conditions and institutional support for higher education offer promising opportunities even on sound economic lines. This is more feasible because the initial investment requirement is low. This also helps in utilizing rural and urban students especially for UG students to involve themselves in higher studies. There seems to be a shift to occupational pattern of the students. It has a scope of providing employment to the students after they finish their education. Thus it will eliminate poverty, economic crisis and employment if it is done on professional lines. The government should provide more funds for higher education till the respondents enter a good career.

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