

PROVIDING AFFORDABLE HIGHER EDUCATION TO RURAL GIRLS IN INDIAN PUNJAB: A CASE STUDY OF BABA AYA SINGH RIARKI COLLEGE

RANJIT SINGH GHUMAN, INDERVIR SINGH *

ABSTRACT: *The paper highlights a case study of a rural girls college located in a remote village of Gurdaspur district in Indian Punjab. The idea of this unique college was conceptualised by one Baba Aya Singh, a social and religious activist, from a village near the college way back in 1925. It was really a revolutionary idea because female education in India, particularly higher education, was a distant dream at that time. The college was, however, started with only 14 rural girls after about half-a-century when the great visionary Baba Aya Singh had a dream to educate the rural girls. Access to and affordability of higher education is the uniqueness of this college. The student has to pay only Rs. 5800 (about US \$ 65) per annum, which includes both the tuition fee and boarding and lodging. It is equally significant to note that the entire expenses of the college are met by this and the produce of agricultural land of the college. The college does not take any outside help. The meritorious senior class students teach the junior class students. The college in its own humble, but significant, way made a revolutionary contribution to the education of poor rural girls who, otherwise, would not have dreamt of college education. Apart from, class-room teaching and bookish knowledge, the students are taught social, ethical and management skills in a most natural manner. The product of the college has proved to be the agents of change and rural transformation.*

KEY WORDS: *Affordable higher education, rural female education, rural transformation, management by students, each one teaches one.*

JEL CLASSIFICATION: *I23; O15.*

* *Dr., Nehru SAIL Chair Professor, Centre for Research in Rural & Industrial Development, Chandigarh, India*

Assistant Professor, Department of Economics and Public Policy, Central University of Himachal Pradesh, Dharamshala, India

1. INTRODUCTION

The skill and knowledge of humans have the capacity to produce increasing returns contrary to the nature's production system which is subject to diminishing returns (see, Marshall, 1920; Romer, 1990; Lucas, 1993). It is in this context that the real wealth of a nation is its people (UNDP, 1990). Tomorrow's world would demand highly qualified specialists and increasingly flexible generalists (World Bank, 2000). The much discussed growth and sustainable development cannot be imagined without good quality human resources.

The modern growth theories, too, have established that economic growth and development cannot attain an optimum and self-sustenance path without the development of human resources (Romer, 1990; Lucas, 1993; Benhabib and Spiegel, 1994; Barro and Sala-i-Martin, 1995; Barro, 2001; Krueger and Lindahl, 2001). All those countries, who had focused on human capital formation in the past, have achieved high growth trajectory in their national and per capita income (OECD/UNESCO, 2002).

The seminal work of Schultz (1961) and Becker (1964) have virtually revolutionized the main contours of development economics as well as led to the resurgence of economics of education as an important discipline of research in the knowledge economy. Many empirical studies have shown that a country would remain underdeveloped so long as her people are deprived of education (The World Bank, 2002; Tilak, 2004a and 2004b).

The development is eventually about expanding human potentialities and enlarging human freedom. It is about developing and enhancing the capabilities of the people. This, in turn, empowers the people to make choices and lead the lives they have reason to value (Sen, 2000).

As a matter of fact, human development is closely connected with the GDP growth rate, and vice-versa. However, if growth is not reflected in raising the level of educational attainment and health standards (which is the substrate of human development) then the very growth and development process needs a serious review. The low level of human development is a drag on the growth and development.

The human development, thus, goes beyond 'growth' and development. Human development is an umbrella which encompasses both economic growth and development. The growth and development could be sustainable only on the substrate of human development and vice-versa. The unsustainable growth would eat up everything, which nature has bestowed upon mankind on which future generations have the legitimate right.

Haq (1998) gave credit of development waves in Japan during 1940s and 1950s, in East Asian countries during 1960s and 1970s and in China during 1980s and 1990s to human development model of which education is in the core. Sen (2000) made a similar argument. The study considered that the economic growth in Japan and East Asia as a pioneering example of development through investment in social opportunities, especially in basic education.

One may have to understand the rationale of rural transformation in the context of the forgoing discussion. A sizeable proportion of the world population is going to

inhabit in the villages for a fairly long period. At present nearly 50 per cent of the world population is living in rural areas. It is estimated that by 2050, the proportion of rural population is going to be around 30 per cent (approximately 3 billion in absolute sense). About 40 per cent of the global rural population would be residing in India and China even in 2050. In the absence of matching infrastructure, a sizeable proportion of these migrants (from rural to urban) may have to live in slums or slum – like conditions. It is, thus, imperative to provide urban amenities in rural areas and transform the rural India and save the towns and cities from being turning into slums.

Majority of the rural people are marginalized and are at a disadvantage in comparison to their urban counterparts in terms of education, health and other amenities. Lack of information and a host of other constraints have pushed them to the margin and eventually out of the development process. Many of them have not experienced upward socio-economic mobility over the generations.

Half the people engaged in agriculture in the world are still illiterate and only 5 per cent have completed higher secondary education. In Indian Punjab, a prosperous state, 69 per cent of rural households, across the board and 90 per cent of the labour households do not have even one member with 10th level of school education (Ghuman, et. al, 2007). The presence of rural students in the universities of Punjab is 4.07 per cent (Ghuman, et. al, 2006). The proportion of rural students in professional higher education in Punjab is just 3.71 per cent (Ghuman, et. al, 2009).

The above scenario is a pointer towards the exclusion of rural students from higher education in Punjab. Such a situation would eventually sharpen the rural-urban divide. Educational deprivation results in missing opportunities in acquiring skills and knowledge. This, in turn, becomes a serious constraint to develop capability and expand choices.

Presently, majority of the rural people are suffering from multipronged poverty. Most of them are education-poor, skill-poor and resource-poor and hence, are not employable outside agriculture. They are also trapped into low-productivity and low-earnings. They are beleaguered in the vicious circle of poverty, which is a perpetual constraint on rural transformation.

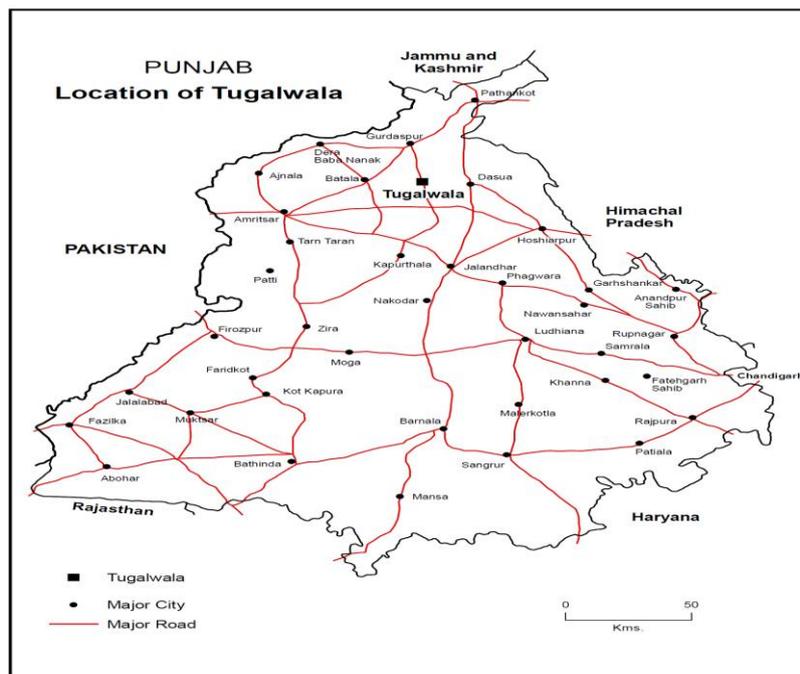
The rural transformation, sine qua non for rural development, cannot be imagined without education and skill. The female education, often neglected in rural areas, is rather more important for rural transformation. The rural people have limited access and affordability to costly education. Though, the government colleges have contributed in providing low cost education, their number is not enough to provide education to all the deserving students. Further, the boarding and food cost in the government colleges hostels is often comparable to any private institute (the point is discussed in details in the next section), which put severe financial burden on student especially on those from rural areas (as most of the government colleges/institutions are in urban areas). Ghuman, et. al, (2005) found that nearly 40 per cent rural households cannot afford the cost of graduation level education.

There is a need to provide them affordable (in terms of cost) education. Baba Aya Singh Riarki College is one such experiment. The college is located in a remote village of Gurdaspur district (see map) of Punjab, bordering international border with Pakistan. The college is catering to the higher education needs of rural girls who

otherwise might not have dreamt of attaining higher education. The uniqueness of this college, inter alia, lies in (i) access to reasonable level of quality education at an affordable cost; (ii) no donation or outside financial help; (iii) teaching by senior class students to junior class students; (iv) management by students, including hostel; and (v) absence of copying in examination.

The documentation and dissemination of such experiments is need of the hour. This paper is a moderate attempt to document and discuss one of the unique experiments of rural transformation through female education by Baba Aya Singh Riarki College. The study has used the data gathered from college records and answers of 75 random selected college students to the survey questionnaire.

The paper is organized into five sections. After introduction in section 1, the next section provides a brief introduction to history and organization of college. Section 3 discusses the details of management of academic and non-academic activities in the college. The academic performance of the college since its inception is examined in section 4. The study is concluded in last section.



2. HISTORY, ORGANIZATION AND PHILOSOPHY OF THE COLLEGE

Baba Aya Singh Riarki College is located in one of the interior villages of Gurdaspur District of Punjab province on the bank of distributary of Upper Doab Bari canal. It has beautiful surroundings developed by an individual led community effort. It serves the need of higher education of rural girls who otherwise might not have afforded to attend the colleges located at far away urban areas. Though Baba Aya Singh Riarki College, Tugalwala was started in 1976 yet its origin goes back to the

pre-independent India. One of the local Sikh leader and social activist, namely, Baba Aya Singh, took the mission to educate rural girls. With this mission in mind, he started a small school for girls known as “Putri Pathshala” under a banyan tree in Tugalwala in 1925, which runs as aided school till today. Baba Aya Singh had dream of starting a girls’ college which, however, could not become a reality in his lifetime. After Baba Aya Singh’s demise in 1968, Mr. Swaran Singh Virk with the support of other like-minded people, namely, Mr. Charan Singh and Mr. Sampuran Singh started Baba Aya Singh Riarki College in 1976 with just 14 girls to realize the dream of Baba Aya Singh.

The task of providing education to girl students at low cost was not an easy one. The founder of the institute realized that the college must sustain by itself if it has to survive in the long run, that is, it must cover its cost and make reasonable profits without depending on outside resources. The founding members of the college knew that no institute can survive for a long time if the sources of funding are uncertain. One of the options was to seek government aid, however it was not an easy task. The government support might have provided necessary funding, nonetheless, it would also have increased the cost. The government regulation requires the college to fulfill certain conditions and follow certain rules. Since, the government aid still requires college to cover a part of the cost, its effect on overall cost of imparting education may have been negative. Further, the cost of accommodation and food in hostel might still be high with government support. The fear was in fact true, if one compares fees of this college with other aided colleges (the comparison of fee structure is provided later). The private funding, on the other hand, is often uncertain and poses threat to independent working of the college.

Solving all these problems required a non-conventional approach and institutional setup within the present system, which lowers the operational cost without confronting the present system of education. Considering these aspects, the founders of the college worked out the plan to cut down the expenditure from two sides. The expenditure of any educational institute can be divided into two categories, academic expenditure and non-academic expenditure. The main academic expenditure includes salaries of the teaching and non-teaching staff and fees paid to university (including university affiliation charges), whereas non-academic expenditure comprises of salaries of administration and maintenance staff. The cost of employing cooks for the hostel mess may also be included in the non-academic expenditure. The physical infrastructure and its maintenance are other areas of non-academic cost.

To lower academic expenditure, the college exploited one of the programme of the university, which aims to expand its reach to people who wish to gain higher education but cannot enroll in a formal educational institute due to its high cost or other responsibilities including own work. The universities even in their earlier years of expansion have recognized that there are number of people, who may like to attain higher study, cannot enroll in a formal education institute. Their inability to attend a college is often associated with their timing of work and high college fees. Many children from poor and lower middle class families had to work hard to support their families. As a result, a number of children remain deprived of higher studies. To cover this gap, universities started offering admission in some of the degrees (where lack of

regular classes do not seriously affect a normal student's understanding of the subject and self study is possible with a little guidance) as correspondence courses (often referred as non-formal education), where a student just has to attend lectures only for a few days in the whole academic session, which are organized by the university.

In addition, universities also offer some of the courses which do not even need to attend the lectures and a student can directly appear in the examination as a private student after paying required examination fee. The above programmes of the universities have benefited large number of students over the time, however the major drawback of these programmes is that students often cannot grasp the subject properly and many of minute details are not fully understood without the help of an expert.

Baba Aya Singh Riarki College made unique innovation to cut down the academic expenditure significantly. The college instead of getting affiliation from the university started the degree classes where the students appear in the examination as private student. Nonetheless, they are better off than the other private student as they receive regular guidance from the teachers. In this way, the college used the existing programme in its advantage and covered the gap between formal and non-formal education.

The above arrangement made the college free from all the obligation and rules to be followed by all affiliated colleges, thus, put it in an advantageous position to devise some more cost cutting strategies. Using this advantage, the college further cut the expenditure on academic activities by involving the students in teaching activities. The college system included the students in teaching activities, where bright and motivated students help others in study. Including students in teaching activities lowered the teaching load of employed teachers, and the college could successfully teach the subjects with just one faculty per subject.

The non-formal arrangement for academic activities also facilitated the use of similar cost cutting approaches for non-academic expenditure. The founding members of the college realized that the annual fees of a student should cover both academic and non-academic activities, nonetheless they have option to pay either in money or in the form of work. In other words, the college can save money if the students perform non-academic duties, which will ultimately be deducted from the fees of the students. For example, if the students perform all non-academic activities themselves, their fees will require covering only academic expenditure. Using this philosophy, the college organizes its activities in a way that most of the non-academic work is performed by students. Though, it is not possible to completely cover the cost of non-academic work, it considerably lowers the cost to make the education much more affordable. A similar method is adopted for hostel mess, where students themselves cook as well as cultivate (with the help of hired labour) vegetables on college land. The college also rear cows and buffaloes for milk with help of hired labour under the supervision of a student committee.

The self management and self sufficiency of the college for most of its needs made the adopted model an example of low cost education. The success of this model is clear from the fact that it charges just an annual tuition fee of Rs. 800 (about US \$ 15) and Rs. 5,500 (US \$ 100) for hostel room and food charges for the whole academic year from each student. The above cost is much less than the fee of similar courses in

other formal government and aided educational institutes. Ghuman et al. (2005) found that annual fee for general education in a government college was about Rs. 2,700 (US \$ 50), whereas the same fee exceeded Rs. 8,200 (US \$ 150) in aided colleges during 2003-04. During 2012-13, the annual fee (without examination fee of the university) in a government college for BA course is about Rs. 2,900 (US \$ 55), whereas the aided colleges charge more than Rs. 10,000 (US \$ 200) annual fee for the same course. The difference in the hostel expenses is even more, where the minimum annual hostel expenditure in any institute exceeds Rs. 20,000 (US \$ 400) (with the annual rent for a hostel room often crossing Rs. 5,000). The information about other types of institutes is collected from the students of some of the colleges in Mansa and Bathinda districts. Since, the fee is not same in all colleges and hostel expenditure also differs from one student to other, the study has used the lowest figure for comparison.

Though, the above estimates are not based on a proper survey, findings of Ghuman et al. (2005) and the sizeable difference in the cost of government and aided institutes from the studied college reveal that the cost of studying at Baba Aya Singh Riarki College is considerably less. Here, we should caution readers not to consider the higher cost in other institutes as wastage or not serving any purpose. The high cost in other institutes may also be justifiable given the large number of courses available, better infrastructure, more time for students for studies and larger number of qualified teachers. However, the higher cost does put the college education out of the reach of poor student, especially in the rural area. Thus, the aim of the comparison is to show that Baba Aya Singh Riarki College presents a model which bridges the gap between self-study and college education by adopting a non-conventional method. Further, the college is aiming to educate the rural girls in rural areas, which remained a matter of concern despite many government initiatives.

The institute is also running higher secondary schools in the campus to provide basic education to girls in rural area. The schools are also run at low cost, however, the management of school is different from that of college. Required number of teachers are recruited for the school (unlike college where only 7 teachers are employed), and the school students are not involved in management of the school or hostel. Therefore, the present study mainly focuses only on the management of the college, which is unique in its own way and has helped in providing low cost education in the campus. Nonetheless, the academic performance school is also analyzed with that of college in the succeeding sections to examine the contribution of the whole institute.

2.1. Philosophy of the College

The founder and Principal of the college, Mr. Swarn Singh Virk, was inspired from the philosophy from Mahatma Gandhi, Tolstoy and Plato. To produce thinking human beings and lead meaningful lives is the spirit behind this college. The principal shared with us that they teach the girls what is right and what is wrong. It is only through such a medium that one can bring progress.

The college is a rich blend of tradition and modernity. The day starts at 8:00 am with the Morning Prayer and kirtan session. Thereafter begins the class room teaching. The students are dressed up in white *salwar - kameez* - the traditional dress of

Punjab - with heads covered. Besides the prescribed syllabus by the university, the students are also imparted instructions in moral, spiritual, ethical and environmental education. Besides teaching them about Sikh religion (as the area is Sikh dominated and the majority of the students are from Sikh families) they are also taught about other religions. Major festivals of all the religions are celebrated in the school. The college, thus, teaches respect for all the religions.

Considering the unique contribution of the college towards education of the rural girls, along with high level of ethics, morality and integrity, the university has established its examination centre on the college premises. Establishing examination centre at a non-affiliated college (in other words, academy) is, perhaps, a rarest of the rare examples. Certainly, it goes to the credit of this college as well as the university.

Even in the absence of invigilators the students do not indulge in unfair means in examination. The college has announced a cash prize of Rs. 21000 (US \$ 400) for anyone who could find copying and cheating in the examination. So far no one has taken the bait. In fact the college has launched a crusade against four 'Ns' – *nakal* (copying in the examination); *nasha* (drugs and intoxication); *nangez* (obscenity); and *nikhamanpan* (idleness) and yes to four 'Hs' – hand, head, heart and health. The much needed moral and ethical value are learnt by the students of this college in a natural course.

The philosophical foundation of the college not only helps building right attitude in students towards life and society, but also facilitates efficient management of the college by ensuring supportive and caring atmosphere in the college. Given the above introduction to the college and its system, the following section will deal with the organization of the academic and non-academic activities in detail.

3. MANAGEMENT OF ACADEMIC AND NON-ACADEMIC ACTIVITIES

It is not easy to distinguish between academic and non-academic activities of the college, as the college considers all activities as part of personality development. Moreover, both types of activities are managed in similar way. However, we shall use the words academic and non-academic activities for teaching and non-teaching activities, respectively. The management of academic and non-academic activities is done with the help of a student management committee.

The college and schools are managed by 16 members of the student management committee. The committee has one general secretary and four executive members. Under the student management committee, there are other committees which look after and manage various activities, such as, teaching, cooking, cleaning, electricity and discipline. The main committees of the college are *Langar* (food) committee, Hostel Committee, *Sanjam* (Frugality) Committee, Teaching Committee, Sports Committee, Discipline Committee and *Dharmik* (religious) Committee.

The students are made members of the committees by rotation, so that each one gets the chance to participate and learn. The rotation system also ensures that a few students do not have high work load than others. The involvement of students in various committees and in different routine activities helps in lot of savings as well as inculcates a sense of participation and achievement among them. On an average, each

student is expected to devote about one hour each day to any of the duties in the college, assigned by the respective committee members.

Since, the present study is looking at the working of the college based on academic and non-academic work, the following sub-section will discuss the management based on that division.

3.1. Management of Academic Activities

All the academic activities are managed by teaching committee. The committee prepares the timetable for the classes and oversees the teaching work. Though the college has employed seven teachers, yet, they are not adequate to meet the entire stipulated teaching load. To meet the gap and make up the deficiency the senior class students are deputed to teach the junior class students, the college works with the adage "*Each One Teach One*".

The teaching by students are not organized in the form of conventional class room teaching, rather it is a multi-layer arrangement of teaching activities. At first layer, the teacher, who is expert on the subject, gives lecture to all students in the class. At second layer, a few students (based on subject-wise academic performance) are assigned a group of a few students (about 20 students) to teach. Then the best few students are chosen from that group, and each of them is assigned about four to six students to guide. At fourth layer, the students are put in groups of two, where one with better hold on the subject takes the responsibility to teach. The performance of the teachers as well as students is evaluated at each layer to ensure the effectiveness of the system. The evaluation is often based on inter group competitions and other academic activities like debate, essay writing and lecture, etc., which are organized on regular basis.

The teaching duties are assigned to the students by the teaching committee. It was found during interaction with the students and the Principal of the college that all senior students wish to undertake teaching duty but out of them only the more motivated and meritorious ones were given the teaching duties. It is important to mention that the teaching by students is only on voluntary basis. In other words, the students are neither compelled to undertake teaching nor are they paid any honorarium for this purpose. This helps the college to save a lot of money under teaching head. Besides, the teaching work benefits students by increasing their hold on the subject and boosting their confidence.

Table 1, presents the picture of teaching duties by the students. Out of the sampled students, approximately 47 percent students were engaged in teaching the various subjects to the junior class students. It is because each student is expected to teach one student at fourth layer. According to social caste, 82 percent SC students undertook the teaching duty. The corresponding proportion among the general category students was 42 percent whereas only 33 percent OBC students were undertaking the teaching work. The high percentage of student-teachers among SC students is a little surprising. One of the reasons could be that it may be better performing SC students who are coming for higher study. Also, SC group has the highest number of students with postgraduate parents, which may have resulted in better performance of the

students. However, the present study does not provide a proper answer for the higher percentage of student-teachers among SC students, and the phenomena required a detailed separate study for better understanding of the issue.

Table 1. Distribution of Sampled students according to Caste and Teaching Duties (in Percentage)

Caste Category	If Teaching Duty is Performed		
	Yes	No	Total
General	41.8	58.2	100
OBC	33.3	66.7	100
SC	81.8	18.2	100
Total	46.7	53.3	100

Source: Primary Survey

3.2. Management of Non-Academic Activities

Though, the college has a principal and teachers for smooth functioning of college, the involvement of students can be seen in practically all types of administrative and other non-academic work. The students handle publication of college prospectus, admissions and examinations. The college security, waste management, cleaning, cooking, supervision of cultivation and management of college resources is the responsibility of students. All these duties are performed by the students under various committees and sub-committees of the students instituted for those particular tasks. The involvement of students in administrative activities reduces the financial burden of the college substantially, at the same time providing students a valuable experience in management.

One of the most important parts of non-academic work, which lowers the cost of food for the hostel students, is management of mess. In addition to management of non-academic work of the college, the low cost of food in hostel played an important role in overall provision of low cost education and the sustainability of this model. The arrangement of administrative work in the college is simple and easy to understand where the college, instead of hiring people to do a particular job, assigns duties to students (under a committee) to perform the task. However, the management of mess and providing healthy food at low cost involved management and co-ordination of various activities, which make the system a little complex. Therefore, the management of food under *langar* committee will be discussed in detail.

The cutting of cost of providing food to students required the steps to be taken at two levels. First, the expenditure on procurement of food items needs to be cut down. Second, the cost of preparing food required to be managed. The cooking by students under *langar* committee takes care of the latter part, where students perform cooking and cleaning duties on rotation basis. Each month a committee of 12 students takes the responsibility of cooking and catering.

The management of expenditure on food items necessitates that the college take part in production of agricultural products, which in fact was possible given that a large piece of college land was available for agriculture. Out of the 15 acres of land,

owned by the institute, 9 acres are being used for agricultural purposes, where grains (mainly wheat and paddy), pulses and seasonal vegetables are grown. The grains produced on this farm meet almost 90 per cent demand of the hostel residents. The college also has 15 cattle heads, biogas plants and solar energy panels, which meet the hostel students' requirement for milk, gas and electricity, to a large extent. However, the agricultural activities are not entirely carried out by the students like other activities, as that would have put lot of burden on them and may have encroached upon their time for studies. Therefore, majority of these activities are performed with the help of hired labour, where involvement of students under different committees is relatively limited. Nonetheless, some of the activities, such as, growing vegetables in small gardens and milking cattle, are mainly done by students. The daily diet of a student consists of pulses, flour, rice, vegetables, tea and milk. The quality and quantity of agricultural products provided to the students is quite good. The food served in the hostel mess is largely organic in nature. This is a rare example of providing nutritious food to the students, especially to the girls, at a remarkably low cost. The quality of food is far better than the food provided under the mid-day meal programme of the government.

The success of this arrangement can be observed from the fact that there are about 800 students staying in the hostel, who have to pay just Rs. 5500 per annum for accommodation as well as food. As discussed earlier, this cost is much lower than any other government, aided or private institute. Even if one goes by poverty line (Rs. 28 per capita per day in rural area, criterion laid down by the government of India's Planning Commission), the per capita per day hostel expenses come out to be a little more than half of the official poverty line, taking 300 working days of the hostel mess.

The self-management of the college not only ensures low cost education but also coincide with the philosophy of the college of imparting the lessons of hard work, dignity of labour, integrity, honesty, morality, nobility, and humanism among the students, thus making them responsible citizens. Some of the committees like *Sanjam* (Frugality) Committee is less of a cost saving device and mainly aims at making students responsible citizens. This Committee manages waste and scrap of the college and raises money to meet the expenses of the needy students by selling the scrap. It also minimizes the wastage of different resources and ensures their responsible use. Even the used water is recycled for irrigation.

To know the pattern of activities and hours devoted to those activities, the information on the work pattern of the interviewed students was collected. For the purpose of classification, the non-teaching work has been categorized under four main heads, viz; cleaning, mess duty, gardening and administration. Each student, under various committees, devotes nearly 3 hours and 20 minutes per week to the non-teaching activities (Table 2). During the week under survey, the administrative duties took 3 hours of each student selected by the administrative committee. It is a coincidence that during that week, the entire administrative work was done by OBC and SC students. Gardening took nearly 1 hour and 52 minutes, in a week under survey, of each student under that committee. The students from the general, OBC and SC category devoted about 2 hours, 2 hours 24 minutes and 50 minutes to gardening, respectively.

Table 2. Average number of hours devoted to Non-teaching work during the preceding week of survey by each student in the respective committee

Caste	Cleaning	Mess Duty	Gardening	Administrative or Other Work	Total
General	1.95	2.41	2.03	.	3.41
OBC	1.71	2.50	2.40	3.00	3.56
SC	1.95	1.00	0.87	3.00	2.77
Total	1.93	2.34	1.87	3.00	3.33

Source: Primary Survey

The students engaged in mess duty (cooking, catering and washing utensils) on an average devoted 2 hours and 20 minutes during the week. In this activity, the general category students devoted 2 hours and 24 minutes, while the OBC and SC students devoted 2 hours and 30 minutes, and one hour, respectively. The cleaning and washing work took around two hours of each student (under this committee) during the week under survey. On an average, all categories of students devoted almost the same amount of time for cleaning during that week.

The time given by students to assigned duties show that they need to spend a small portion of their time for non-teaching activities. It may have been possible due to the presence of a large number of students, which makes it possible to benefits from division of labor and also perform the task on the rotation basis.

4. PERFORMANCE OF THE COLLEGE

The performance of a college is often estimated from the achievements of its students, however, Baba Aya Singh College has a social mission and its performance cannot be merely judged from the achievements of its students. Therefore, the paper looks at the performance from two aspects, contribution of the college to education of girls in rural areas as well as academic achievements of the students. For the former aspect, the study examines the socio-economic background of the students, whereas academic results of the college are analyzed since 1977 (when first batch of graduation took university examination).

4.1. Socio-Economic Background of Students

The present section examines two important indicators of the socio-economic status, principal source of income and educational qualification of their parents. Both these indicators points towards the socio-economic status of the people who are benefiting from the institute.

4.1.1. Principal Source of Household Income

The most of surveyed college students belonged to general category. Out of 75 sampled students, 73 percent belong to general category (Table 3). Another 12 percent belong to the OBC category and nearly 15 percent come from the SC category. The

share of SCs in the total rural population of Punjab is around 33 percent (Govt. of Punjab, 2011). This means, the SC parents are either not aware about the importance of educating their daughters or not in position to afford even the meager cost of this low cost educational institute. There may be other reasons also. A similar trend is observed by Ghuman et al. (2006). The study finds that among the rural students in the universities of Punjab about 75 per cent belong to general category, nearly 15 per cent are SCs and about 10 per cent are OBCs. The percentage of SC female students was even lesser. Among the females, 85 percent were from general category whereas only 8 percent were from the SCs. The same trend can be found for females in professional degrees (see, Ghuman et. al, 2009). After comparing the percentage of students belonging to various caste groups in this college with other institutes, Baba Aya Singh Riarki College does not show any different trend. In other words, the lower percentage of SC students in the college is a part of more general trend rather than specific to this college.

Table 3. Distribution of Sampled Students according to the Principal Source of Household Income (in Percentage)

Primary Source of Household Income	General	OBC	SC	Total
Cultivator	83.6	55.6	18.2	70.7
Government Employee	7.3	11.1	27.3	10.7
Small time Businessman	3.6	11.1	9.1	5.3
Agriculture Labour	1.8	0.0	27.3	5.3
Private Firm Employee	3.6	0.0	0.0	2.7
Non- Farm Labour	0.0	0.0	18.2	2.7
Mason/ Carpenter	0.0	11.1	0.0	1.3
Mechanic	0.0	11.1	0.0	1.3
Total	100 (55)	100 (9)	100 (11)	100 (75)

Note: The figures in parenthesis are actual number of students

Source: Primary Survey

Information on 75 interviewed students reveals the principal source of income of their parents across the social castes (Table 3). The survey recorded the information on occupation of both father and mother. However, the present study uses the principal source of household income to have an idea about type of household. Therefore, the occupation of the parents is also discussed in the sense of principal source of household income. Also, most of the household did not have any important secondary source of income.

Nearly 71 per cent of the students come from the peasant (cultivators) households. Another significant group of families who are sending their daughters to this college are the government employees, who have about 11 percent share. The percentage share (in the total sampled students) families in small time business and the agricultural labour is 5.3 per cent, each. Again the share of wards of private employee's families and non-agricultural labourer is exactly the same, viz., 2.7 per cent, in the total sampled students. Another category of parents is that of skilled and

semi-skilled workers, comprising masons, carpenters and mechanics. They together constitute of 2.6 per cent of the total parents who send their daughters to this college.

The pattern of principal source of household income is not same for all social groups. A disaggregated analysis shows that among the general category sampled students 83.6 per cent belong to peasants/cultivator families. Nearly 7 per cent belong to parents who are in government service. The small time business families and employees in a private firm comprised 3.6 per cent each. The share of agricultural labour as main source of family income in the category of general parents is only 1.8 per cent. There are no students from the non-agricultural labourer and skilled workers among the general caste students. The high share of cultivator parents in sample of general category students is expected as the majority of general category people in rural area are engaged in agricultural activities.

The cultivation is also the primary source of income of a major component of OBC families (55.6 per cent), whereas the share of small time business families, skilled workers and government employees is around 11 per cent each. Among the OBCs, there is no family with agricultural labour, non-farm labourer and employees in the private firms as the principal source of income.

About 18 per cent SC students are also from the cultivator households. However, majority of them are from households that drive their income from agricultural labour (about 27 percent) and non-agricultural labour (about 18 percent). In this category of students, nearly 27 percent come from parents in the government service. There are no students from parents in the category of skilled workers and in the private service.

Table 3, thus, comes up with significant revelations that in the category of general caste parents and OBC families, the majority belong to the cultivators. However, in the case of SCs, agricultural labour and government employees, together account for nearly 55 per cent of the parents who have sent their daughters to this college. Cultivators and non-farm labour (mainly unskilled labour) constitute nearly 36 per cent of the SC parents. A recent study (Ghuman, et. al, 2006) of rural students in higher education reveals that 44 per cent of the rural students came from agricultural households while no student came from the labourer household.

Though the students did not have exact information on the income of their families (and it was difficult to confirm it in short time span as most of them were staying in hostel). The interview revealed that almost all the students belong to low income families. Most of them belong to families of marginal or small farmers (cultivation is also the main source of family income for the majority). The labour in agricultural and non-agricultural sector is another major source of their income. Some of the families have government jobs, however most of them are of lower grade and their income is limited. In some cases, parents with relatively high income also send their daughters to this college. Though it is not a general phenomenon, it indicates the trust that parents in the rural area puts in the college.

4.1.2. Educational Qualifications of the Parents

The data on educational qualification of parents includes information of both mother and father. Table 4 provides information on educational qualifications of parents of the college students. The data shows that 78 per cent of the total parents have passed matriculation or +2 (i.e. 12 years of schooling) examination. Another 18 per cent parents are just literate and 2 per cent are illiterate. The percentages of graduate and post-graduate parents are less than one percent parents and 1.3 percent of the total parents, respectively. No parents have professional education. In the case of rural students in the universities of Punjab, nearly 38 per cent fathers are studied up to matriculation examination (Ghuman et. al, 2006).

Table- 4. Caste-wise Educational Qualifications of Parents of the sampled Students (in Percentage)

Caste	Relation	Illiterate	Literate or Primary	Matriculation or +2	Graduation	Post Graduation	Professional Degree	Total
General	Father	1.8	7.3	90.9	0	0	0	100
	Mother	1.8	23.6	74.5	0	0	0	100
	Total	1.8	15.5	82.7	0	0	0	100
OBC	Father	0	11.1	77.8	11.1	0	0	100
	Mother	0	44.4	55.6	0	0	0	100
	Total	0	27.8	66.7	5.6	0	0	100
SC	Father	9.1	0	81.8	0	9.1	0	100
	Mother	0	45.5	45.5	0	9.1	0	100
	Total	4.5	22.7	63.6	0	9.1	0	100
Grand Total		2	18	78	0.7	1.3	0	100

Source: Primary Survey

Among the illiterates, 1.8 per cent parents belong to general category and 4.5 per cent to SCs. Interestingly, among the OBCs, there are no illiterate parents. In the category of just literate or having primary school, 15.5 percent parents are from general castes, nearly 28 percent belong to OBCs and 23 percent come from SCs.

About 83 percent of the general caste parents have passed matriculation or +2 degree. The corresponding proportion among the OBCs and SCs is 67 percent and 64 percent, respectively. Clearly, a significant majority of the parents are educated, thus, aware of the importance of education.

Surprisingly, none of the parents of the general category students has graduate or post-graduate degree. Whereas, 5.6 percent of OBC category parents are graduate and 9.1 percent of SC category parents have post-graduate degree. It may be because less educated SC and OBC are not aware of importance of educating girl child or they cannot afford even the small fee charged by the college.

The data also shows that both the parents (mother and father) are educated across social categories. In the case of general category, 75 percent mothers have education up to matriculation or +2 level. This percentage is 56 percent and 46 percent among OBC and SC mothers. Though the proportion of mothers having education up to matriculation or +2 level is less than the proportion of fathers with similar education level, the difference is the highest in the case of SC parents. Nonetheless, SC is the only category where 9.1 percent of the mothers are post-graduate.

The significant feature emerging out of this analysis is that only a small percentage of parents have received college education. The percentage is even less for the mothers, where barring SC category no mother has received college education. Thus, the girls in this college are most likely to be the first to receive college education in their families.

4.2. Academic Performance of the College

The analysis of the academic performance of a college is the most important indicator of success of any college. As the studied college aims at educating the rural girls, its performance on this front in fact is very crucial in evaluation of the model adopted by the college. The present study evaluates the academic performance from two sides. First, the study examines the trends in number of students, who passed the college over the years (or one can say number of students benefited from the presence of the college). It indicates the importance of college in providing higher education in the region. Second, the academic performance of students has been analyzed to know the standing of the studied college in comparison to other colleges. Though, it has been already mentioned that the study does not intend to compare the performance of studied college with other colleges and is not arguing for superiority of present model over the other, nonetheless, the discussion on its academic performance is required to evaluate its real contribution in imparting quality education.

4.2.1. The Performance in terms of Number of Students

Table 5 reveals class wise number of students for the last 35 years, i.e. since the inception of the college in 1977. It may be useful to mention that up to the year 1987, the starting class in the college used to be called pre-university (11th) class and with effect from 1988, the school system was changed to 10+2 system, i.e., after matriculation (10th grade), two years were devoted to the study before entering into college (this switch is mentioned as a note to the table 5). After 12 years of schooling, the students were admitted in the first year of graduation (referred as BA 1st year in nomenclature of arts faculty). The +2 classes (11th and 12th class) are a part of school system these days, however, the studied college, being unaided and unaffiliated, continues to run these classes in the college itself.

The college had started with only 14 girls in pre-university class in 1977. During the two subsequent years the number of students in the pre-university class was 13 and 15, respectively. However, it started rising since 1979 and increased to 29 in 1980. Thereafter, it remained below 50, for the two subsequent years. During 1984 and 1985 the number increased to 82 and 73. In 1986, the number of students jumped to 148 which decreased to 115 in the subsequent year.

In all, 632 girls were admitted in pre-university class during 1977-1987. Though the number was not very high yet persuading the rural parents to send their daughters to the college was not an easy task during that period. It should be noted that the decade of 1980's was a turbulent period because of the militancy in the state of Punjab. Thus, the performance of the college needs to be commended given that a good

number of rural parents came forward to send their daughters for higher education in this rural 'academy'.

Table 5. Class and year-wise number of students in the college: 1977-2011

Year	Class				Total
	Pre-uni (11 th Class)/ 10+2*	BA I	BA II	BA III	
1977	14	-	-	-	14
1978	13	12	-	-	25
1979	15	11	12	-	38
1980	29	24	08	10	71
1981	54	29	21	08	112
1982	41	33	27	25	126
1983	48	37	25	24	134
1984	82	43	28	22	175
1985	73	77	35	28	213
1986	148	78	40	19	285
1987	115	80	42	30	267
Sub-Total	632	424	238	166	1460
1988	36	-	63	24	123
1989	47	18	28	-	93
1990	40	41	NA	NA	81
1991	25	22	29	NA	76
1992	47	19	16	18	100
1993	74	53	12	09	148
1994	104	81	34	14	233
1995	124	153	71	26	374
1996	172	138	117	56	483
1997	187	159	105	96	547
1998	207	156	134	90	587
1999	270	120	121	98	609
2000	202	254	101	101	658
2001	284	233	197	93	807
2002	281	281	171	181	914
2003	260	194	197	142	793
2004	250	225	138	173	786
2005	241	234	161	120	756
2006	206	164	118	134	622
2007	189	111	120	96	516
2008	161	83	82	100	426
2009	169	88	63	66	386
2010	132	116	61	54	363
2011	171	98	89	48	406
Sub-Total	3879	3041	2228	1739	10887
Grand- Total	4511	3465	2466	1905	12347

Note: *Prior to 1988, the entry level school degree for college was pre-university, which is equivalent to present day 10+2 degree.

Source: Office Record of the College

The number of girls in the +2 classes kept oscillating between 25 and 47 during 1988 and 1992. It, however, started looking up since 1993. The number of

students in +2 classes remained between 74 and 270 between 1993 and 1999. This is the period when the state of Punjab started limping back to a normalcy after the end of insurgency in 1992, which also coincided with the installation of the elected government in the state.

During the first half of 2000s, the number of girls in +2 class was reasonably good. It, however, started shrinking during the subsequent years. The total number of girls admitted in +2 classes during 1988-2011, came out to be 3839, which numerically may not be very high, but by no stretch of imagination this was a small number given the level of awareness and attitude towards female education, particularly higher education, of the parents in rural area. The infrastructure of the college was another constraint. Nevertheless, 1905 rural girls became graduates over the period of 35 years, only and only because of this unique rural institution of higher learning. In the absence of this college perhaps a sizeable majority of those girls would not have got education beyond basic schooling.

However, not all those students who joined the pre-university class or +2 classes have taken admission in BA 1st year class. Out of total 4511 students who passed pre-university of +2 class since 1977, only 3465 students took admission in BA 1st year whereas just 1905 students passed BA final examination. If one ignores the recent passout students of +2 (i.e. after deducting last 3 years passouts) and BA 1st class (i.e. after deducting last 2 years passouts) as they still have not reached the final year, the number of students who passed +2 (4039 students) and BA 1st year (3251 students) is quite high compared to figure of 1905 for BA final year.

The main reason, in addition to failing of students, for this declining admission in next class is that some of those who passed the lower class examination did not take admission in BA 1st year or they dropped out the education before completing the degree, and some of them also shifted to other colleges or institutes. The shift to other institutes, which has led to lower enrolment in BA course, is especially high in the recent years. Among many reasons, the trend to join courses other than BA is also the reason for this trend. Though the latter is a good sign, the former reason is matter of concern and needs to be addressed.

The college recognizing the importance of other courses is also trying to enlarge its base while keeping its basic model intact. The college has recently started BCA (Bachelor of Computer Applications) course, and is planning to add some more courses, too. It is also establishing science labs to start science classes for +1 and +2. These new initiatives are also being taken under the dynamic and dedicated leadership of Principal Mr. Swaran Singh Virk. His son, Mr. Gagandeep Singh Virk, who is also a teacher in the college, is working hard to bring new courses in the college and making them self-sustainable at low cost. Surely, the cost of these new courses may be higher than BA courses, however, the college is determined to cut the cost and provide quality education at low cost.

In order to know about the long term trend of students in the college we have calculated the annual trend growth rate between 1980 and 1987 and between 1992 and 2011 (Table 6). The gap of four years is due to non-availability of comparable data for 1988-92. The students in the pre-university class registered very high trend growth rate (20.2 per cent) during 1980-87. Almost similar is the case for B.A. 1st and B.A. 2nd

classes. The trend growth rate of B.A. 3rd year, however, is lower (14.6 per cent) than the other classes. Nevertheless, it is still high. It indicates that the parents got encouraged to send their daughters for higher education. Secondly, the college seems to have earned a good reputation in the surrounding area.

Table 6. Class – Wise Annual Trend Growth Rate of Students in the College (in Percentage)

Trend Growth Rate	1980-87[@]	1992-2011
Pre – University/ 10+2 ^{@@}	20.2***	3.6**
B.A. 1 st Year	19.1***	3.1
B.A. 2 nd Year	18.7***	5.8**
B.A. 3 rd Year	14.6**	7.9**
Total	18.8***	4.3*

Note: *** significant at 1 percent level; ** significant at 5 percent level; *significant at 10 percent level
 @The Continuous data for the years 1988 to 1991 was not available. @@Prior to 1988, the entry level school degree was pre-university, which was equivalent to present day 10+2 degree
 Source: Computed from the data in table 5.

During 1992-2011, the trend growth rate in the +2 class was not very high but seems to be a reasonable one. The students registered an increase of 3.6 per cent per annum during this period. The trend growth rate of B.A. 1st year was 3.1 per cent per annum. The students in classes B.A. 2nd year and B.A. 3rd year, however, registered a relatively higher trend growth rate than the lower classes. It is, thus clear, that there has been a constant increase in the number of students in all the classes, during both the periods (tables 5 & 6).

During 1980-87, the period of militancy, the annual trend growth rate of students was much higher as compared to the latter period of 1992-2011. There may be three possible reasons for this trend. One, that during militancy period parents were not willing to send their young daughters to the far off colleges situated in urban area. They were apprehensive of the safety and security of their daughters while travelling in buses to the colleges. Two, after the militancy period the parents also started looking for new options and vocations for their daughter. Three, after 1991 many new institutions offering vocational courses came up in Punjab. The parents started sending their daughters to such institutions. Infrastructural constraints were also there to keep the number of students up to a manageable limit.

The total number of students during the entire period under study, in any given year, did register an increase except for a couple of years. It is because of this that the total number of students registered a growth rate of 18.8 per cent per annum during 1980-87 and 4.3 per cent per annum during 1992-2011. The absolute number of students and the positive trend growth rate support the fact that the college enjoyed a good reputation.

The above discussion shows that despite some important concerns, the college has performed fairly well as per as student’s number is concerned, which has increased over the years. Looking at academic achievements of its student, the college has again achieved a respectable place among other colleges.

The importance of the institute in the lives of benefited families of the area can be noticed from the fact that most of the students also have their siblings studying in the same college or associated schools. Table 7 shows that the average number of siblings, studying in this college, is highest among the general category students. It is 1.72 persons per family. In the case of OBCs families it is around 0.61 per cent while in the case of SC parents, it is 0.66 persons per family. (Table 7)

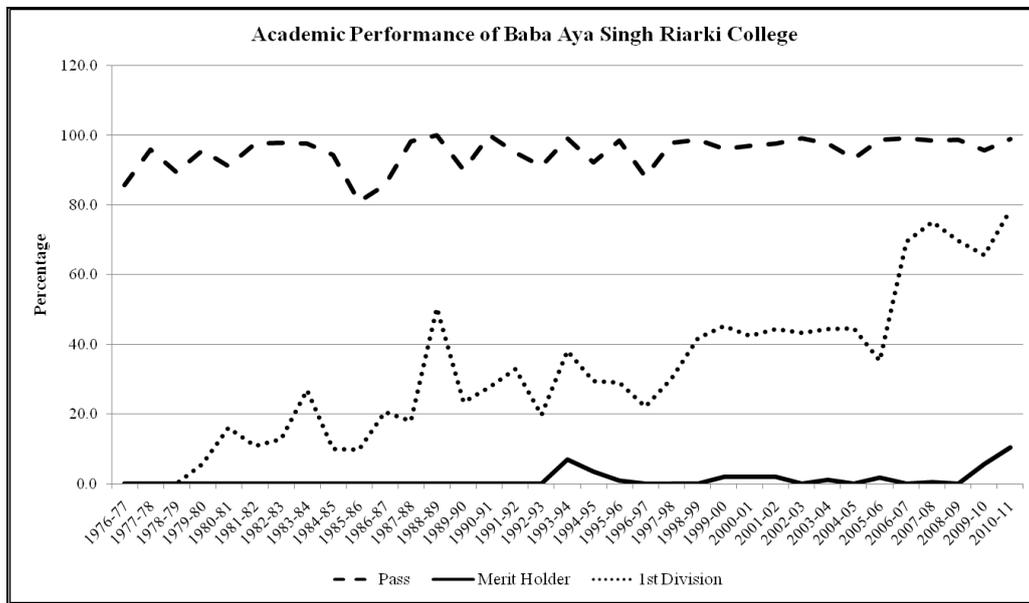
Table 7. Average Number of siblings studying in the college

Caste Category	Average Number of siblings
General	1.72
OBC	0.61
SC	0.66

Source: Primary Survey

4.2.2. Performance in terms of Marks

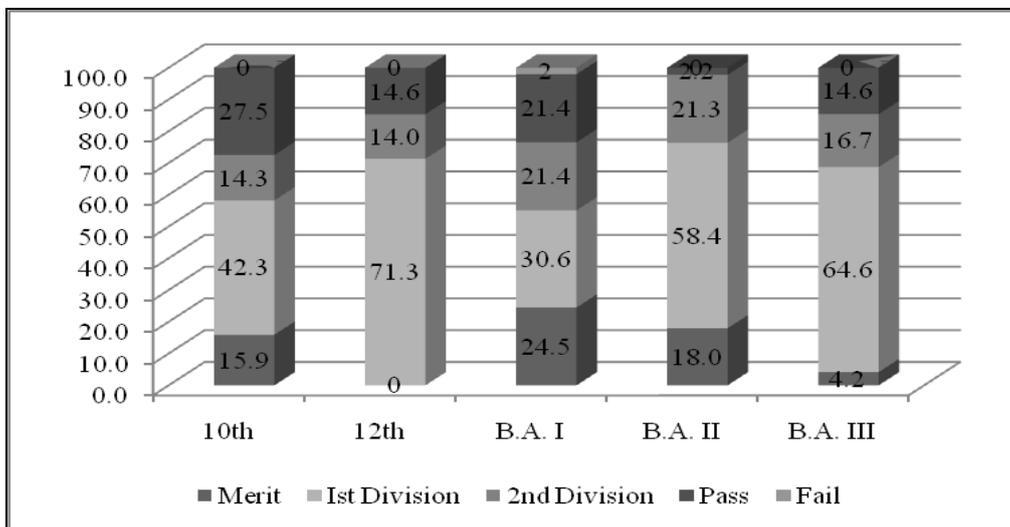
The longitudinal academic performance of students is given in figure 1. This covers the period of 35 years, ever since the beginning of this college. The figure highlights that the pass percentage varied between 80 to 100 per cent during the entire period. The graph of first division holders displayed an ever rising trend since 1978-79. Between 20 per cent and 40 per cent of the students got first division during 1987-88 and 2004-05. From 2005-06, the percentage of first division holders displayed the exponential growth. The proportion of university merit holder students, however, oscillated between 2 to 5 per cent of the total students.



Source: Office Record of the College

Figure 1. Academic Record of Baba Aya Singh Riarki College (in percentage)

Figure 2 highlights the academic performance of the students during the 2010-11. The results of matriculation, +2 and BA final year were 100 percent in 2010-11, whereas just about 2 percent students in BA 1st year and BA 2nd year failed in examination. There are also sizeable share of students who made to merit list of university or school board or passed the examination in first division. The percentage of students who made to merit list in matriculation, BA 1st year, BA 2nd year and BA 3rd year in 2010-11 were 15.9 percent, 24.5 percent, 18 percent and 4.2 percent, respectively. Further, the share of students, who at least passed the examination in first division including merit holders, were 58.2 percent, 71.3 percent, 55.1 percent, 76.4 percent and 68.8 percent, respectively. If one looks at the recent results (Figure 2) as well as increasing percentage of first division holders over the years (Figure 1), it can be concluded that the college has performed much better, given the availability of resources, and has been improving its performance every year.



Source: Office Record of the College

Figure 2. Class-wise Distribution of Students according to Performance in Baba Aya Singh Riarki College (in Percentage)

The analysis based on college records provided a picture of college’s achievement over the years. Nonetheless, the lack of caste-wise data in the records does not allow us to examine the caste-wise difference among students. Therefore, the present study has used the data of surveyed students to compare the three caste groups (the results of BA final year could not be compared, as students who have passed BA final year have already left the college and could not be contacted).

Table 8 shows that the general category students, on an average, did better than other groups in 10+2 class. On the other hand, percentage of OBC students was better in matriculation and relatively lower in BA 2nd year. The performance of SC group was a little lower in matriculation and +2 classes, however, there seems to be no significant difference for BA course.

Students of this college have also made achievements in other fields. A number of students of this college take the religious studies examination being conducted by the Shiromani Gurudwara Parbandhak Committee (SGPC) every year. About 70 per cent of Rs. 10 lakh SGPC scholarships are bagged by them. This amount helps in partial financing of their education.

Table 8. Class – Wise Average Percentage of Marks obtained by Sampled Students

Class	General	OBC	SC
Matriculation	61.2	71.0	58.1
12 th	87.1	73.1	71.2
B.A. I	63.9	62.6	62.6
B.A. II	63.3	56.3	62.1

Source: Primary Survey

During the last 36 years, about 2000 rural girls have graduated from this college. Many of them later went for Bachelor of Education and post-graduation, and are working in education and other sectors. Not only have they entered into employment but also making valuable contribution to their families, especially to their children. The product of this college has turned out to be a motivating force for other rural girls in the area.

The overall performance of the college on many aspects (for example, teaching large number of optional subjects, sports, cultural activities and even deep understanding of some of the subjects) may not be very high if compared with other affiliated colleges in Punjab. However, there is no level playing between the students of this college and other colleges. Most of the teachers in the other colleges are better qualified (as for UGC eligibility conditions are concerned), getting much higher salaries (as compared to the salary of the teachers in Riarki College). In Riarki College, it is the senior class students who teach their junior class students. Certainly there has to be a significant difference in quality of teaching. In addition, the students in Riarki College have to perform many additional duties whereas their counterparts in other colleges do not do such extra duties. Nonetheless, the college has performed remarkably well under these constraints. This is the reason that all vice-chancellors of Guru Nanak Dev Universities have described it as first-rate educational institute engaged in the cause of rural transformation. In addition, the college has received many awards from Punjab government and other reputed agencies for its unique contribution to the education of rural girls over the years, which in itself speaks of success of the institute.

It is often said that educating a girl tantamounts to educating the next generation. This college is translating this adage into reality by educating those rural girls whose parents, perhaps, never sent their daughters for college education. In a way this college is not confined to the class room based curriculum but teaches the lessons of life. The product of this college (the pass outs) are the agents of rural change and transformation.

Besides education, the learning of social skills inbuilt in the day to day activity of the students in this college. Rising above the caste and class consciousness is taught

in a most natural manner. Inter-personal equality is deeply embedded in the overall functioning of the college.

6. SUMMING UP

This is an institution by the rural people, of the rural people and for the rural people. It is a unique experiment with a mission to provide higher education to girls at an affordable cost rather than at a very low cost. The origin of the college can be traced back to pre-independence time when Baba Aya Singh with the aim of educating girls in rural area started a school. He also had a desire to start a college for rural girls, which he could not fulfill during his lifetime. It was a visionary and revolutionary idea since female education in general and higher education in particular in India was a distant dream at that time. The present Principal of the college, Mr. Swaran Singh Virk, set up the girls college in 1976 with just 14 students to fulfill the dream of Baba Aya Singh.

The college aims at providing low cost education to the rural girls. It charges just Rs. 800 (about US \$ 15) as the annual tuition fee and Rs. 5,500 (about US \$ 100) as the annual payment for hostel and food. Despite this low fee structure, the college could not only sustain, but also expand, for more than 35 years without any help or aid from government or any private individual or organization. It was made possible by the unique management style of the college.

The founders of the college have recognized that the major portion of cost of providing education includes salaries to academic or non-academic staff. If the students themselves can manage or perform those activities, the cost can be reduced significantly. Using this philosophy, the college employs just one teacher for each subject (total 7 teachers), and better performing students take part in teaching activities. The non-academic work, like, office work, cleaning, management of hostel, cooking, catering, security, etc., is also performed by students. To facilitate this model, the college has decided to keep the college unaffiliated, and all the students appear as private students in the examination. All these activities are managed by students with the help of different student committees, where each one has to contribute through her work. This model helped the college not only in cutting the cost substantially but also in improving the skills of the students.

The college has significantly contributed to the society by providing low cost education to girls in rural area. Over the past 35 years, about 2000 girls have graduated from this college. The success of the college is clear from the fact that the academic performance of the students of this college has been quite good over the years, and its pass percentage remained above 90 percent for most of the years. The number of merit and first division holders has also increased over the years. Due to the commendable performance of this college, all vice-chancellors of Guru Nanak Dev University have admired the college and described it as a first-rate institute. The product of this college (the pass out students) is the real agent of change and rural transformation.

Overall, the college is successful in providing low cost education to a large number of girls in rural areas, and there is a need to learn from its experience. The added emphasis on higher education in recent plans of state and central government (for example, establishment of 19 central universities in 11th five year plan, and

opening of large number of colleges in rural areas) may fall short to address the problems of low-income households, especially in rural area unless similar types of non-government efforts are also encouraged and supported as part of those plans. Therefore, there is need for the government to devise various strategies to help these types of initiatives.

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