

**ENTRY BARRIERS TO
PROFESSIONAL EDUCATION IN KERALA**

**Conducted by
Centre for Socio-economic and Environmental Studies**

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PREFACE

The financial crisis in the higher educational sector of Kerala has generated demand for increased recovery of costs from the students, who were perceived to be the major, if not the sole beneficiaries. At least in professional education, this demand in its extreme form was conceded and a number of self financing courses were started in the state. Those who advocated the self financing route highlighted the state's inability to meet the rising educational costs due to its fiscal crisis. But very little thought has been bestowed on the student's ability to meet these costs and how these costs will strengthen the entry barriers to professional education. In the course of the study, we have also examined some of the non-financial barriers to entry into professional courses existing already.

We are glad that the University Unions in the state have come forward to sponsor this study. We are grateful to them.

Centre for Socio-economic and Environmental Studies

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ENTRY BARRIERS TO PROFESSIONAL EDUCATION IN KERALA

Introduction

The financial crisis in the educational sector of Kerala which was brewing from the eighties itself came into open by the beginning of nineties. Broadly, the crisis is a result of two sets of factors viz., demand factors and supply factors.¹ On the demand side, the investment requirements for improving the educational standards have been increasing. The demand for quantitative expansion for higher education, especially technical and professional education, was also rising. While the demand was increasing, the supply of investment funds was not increasing due to a number of reasons. The most important of which are:

1. the reduced allocation of resources for higher education by the Central government. This led to reduced flow of funds through U.G.C. and A.I.C.T.E.
2. the fiscal crisis of the state leading to slower growth in public expenditure.
3. reduction in the share of education in the total public expenditure of the state.
4. the decline in cost recovery in education.⁴

Instead of taking note of the above factors in its totality, the policy planners in the state including some educationists singled out the last factor and demanded drastic reduction of the subsidy in education by increasing the fees. This demand was not conceded in school education and general higher education (Arts and Science Courses). But it was conceded in technical and professional education in an extreme form. The extreme form of this demand was to recover from the students not only the recurrent costs but also the entire capital costs. The pendulum suddenly swung from one extreme position to the other. The logic of this demand was that the students are the major if not the sole beneficiaries of higher education. To charge what the traffic can bear was the principle followed. Following this principle, large number of self financing courses were started in the state. Unlike in other states where such courses were started mostly in the private sector, these courses were started by Government sponsored organisations and even by the universities in Kerala.

The decision to start self financing courses on a large scale was mostly a knee jerk reaction to the financial crisis. As a result, the long term social, economic and academic implications of these courses have never been considered fully. There was also no serious examination of other options available for overcoming the crisis.

While the state's incapacity to meet the increasing educational expenses has been well documented, there are very few studies on the capacity of the students to meet the educational costs, both under the subsidised regular courses and under the self financing courses. The focus of the present study is on the private costs of education under both the streams - regular and self financing. Both the academic and non-academic costs (maintenance costs) of students are calculated. In addition, we seek to draw the social and economic profile of the students of professional courses to find out the non-financial barriers to entry into professional courses.

Objectives of the Study

Following are the major specific objectives of the study:

1. To assess the total cost of professional education incurred by the students of both regular and self financing courses.
2. To examine the economic background of students of professional courses belonging to both streams to find out their ability to meet these costs.
3. To examine the socio-economic background of the students to find out other barriers to entry to the professional courses.
4. To examine the previous educational background of the students admitted to the professional courses.
5. To examine the place where the graduates expects to get employment- whether it is within the state or outside.
6. To examine the socio-economic and academic implications of the recent policy changes towards self financing courses.
7. To examine whether there are other policy options available to tide over the financial crisis in the educational sector.

Methodology

The study is based on primary data collected from students undergoing regular courses and self financing courses by means of a pretested questionnaire. The data was collected from students studying in the last three semesters of the courses selected for the study. Only courses which are offered in both streams have been included in the study. The courses selected were the most sought after ones in the state. Following were the courses and institutions selected for the study:

BTech in Electronics and Communication & BTech in Computer science

Regular course - Government Engineering College, Thiruvananthapuram.

Self financing course - Chengannur Engineering College, Chengannur.

Master of Business Administration (MBA)

Regular course - School of Management Studies, Cochin University of Science and Technology, Kochi.

Self financing course - T.K.M.Institute of Management, Kollam.

Master of Computer Applications (MCA)

Regular course - T.K.M.College of Engineering, Kollam.

Self financing course - Mahatma Gandhi University Centre, Pathanamthitta.

Since we had only limited time and resources at our disposal, the number of courses, colleges and students covered by our study had to be limited. Data was collected from 223 respondents. The distribution of the sample is given in Table 1.

Because of the limited coverage of the courses and colleges, the sample may not be totally representative of the professional education in Kerala. The income data taken for our study are as reported by the students. Though there exists no special reason for deliberately underestimating the income figures, it may be having an element of underestimation.

Who goes for Higher Education

The cost of education, both academic and maintenance, puts a barrier to entry. To assess how inhibitive are these barriers, we examine in this section, the economic background of the students of BTech, MBA and MCA courses belonging to both the regular and the self financing streams. Table 2 gives the average annual family income of the students. Table 3 presents the family income in different class intervals. The tables show that the largest single group of students belongs to the monthly income range between Rs 5001 and Rs. 10000. This is true not only of regular courses but, surprisingly, also of self financing courses. The only exception is the MCA regular course where a large majority comes from the lower income group (Rs. 5000 and below). For understandable reasons, the proportion of students in the upper middle income and high income groups are relatively more in self financing course than in regular course. As will be seen later, the costs of education

are so high that students from the low income group will find it difficult to finance these costs. This is particularly true of MBA self financing course where tuition fees alone comes to Rs.20,000 per semester. No wonder, the proportion of high income group is considerably more in this course.

The National Council of Applied Economic Research (NCAER) had given the distribution of households in Kerala according to five income groups (see Table 4). Taking into account the growth in income and prices between 1990 and 1996 in Kerala, we have worked out the present income groups to correspond to the 1990 income groups. The students in our sample are classified according to these reworked income slabs (see Table 5).

The Table shows that vast majority of students belong to middle income, upper middle income and high income group of households as per the above NCAER classification. Yet only 5 per cent of the households in Kerala belong to these groups. These 5 per cent of the households captured three fourth of the seats in technical and professional colleges surveyed by us. The low and lower middle income groups which account for 95 per cent of the households in Kerala accounted for only less than 20 per cent of B.Tech students, both regular and self financing. In MBA self financing, it was as low as 14 per cent. In MCA regular, MBA regular and MCA self financing courses, the share of these two groups was relatively higher. In MCA regular, however, the share of the low income and lower middle income groups was quite high (61 per cent).

The table suggests the possibility that there are definite handicaps faced by 95 per cent of the households in Kerala to enter technical and professional colleges. This is despite the universal schooling in the state. This has serious implications not only to social mobility but also to academic excellence. The data above suggests that the professional courses are not able to access the latent talents from 95 percent of the households in Kerala. Their choice is confined to just five percent of the households.

A comparison of the distribution of households according to income ranges in Kerala and India is given in table 4. The table shows that the proportion of households belonging to middle, upper middle and high income groups is lower in Kerala than in the country as a whole. This implies that the range of choice of talents for professional colleges is confined largely to 5 percent of the households as against 22.1 percent in the country. It also implies that only a much lower proportion of households in Kerala can have access to professional

education as compared to the country as a whole. Drastic increases in educational costs as in self financing courses will further restrict the entry. The above analysis also suggests that the limit to self financing route will be lower in Kerala than in the country.

Apart from financial background, the social and educational position of the parents also places handicaps in getting admission to professional courses. In the sections which follow, we plan to find out what these handicaps are.

Occupational Background of Parents

Table 6 brings out the predominance of the children of salaried class in professional courses. This is true of every course. The share of this class is higher in BTech courses than in post graduate courses. The share of salaried class is more in regular courses. The only exception was the MCA course. Further disaggregation of the salaried class shows the preponderance of government employees (including teachers of government and aided schools and colleges). The children of government employees constitute more than three fifths of the students in BTech courses. Their percentage share however is less than fifty in MCA and MBA course. For understandable reasons, percentage of students who are children of government employees is lower in the self financing stream than in the regular stream.

Only a small percentage of the children of self employed parents (self employed professionals and others) gets admission to the professional courses. The share of this group is the highest in MBA course and lowest in BTech course. Share of self employed is higher in self financing courses. Only ten out of the 223 respondents' fathers are agriculturists. Their share is the highest for MCA and lowest for BTech. It is seen that none of the student respondents' fathers are agriculturists in BTech Computer Science (regular), BTech Electronics (self financing), MBA (regular) and MCA (self financing). The above data suggests that occupational and social mobility through technical and professional education is extremely limited in Kerala even today.

Analysis of the occupational background of mothers given in Table 7 shows that more than fifty per cent of the mothers of the BTech students are salaried employees. The percentage comes down as one goes to post graduate courses, particularly MBA course. There does not exist any significant difference in the pattern of employment of mothers between self financing and regular courses. While the percentage was more in the case of

regular BTech students, it was lower in the case of regular MBA and MCA courses.

Both the parents are employed in the case of nearly one third of the BTech students. This percentage, however, was much lower in other courses, particularly in MCA course (See Table 8).

As may be seen from Table 9, there is a sprinkling of students of NRI parents in all the courses. Their proportion was higher in the self financing BTech and MCA courses partly due to their higher capacity to pay and partly due to the availability of NRI quota. The children of NRI parents have more than fair representation in the MBA regular course.

The dependence on salary income, that too of only one parent in the case of a majority of students, sets a limit for their capacity to pay.

Cost of Education

As seen at the beginning, there is a lot of discussion today in Kerala on the public costs of education and the non-affordability of these costs by the state. But there is very little discussion on the private costs of education especially the non-fee costs. As will be seen from Table 10, the academic expenses form only a small percentage of the total educational expenses of students, especially those living in hostels and lodges.

The share of academic expenses is much lower than maintenance expenses for all regular course students except the MCA day scholars. The share of these expenses, for obvious reasons, was much higher for the self financing students. It varied from 70 per cent in the case of BTech self financing day scholars to 85 per cent for MBA (The semester fee for MBA self financing course is Rs.20,000).

The average academic expenses (tuition fees, exam fees, other fees, books and instruments) per student per semester is given in Table 11. The total academic expenses of a BTech regular student is about Rs.1750 per semester. Of this, nearly sixty per cent is towards fees. A self financing BTech student's academic expenses amount to, on an average, Rs 7400 per semester. About 90 per cent of this amount is spent on fees. The fee component of the academic expenses of MBA and MCA students under both streams was much higher than those of BTech students. This is because of the considerably higher fees for MCA and MBA courses as compared to B.Tech courses. The amount spent on books is higher in self financing courses. This may possibly be because of the poor library facilities in

these institutions.

In all our current discussions on the costs of higher education, subsidy etc. only the fee component comes into fore. In the present system, subsidy is confined largely to the fees. Yet, as seen earlier, fees constitute only a small component of the total costs. It is the non-academic or the maintenance expenses which are more important especially in the case of students staying in lodges or hostels. Because of the distance between their homes and colleges which are mostly located in urban and metropolitan areas, the students from rural and semi-urban areas have necessarily to incur higher maintenance costs. This may possibly be one of the reasons for the poor representation of such students in professional colleges as will be seen later.

Non-academic or maintenance expenses have been worked out for resident students and day scholars separately. Before we examine the maintenance expenses in detail, it is necessary to look into the details of the present residence of the students (See Table 12). More than sixty per cent of the students surveyed by us are residing in hostels/lodges. One point to be taken note of from the table is that more students in self financing stream had to stay away from parents in pursuing their studies compared to regular students. This is true for all courses. This may be because of the location of the self financing institutions studied by us.

A larger percentage of the self financing B.Tech students are staying in lodges. This is also true about the MCA students. This may be due to the inadequacy of the hostel facilities provided by these colleges. The MBA self financing course, however, is an exception to this finding.

The details of the maintenance expenses (food, dress footwear, transport and miscellaneous expenses) of day scholars and hostelites are presented in Tables 13 and 14. The average maintenance expenses of B.Tech students residing with parents/relatives work out to Rs 3352 per semester in the regular stream and Rs 3180 in the self financing stream. For MBA, the corresponding figures are Rs 3942 and Rs.3926 respectively. An MCA day-scholar's maintenance expenses work out to Rs 3013 in regular course and Rs 2828 in self financing course. Their expenses are the lowest among all groups reflecting the lower income levels of their parents noted earlier. The table shows that maintenance expenses are lower for self financing students under all courses. It may be that higher fees compel

them to cut down their maintenance expenses.

The difference between regular and self financing students with regard to aggregate maintenance expenses is more pronounced in the case of resident students. The maintenance expenditure of students in self financing stream is much higher than that of regular stream. The reason for this may be the high hostel/lodge expenditure of self financing students. It may also be because a higher proportion of them stay in lodges rather than in college hostels.

It may be noted that maintenance expenditure other than hostel expenses are lower for self financing students except the MCA students. Possibly, higher academic expenses and expenses on lodges compel them to economise on other expenses. This inference is reinforced by the lower average maintenance expenses of the day scholars in self financing colleges noted earlier.

The average annual expenditure for day scholars of regular courses, both academic and maintenance, ranges from Rs. 10,200 in the case of B.Tech regular students to Rs 14,660 in the case of MBA students (see Table 15). In the case of resident students in the regular stream, the expenses vary from Rs 22,540 in the case of MBA students to Rs 23,300 in the case of MCA students. In the case of day scholars in the self financing stream, the range was between Rs. 21,150 (BTech) to Rs. 51,800 (MBA). For resident self financing students, the range was between Rs. 37,200 (BTech) to Rs. 60000 (MBA).

The yearly expenses - academic and maintenance- form 24 per cent of the average family income of the BTech regular and MBA regular resident students. This proportion is as high as 50.3 per cent in the case of MCA regular students and 39.6 per cent in MBA self financing. These figures show that even one student's total expenses place an undue burden on the family. Normally, one more child will be studying simultaneously in either an arts and science college or a professional college. The burden on the family finances on account of children's higher education obviously is enormous. As seen earlier, most of the parents belong to the middle income group, that too the salaried class. The total cost of education must be really squeezing their family finances. One of the reasons for the lower proportion of students from the low income families in professional courses is their inability to finance the professional education even at the existing partially subsidised costs.

Apart from higher fees, all self financing institutions surveyed by us insist on non-

interest bearing deposit. The amount varies from Rs. 60,000 in the case of MCA students to Rs 1,000,00 in the case of BTech and MBA students. The interest foregone must really be included in the academic expenses. If we add back this element to the total expenses, the total cost of self financing students goes up further. Table 16 gives the total costs including the interest cost of self financing students of all courses.

Against these mounting private costs of professional education, the state makes only a very token effort to help the poor families. The income limit fixed for eligibility for KPCR scholarship is Rs 42,000 (Rs. 3500 per month). In order to become eligible for availing lump sum grants/pocket money under KPCR, the income limit should be still lower (Rs. 36,000). At this level of family income, only very few students can afford the costs of education. Besides, only fee concessions are given to people in the income bracket of Rs. 36,000 to Rs 42,000. The pocket money amounting to Rs 50 per month in case of hostelites and Rs 30 per month in the case of day scholars do not cover even the non-fee component of the academic expenses. As may be seen from our discussion on the quantum of maintenance expenditure, these amounts are grossly inadequate to remove the entry barriers of poor students arising out of the high educational costs.

The private cost of education must have some relationship with the average family income (calculated on the basis of state's per capita income and the average size of the family). In Kerala, as may be seen from Tables 15 and 16, the academic costs alone exceed the average family income in the case of MBA self financing students. The ratio of total expenses to average family income ranged between 24.1 per cent in the case of B.Tech dayscholar students in regular stream to 122.4 per cent in the case MBA day scholars in self financing stream. The ratio was much higher in the case of resident students (from 54.6 per cent in the case of B.Tech regular to 142.0 per cent in the case of MBA self financing).

In a sense, the students of professional courses have to bear substantially higher burden than the arts and science students. Firstly, their fees are higher. Secondly, their non fee academic costs are higher. Thirdly, as professional colleges are located away from homes of most students, they have to incur higher maintenance expenses for staying in lodges or hostels.

Educational Background of the Students

From the above discussion, it is seen that high costs are acting as an entry barrier to a large number of students. But this is not the only barrier to entry into professional courses. In the discussion that follows, we examine some of these barriers. It is found that the nature of the institutions in which the students studied at the school level and plus 2/pre-degree level is significant in determining entry to their present study. The details are given in Table 17. It is found that most of the students who get admission to the professional courses studied in private aided and unaided schools. The share of the unaided schools is very much disproportionate to their share in high school enrollment (2.7%). One third of the students in BTech courses studied in unaided schools at the post-primary level. The share of these schools in the MBA course is more than fifty per cent. However, only one tenth of the MCA students are from unaided schools. Paradoxically, the proportion of students from unaided schools was much more in the regular courses than in self financing courses. In the case of MBA regular course, the share of this group was as high as 57 per cent. In the self financing MBA course, this percentage though still high was lower than in the regular course. The opposite was the pattern in MCA course.

One major finding from our study is that the students of government schools do not come anywhere near others. These schools which account for 39.4 per cent of the high school enrollment have only a representation of 14.8 per cent among the BTech students. Their share in MBA enrollment was even less (11.5%). Their share was comparatively more in the MCA course.

The private aided schools contributed the majority of students to the BTech courses. Their contribution to the MCA course was overwhelming. However, their contribution to MBA course was only one third.

Medium of Instruction

The details of the medium of instruction of the respondent students at the school level is given in Table 18. Medium is relevant only upto Standard X, after which there is only one medium, viz English. Without any room for doubt, the table makes it clear that an overwhelming number of professional college students studied in English medium classes. Do these students have a special advantage in getting admission to these courses? Whether this advantage is due to the medium of instruction as such or due to the

better quality of education is not very clear. It is also possible that these students come from more favourable socio-economic family background. Almost ninety per cent of the BTech students and 85 per cent of the MBA students studied in English medium classes. Their percentage share was as high as 95.7 per cent for MBA regular course. However only 46.9 per cent of the MCA students studied in English medium classes.

A comparison between regular and self financing courses shows that the percentage of English medium students is higher in the regular courses than in the self financing courses.

Location of the schools

Location of the schools where our sample of students studied is examined in table 19. The table makes it clear that educational institutions in urban and metropolitan areas contribute very large share of students to the professional courses. The contribution made by rural schools works out to less than 20 per cent in the case of BTech and MBA courses, though at the school level, 84 per cent of the students were from rural areas. It was more for MCA course. Another interesting conclusion is that rural schools have larger presence in the self-financing courses than in the regular courses. Corporation areas, on the other hand contribute more students to regular courses, both BTech and MBA. An analysis of the location of the plus-two schools/pre degree colleges confirm these findings. The conclusion from the above analysis are reinforced by the following analysis of the students' rural/urban background.

Place of origin

The state's achievements in reducing the rural-urban differential in school level education had been laudable. However, the survey revealed that professional education in the state is heavily biased against the rural population. Only 45.7 per cent of those getting admission to the professional courses are from the rural areas. This share is much smaller than their share in the state population (73.6%). This smaller share of students from rural areas who get into these prestigious courses is seen both in regular and self-financing courses. The sole exception was the MCA course where the rural students constituted more than three fifths of the total. It is interesting to note that the share of rural students is more in self-financing courses than in regular courses. The only exception was the MBA course where the share of rural students in self financing course was slightly lower than in regular course.

The share of students from Municipal and Corporation areas are high (54.3 per cent) in these courses when compared to their share in state's population (26.4%) and school enrollment (16%). Further bifurcation of urban areas into Municipal and Corporation areas throws light on the fact that the proportion of students coming from Municipal areas is higher in self-financing courses than in regular courses. Reverse pattern is observed in the case of corporation areas. Students from Corporation areas capture nearly three fifth of regular engineering courses. Their share in self financing courses is only one fifth.

Our analysis brings out some interesting findings. The students from Corporation areas constitute a large majority of low fee paying regular BTech courses. What are their advantages over others? Does it lie in the better schooling availability in these areas? Does it lie in the better educational and professional background of their parents? Or does it lie with their easier access to coaching centres, book stores and libraries? Or is it due to the urban bias of the entrance tests?

Another interesting finding is the lesser urban bias in general and metropolitan bias in particular in the post graduate institutions. Is it due to the lower rural-urban disparities in college education than in the school education?

The lower urban and metropolitan domination of self financing courses also merit further probe. Is it that the students handicapped in schooling and entrance coaching find their way to the technical courses through the self financing route?

Gender Difference

Kerala is a state where girls are at the top while passing SSLC and university examinations. They outnumber boys in schools from the ninth standard onwards. They dominate in graduate and post graduate courses. However, their representation is lower in professional courses.

Our sample of students confirm the above general finding (see Table 22). Only 35 per cent of the BTech students and MCA students are girls. The percentage of girls in the MBA course is only one fifth. Is it that girls face handicaps in accessing to better schools and entrance coaching institutions? Or is it that their style of learning especially in the girls' schools is a handicap in their entry to professional courses? Surprisingly, the gender bias, though prevalent in both streams, is more in regular courses. It is possible that the girls'

parents like the rural parents are trying to offset their handicaps through the self financing route.

Another observation is that the gender bias is the lowest for MCA and is the highest for MBA. It is likely that this is due to the preferences of the applicants on the gender perceptions of the job.

Educational Background of Parents

Educational background of parents is considered as one of the factors influencing the educational attainment of children. But any society which plans to increase social mobility through education must make it increasingly accessible to 'first generation' students. It must see that the handicaps faced by students with less parental education are removed. Looked at from this angle, tables 23 and 24 show that the technical education system in Kerala is practically closed to those students whose parents' educational attainments are low. But as the students go up the educational ladder, their entry barriers on account of parental education seem to be coming down. This is particularly true of MCA course.

Table 23 provides data regarding the education of fathers of students entering technical and professional courses. The table points out that a good number of fathers (75%) were graduates and above. Mothers' educational background is not upto the level of fathers. Still, about fifty per cent have an education of graduation and above (see Table 24).

The educational attainments of parents of students of regular courses seem to be higher than that of self financing students. The only exception seems to be the parents of MCA students. It is quite possible that parents who are disadvantaged educationally are trying to offset this disadvantage by following the self financing route.

Entrance Coaching

Entrance coaching has emerged as yet another entry barrier to technical and professional education. Entrance coaching seems to confer some advantage. The extent of the advantage, however, varies according to both the quality of the coaching centres and the quality of students entering. It appears that the entrance coaching is only adding to the advantages conferred by the better schools and better parental background.

The study shows that entrance coaching is more prevalent among the BTech students than among the MBA and MCA students. The figures show that entrance coaching is less important in securing admission to post graduate courses.

The location of the coaching centre is given in table 25. The table shows that a vast majority of the respondent students attended the coaching conducted by institutions located in major cities. This is particularly true of students in regular post graduate courses. This may be because of the fact that there are very few coaching centres for MBA and MCA courses in rural and municipal areas. The proximity to better coaching centres gives an advantage to the urban students which is reflected in their higher share in enrollment.

Fees charged by entrance coaching centres vary from Rs 500 to Rs 8000 for BTech entrance coaching. The variation is much smaller in MBA and is in the range of Rs 500 to Rs 3000. The fees are still lower for MCA and is in the range of Rs 1000 to Rs 2000. Fees constitute only one of the costs of entrance coaching. Rural and semi-urban students have to incur considerably more expenses for transport or for living in lodges. These higher costs may strengthen the entry barriers against the rural as well as poor students.

Expectation of Employment

One issue which has been baffling observers of Kerala's educational scene is the mad rush to get admission to professional educational institutions at any cost despite the heavy unemployment even among this category of graduates. To find out the reasons for this paradoxical phenomenon, we had asked the students a question on the place where they expect to get employment after passing out. The answers are given in Table 26.

The table shows that the students have a very realistic picture about the employment market in Kerala. Only 15 per cent of the students expect to get employment in Kerala. Nearly three fifth of the students expected to gain jobs outside Kerala but within the country. More than one fifth were expecting jobs abroad. Only very few graduates were seeking self employment.

Disaggregation of job seekers in the Kerala market shows that their proportion was more in post graduate courses than in B.Tech courses. The proportion of B.Tech graduates expecting employment in Kerala was less than one tenth. The proportion of job seekers in Kerala was less in self financing courses than in regular courses. The only exception was the MCA students.

The proportion of students looking forward to take up jobs in the country was less among the self financing students. Here again the exception was the MCA students. Job markets abroad was more important to self financing students with the exception of MCA students. Nearly 40 per cent of B.Tech self financing students and 28 per cent of MBA self financing students were planning to seek employment abroad. Possibly this may be due to the NRI quota in self financing courses.

As seen earlier there were very few students seeking self employment. Except for one student in the MCA course, none from the regular stream was opting for self employment. All the other students seeking self employment were from the self financing stream. One reason for the comparatively larger proportion of self employment seekers in the self financing stream especially in MBA may be their family's business background.⁵

Our analysis shows that the professional education system has very weak direct linkages with Kerala's productive sectors. The state benefits only indirectly through the contribution of the products of the system to its money order economy.

MAJOR FINDINGS

Kerala has attained many successes on the educational front. Its success in attaining universal literacy and near universal enrollment at the school level is well known. Even at the plus two and degree levels, the students belonging to the rural areas and the poorer sections are able to find entry, thanks to the large number of colleges distributed widely. But when it comes to technical education, we find that there are strong barriers to entry. And these are precisely the courses which have the maximum job opportunities. It is as though the passports to unemployment are issued to everyone, the same to employment opportunities are issued only to the elite groups, carved out on the basis of their financial and social background.

It was seen earlier that only five per cent of the households in Kerala can afford to meet the cost of technical education even at the existing subsidised rates of fees. And fees constitute only one of the components of educational expenses. The non-academic maintenance expenses of students while pursuing their studies are rarely considered while discussing the costs of education and subsidies. Self financing limits the already restricted entry. Full cost recovery of professional education will push up the barriers to entry still further.

The state's role in making freer access to professional education is only token. Except for SC/ST students, the lump sum grants do not cover even a fraction of the maintenance expenses. Our examination of the maintenance expenses of students of professional education shows that income groups which are eligible for KPCR scholarships will not be able to meet their expenses from the lump sum grants made available to them. Our study shows that avenues like bank finance are availed of by only very few students. This may possibly be due to the high interest rates, security requirements and the low moratorium period. Unlike in other countries, educational loans are not subsidised in India and the repayments do not wait for the completion of the course.

It comes out from our study that finance is not the only barrier for entry. It is found that the students of Government schools and rural schools find it difficult to get admission to these courses. The students of Malayalam medium schools have only a marginal representation in these courses. There is also gender bias. First generation students whose parental education is low are not finding it easy to get admission. So also is the case with the

children of agriculturists and self employed. Our study clearly points out that the objective of social and occupational mobility through higher education can be attained only if the huge disparities in the educational standards at the school level are brought down considerably. It is found that disparities at the college level are much less than at the school level. As a result, relatively larger proportion of students (though still small) belonging to the disadvantaged sections are able to enter the post graduate courses. It appears that the present method of entrance tests also adds to the difficulties of the disadvantaged groups. It is found that subject oriented tests like the test for MCA course do not discriminate against the disadvantaged sections to the extent done by the entrance tests for B.Tech and MBA courses.

Those who argue for higher cost recovery including self financing seem to be following an inverted logic. They suggest that since only the rich get admission to these professional courses why not, charge the full costs? Our study shows that this assumption is not true. It is the middle class and not the high income groups who enter the regular professional courses. Secondly, the course suggested by the advocates of self financing can make professional education inaccessible further.

The image of self financing and regular students portrayed by the opponents of these courses is also far from reality. The image portrayed very often is that of very rich students usurping the chances of the poor meritorious students. Our study shows that the large majority of the self financing students too belongs to the middle class. And the high costs of these courses are squeezing the family finances of these middle class students. It is significant to note that the higher fees compel many self financing students to cut down their non-academic expenses. It may be recollected that the average maintenance expenses of these students are lower than those of regular students.

Merit today is a function not only of the financial position of the student but also of his/her social background. It also depends upon the type of schools attended. It is found that the social background of the self financing students is less favourable than that of the regular students. A comparatively higher proportion of rural students and students of Government schools are able to get admission in the self financing courses. The proportion of Malayalam medium students is also relatively more in these courses. Contrary to popular impression, the gender bias is less in these courses. More children of parents with less education get admission to these courses. The proportion of parents who are self employed or

are agriculturists is also more in self financing courses. All these suggest that those people who are handicapped due to their professional and educational background, social position in getting admission to the regular courses are seeking the self financing route.

The high costs of professional education in regular courses and self financing courses are putting a heavy burden on the finances of middle class families. Despite these heavy burdens, why is it that students or their parents seek admission to these courses desperately? In a way, it is a reflection of the unemployment situation in the state. When unemployment is acute, there is always a tendency for the "escalation of qualifications" which increases the employment prospects. The absence of other investment avenues in the state also leaves very little choice for the students and their parents except investing in education.

As seen earlier, the limit for self financing is much lower in Kerala than in the country as a whole. This is due to the smaller proportion of families belonging to the middle class and high income groups in Kerala than in the country. This is borne out from the income tax statistics which show that the proportion of tax paying individuals in Kerala is low.

The academic implications of narrowing the range of students admitted to professional courses are not well understood even by the educationists in Kerala. The professional educational institutions today are able to attract students only from about five per cent of the households. This reduces the availability of talents in these institutions. Unfortunately, our institutions of higher learning seem to be content with the 'walk-in-students' and do not make an effort to search for talents from wider circles. This has important implications to the economic development of the state and the country. When economic activities are becoming increasingly knowledge intensive and when competitive strength is derived from science and technology, the failure to attract latent talents will reduce the competitiveness of the economy.

POLICY IMPLICATIONS

The focus of our study was not on suggesting solutions to the financial crisis in higher education.⁶ However, some broad indications of the direction of policy changes are given below.

1. Faced with the fiscal crisis of the state, an impression is spread that nothing much can be done to overcome the crisis except by cutting down government expenditure particularly those on social services. This is a false impression. There is still scope for additional resource mobilisation by selectively raising the tax rates and by better enforcing tax compliance. There is also enormous scope for expenditure management by cutting down wasteful expenditure. But, the interest groups which stand to gain from the status quo in fiscal management are well organised and are articulate. On the other hand, the beneficiaries of social expenditure, though well organised, are not articulate enough to safeguard their interests by demanding better fiscal management as an alternative to reduction in expenditure. At present these groups are in the defensive. They have to go on the offensive.
2. As seen at the beginning, budgetary allocation for education in the country as also in Kerala has been coming down. This is particularly true about the plan expenditure. It is true that Kerala is already spending a larger proportion of its resources on education. But abrupt reduction in the share of education will be doing more harm than good to the state. It has to be realised that the present financial crisis of the higher education sector of Kerala is a 'second generation problem' arising from its very success with school education. It has been the experience of developed countries that the demand for higher education will become high when school education becomes universal. To deny entry to higher education on the grounds of financial disability of the state will be depriving opportunities to disadvantaged sections who had developed a taste for the education for the first time. It tantamounts to telling them "this far and no further". According to the U.G.C. appointed Punnayya Committee, "equity and social justice demand that the newly emerging beneficiaries from the secondary education sector who increasingly represent vulnerable groups are able to afford an access to higher education. In a democracy, broad based education will promote expectations and ambitions which

must be supported by access to higher education".⁷ The minimum that the state Government can do is to restore the share of education in the state budget to the pre-1975 position.

3. It is admitted that further cost recovery from the educational sector is also essential if the financial crisis faced by this sector is to be overcome. In a state which has been facing fiscal crisis for long, cost recovery rates from education have been coming down steadily. At present, there are no fees at the school and pre-degree levels. Fees in colleges are not raised in tune with the rise in wages and per capita income. As may be seen from Table 27, the ratio of fees to per capita income is very low in arts and science colleges. It is also low in B.Tech regular courses. But when it comes to post graduate courses and the self financing courses, the fees in relation to per capita income shoot upto levels which are unheard of even in the most capitalistic of countries.

There is more scope for raising fees in the arts and science colleges as the maintenance costs of students of these colleges are relatively low thanks to the proximity of these colleges to the students' residences. Fees structure in the state's colleges has not undergone major revisions, taking into account either the increase in input costs or the improvement in the students capacity to pay as represented by increase in per capita income or expenditure.⁸ Increase in fees from its present low level is not going to hurt large sections of students as the per capita income levels in the state have been rising continuously. At the same time, it may help to tide over the financial crisis of this sector in view of the large number of students involved. It may be noted that in China, fees have been re-introduced even at the school level.

There seems to be a compartmentalised thinking in all our discussions on cost recovery in education. Instead of seeing cost recovery for the educational sector as a whole, we seem to be targeting only technical and professional education for higher if not full recovery of costs. The only ground for targeting professional education for higher cost recovery is the employment prospects of the students of these courses. But this reasoning seems to be the result of a warped thinking. Firstly, higher cost recovery is attempted precisely from those who will have to incur higher academic and non academic costs. Sections which are to incur lower costs are

spared of any additional burden. The implication of this policy of selective cost recovery is to deny the financially and socially deprived sections access to job oriented courses.

4. In all our discussions on cost recovery, we almost assume that the present costs incurred by the institutions are the optimum costs. This seems to be far from reality. There is plenty of scope for cost reduction in our multi tiered bureaucratic educational system. To expect the students to bear all the costs, irrespective of whether they are wasteful or not, is unfair.
5. While there is a case for higher cost recovery from those who can afford to pay, this should not be seen in isolation from the need to provide scholarships and freeships to the financially deprived sections. The emphasis should be on providing increased access to these sections. No doubt, this is beset with a host of administrative problems mostly centered around the functioning of the village offices. These problems will have to be sorted out before a policy of higher cost recovery, simultaneously providing assistance to the needy is implemented.
6. All countries arrange loans for their students from commercial banks at subsidised interest rates. Moratorium on repayment is declared upto six months after passing out. Indirectly, the students who avail of these loans are asked to share the costs of their education spanning over a long time. Unfortunately, we have not even been thinking on these lines presumably due to the administrative problems.

Our discussion above shows that there are more ways than one to overcome the financial crisis in the educational sector of Kerala. But we seem to be content with the easier option of self financing without fully realising its long term social, economic and academic implications. In following the garden path of self financing, the state seems to be turning its back on its past goals of social justice, equality of opportunity and social mobility.

Footnotes

1. See George K.K. (1995), "Financial Crisis in Kerala's Higher Education: Causes and Policy Options", Vichara, Mavelikkara (Kerala), mimeo.
2. See George K.K., (1993), Limits to Kerala Model of Development, Centre for Development Studies, Trivandrum.
3. Ibid.
4. Ibid
5. See our discussion on occupational background of parents on p.7.
6. These aspects are discussed in George K.K., op.cit.
7. Report of the Committee on U.G.C.Funding of Institutions of Higher Education (Punnayya Committee), 1993.

Table 1: Details of the Courses and Students

| Course | No. of students | Percentage to grand total |
|--|------------------------|----------------------------------|
| B Tech Computer - Reg. | 33 | 14.8 |
| B Tech Computer - Self | 31 | 13.9 |
| B Tech Computer - Total | 64 | 28.7 |
| B Tech Electro. & Commn - Reg. | 29 | 13.0 |
| B Tech Electro. & Commn - Self | 29 | 13.0 |
| B Tech Electro. & Commn - Total | 58 | 26.0 |
| B Tech - Reg. | 62 | 27.8 |
| B Tech - Self | 60 | 26.9 |
| B Tech - Total | 122 | 54.7 |
| MBA - Reg. | 23 | 10.3 |
| MBA - Self | 29 | 13.0 |
| MBA - Total | 52 | 23.3 |
| MCA - Reg. | 28 | 12.6 |
| MCA - Self | 21 | 9.4 |
| MCA - Total | 49 | 22.0 |
| Masters - Reg | 51 | 22.9 |
| Masters - Self | 50 | 22.4 |
| Masters - Total | 101 | 45.3 |
| Regular - Total | 113 | 50.7 |
| Self - Total | 110 | 49.3 |
| Grand Total | 223 | 100.0 |

Table 2: Average Annual family Income of Students

| Course | Average Annual Family Income (Rs.) |
|-----------------------|------------------------------------|
| B Tech - Reg. | 96032 |
| B Tech - Self | 127050 |
| B Tech - Total | 111287 |
| MBA - Reg. | 94045 |
| MBA - Self | 165345 |
| MBA - Total | 132654 |
| MCA - Reg. | 46321 |
| MCA - Self | 104333 |
| MCA - Total | 71184 |
| Regular - Total | 83214 |
| Self - Total | 128387 |
| Grand Total | 104223 |

Table 3: Distribution of Monthly Family Income

| Course | Rs. 5000 and below | | Rs. 5001-10000 | | Rs. 10001-15000 | | Rs 15001-20000 | | Above Rs.20000 | |
|-----------------------|--------------------|-------------|----------------|-------------|-----------------|-------------|----------------|-------------|----------------|------------|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| B Tech - Reg. | 16 | 25.8 | 37 | 59.7 | 4 | 6.5 | 4 | 6.5 | 1 | 1.6 |
| B Tech - Self | 18 | 30.0 | 24 | 40.0 | 6 | 10.0 | 5 | 8.3 | 7 | 11.7 |
| B Tech - Total | 34 | 27.9 | 61 | 50.0 | 10 | 8.2 | 9 | 7.4 | 8 | 6.6 |
| MBA - Reg. | 9 | 39.1 | 10 | 43.5 | 2 | 8.7 | 0 | 0.0 | 2 | 8.7 |
| MBA - Self | 6 | 20.7 | 10 | 34.5 | 1 | 3.4 | 3 | 31.0 | 3 | 10.3 |
| MBA - Total | 15 | 28.8 | 20 | 38.5 | 3 | 5.8 | 9 | 17.3 | 5 | 9.6 |
| MCA - Reg. | 21 | 75.0 | 7 | 25.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| MCA - Self | 6 | 28.6 | 8 | 38.1 | 5 | 23.8 | 0 | 0.0 | 2 | 9.5 |
| MCA - Total | 27 | 55.1 | 15 | 30.6 | 5 | 10.2 | 0 | 0.0 | 2 | 4.1 |
| Regular - Total | 46 | 40.7 | 54 | 47.8 | 6 | 5.3 | 4 | 3.5 | 3 | 2.7 |
| Self - Total | 30 | 27.3 | 42 | 38.2 | 12 | 10.9 | 14 | 12.7 | 12 | 10.9 |
| Grand Total | 76 | 34.1 | 96 | 43.0 | 18 | 8.1 | 18 | 8.1 | 15 | 6.7 |

Table 4: Percentage Distribution of Households by Income Groups: 1990

| | Kerala | | | India | | |
|---------------------|--------|-------|-------|-------|-------|-------|
| | Rural | Urban | Total | Rural | Urban | Total |
| Up to Rs.12,500 | 84.52 | 67.24 | 80.83 | 67.34 | 37.14 | 58.84 |
| Rs. 12,501 - 25,000 | 12.41 | 20.60 | 14.15 | 23.89 | 34.76 | 26.95 |
| Rs. 25,001 - 40,000 | 2.56 | 8.05 | 3.73 | 7.07 | 17.89 | 10.11 |
| Rs.40,001 - 56,000 | 0.46 | 2.26 | 0.84 | 1.06 | 6.46 | 2.66 |
| Above Rs. 56,000 | 0.06 | 1.85 | 0.44 | 0.54 | 3.75 | 1.44 |

Source: Consumer Market Demographics in India, National Council of Applied Economic Research, New Delhi, 1994.

Table 5: Distribution of Students According to the Reworked Income Groups

| Course | Lower Income Group | | Lower Middle Income Group | | Middle Income Group | | Upper Middle Income Group | | Higher Income Group | |
|-----------------------|--------------------|-------------|---------------------------|-------------|---------------------|-------------|---------------------------|-------------|---------------------|-------------|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| B Tech - Reg. | 3 | 4.8 | 7 | 11.3 | 27 | 43.5 | 17 | 27.4 | 8 | 12.9 |
| B Tech - Self | 1 | 1.7 | 11 | 18.3 | 21 | 35.0 | 12 | 20.0 | 15 | 25.0 |
| B Tech - Total | 4 | 3.3 | 18 | 14.8 | 48 | 39.3 | 29 | 23.8 | 23 | 18.9 |
| MBA - Reg. | 1 | 4.3 | 8 | 34.8 | 8 | 34.8 | 2 | 8.7 | 4 | 17.4 |
| MBA - Self | 1 | 3.4 | 3 | 10.3 | 4 | 13.8 | 9 | 31.0 | 12 | 41.4 |
| MBA - Total | 2 | 3.8 | 11 | 21.2 | 12 | 23.1 | 11 | 21.2 | 16 | 30.8 |
| MCA - Reg. | 9 | 32.1 | 8 | 28.6 | 10 | 35.7 | 1 | 3.6 | 0 | 0.0 |
| MCA - Self | 2 | 9.5 | 4 | 19.0 | 3 | 14.3 | 5 | 23.8 | 7 | 33.3 |
| MCA - Total | 11 | 22.4 | 12 | 24.5 | 13 | 26.5 | 6 | 12.2 | 7 | 14.3 |
| Regular - Total | 13 | 11.5 | 23 | 20.4 | 45 | 39.8 | 20 | 17.7 | 12 | 10.6 |
| Self - Total | 4 | 3.6 | 18 | 16.4 | 28 | 25.5 | 26 | 23.6 | 34 | 30.9 |
| Grand Total | 17 | 7.6 | 41 | 18.4 | 73 | 32.7 | 46 | 20.6 | 46 | 20.6 |

Note : The classification is based on the NCAER Survey.

LIG - Upto Rs. 29,000/- LMIG - Rs. 29,001 - Rs. 58,000/- MIG - Rs. 58,001 - Rs. 93,000
 UMIG - Rs. 93,001- Rs. 1,30,000/- HIG - Above Rs. 1,30,000/-

Table 6: Occupation of Father

| Course | Govt. servants | | Company employees | | Total salaried employees | | Self employed | | Agriculturists | |
|-----------------------|----------------|-------------|-------------------|-------------|--------------------------|-------------|---------------|-------------|----------------|-------------|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| B Tech - Reg. | 44 | 71.0 | 13 | 21.0 | 57 | 92.0 | 4 | 6.4 | 1 | 1.6 |
| B Tech - Self | 30 | 50.0 | 23 | 38.4 | 53 | 88.4 | 6 | 10.0 | 1 | 1.7 |
| B Tech - Total | 74 | 60.7 | 36 | 29.5 | 110 | 90.2 | 10 | 8.2 | 2 | 1.6 |
| MBA - Reg. | 10 | 43.5 | 8 | 34.8 | 18 | 78.3 | 5 | 21.7 | 0 | 0.0 |
| MBA - Self | 12 | 41.4 | 4 | 13.7 | 16 | 55.1 | 10 | 34.5 | 3 | 10.3 |
| MBA - Total | 22 | 42.3 | 12 | 23.1 | 34 | 65.4 | 15 | 28.8 | 3 | 5.8 |
| MCA - Reg. | 14 | 50.0 | 5 | 17.9 | 19 | 67.9 | 4 | 14.3 | 5 | 17.9 |
| MCA - Self | 9 | 42.9 | 7 | 33.4 | 16 | 76.3 | 5 | 23.8 | 0 | 0.0 |
| MCA - Total | 23 | 46.9 | 12 | 24.5 | 35 | 71.4 | 9 | 18.4 | 5 | 10.2 |
| Regular - Total | 68 | 60.2 | 26 | 23.0 | 94 | 83.2 | 13 | 11.5 | 6 | 5.3 |
| Self - Total | 51 | 46.4 | 34 | 31.0 | 85 | 77.4 | 21 | 19.1 | 4 | 3.6 |
| Grand Total | 119 | 53.4 | 60 | 26.9 | 179 | 80.3 | 34 | 15.2 | 10 | 4.5 |

Table 7: Occupation of Mother

| Course | Govt. servants | | Company employees | | Total salaried employees | | Self employed | | Agriculture | | House wife | |
|-----------------------|----------------|-------------|-------------------|-------------|--------------------------|-------------|---------------|------------|-------------|------------|------------|-------------|
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| B Tech - Reg. | 27 | 43.5 | 7 | 11.3 | 34 | 54.8 | 1 | 1.6 | 0 | 0.0 | 27 | 43.5 |
| B Tech - Self | 16 | 26.7 | 16 | 26.6 | 32 | 53.3 | 1 | 1.7 | 1 | 1.7 | 27 | 45.0 |
| B Tech - Total | 43 | 35.2 | 23 | 18.8 | 66 | 54.0 | 2 | 1.6 | 1 | 0.8 | 54 | 44.3 |
| MBA - Reg. | 2 | 8.7 | 4 | 17.3 | 6 | 26.0 | 1 | 4.3 | 0 | 0.0 | 16 | 69.6 |
| MBA - Self | 9 | 31.0 | 0 | 0.0 | 9 | 31.0 | 0 | 0.0 | 0 | 0.0 | 20 | 69.0 |
| MBA - Total | 11 | 21.2 | 4 | 7.7 | 15 | 28.9 | 1 | 1.9 | 0 | 0.0 | 36 | 69.2 |
| MCA - Reg. | 8 | 28.6 | 3 | 10.7 | 11 | 39.3 | 0 | 0.0 | 0 | 0.0 | 17 | 60.7 |
| MCA - Self | 2 | 9.5 | 6 | 28.6 | 8 | 38.1 | 0 | 0.0 | 0 | 0.0 | 13 | 61.9 |
| MCA - Total | 10 | 20.4 | 9 | 18.3 | 19 | 38.7 | 0 | 0.0 | 0 | 0.0 | 30 | 61.2 |
| Regular - Total | 37 | 32.7 | 14 | 12.4 | 51 | 45.1 | 2 | 1.8 | 0 | 0.0 | 60 | 53.1 |
| Self - Total | 27 | 24.5 | 22 | 20.0 | 49 | 44.5 | 0 | 0.0 | 1 | 0.9 | 60 | 54.5 |
| Grand Total | 64 | 28.7 | 36 | 16.2 | 100 | 44.9 | 3 | 1.3 | 1 | 0.4 | 120 | 53.8 |

Table 8: Number of Students Whose Father and Mother are Employed

| Course | No. | Percentage to total |
|-----------------------|-----------|---------------------|
| B Tech - Reg. | 19 | 30.6 |
| B Tech - Self | 21 | 35.0 |
| B Tech - Total | 40 | 32.8 |
| MBA - Reg. | 6 | 26.1 |
| MBA - Self | 2 | 6.9 |
| MBA - Total | 8 | 15.4 |
| MCA - Reg. | 2 | 7.1 |
| MCA - Self | 0 | 0.0 |
| MCA - Total | 2 | 4.1 |
| Regular - Total | 27 | 23.9 |
| Self - Total | 23 | 20.9 |
| Grand Total | 50 | 22.4 |

Table 9: Place of Employment of Father (Present or When Retired)

| Course | Kerala | | Other States | | Abroad | |
|-----------------------|------------|-------------|--------------|------------|-----------|-------------|
| | No. | % | No. | % | No. | % |
| B Tech - Reg. | 54 | 87.1 | 6 | 9.7 | 2 | 3.2 |
| B Tech - Self | 45 | 75.0 | 2 | 3.3 | 13 | 21.7 |
| B Tech - Total | 99 | 81.1 | 8 | 6.6 | 15 | 12.3 |
| MBA - Reg. | 14 | 60.9 | 4 | 17.4 | 5 | 21.7 |
| MBA - Self | 26 | 89.6 | 1 | 3.4 | 2 | 6.9 |
| MBA - Total | 40 | 81.6 | 6 | 6.1 | 7 | 12.2 |
| MCA - Reg. | 26 | 92.9 | 1 | 3.6 | 1 | 3.6 |
| MCA - Self | 14 | 66.7 | 2 | 9.5 | 5 | 23.8 |
| MCA - Total | 40 | 81.6 | 3 | 6.1 | 6 | 12.2 |
| Regular - Total | 94 | 83.2 | 11 | 9.7 | 8 | 7.1 |
| Self - Total | 85 | 77.3 | 5 | 4.5 | 20 | 18.2 |
| Grand Total | 179 | 80.2 | 16 | 7.2 | 28 | 12.6 |

Table 10: Academic Expenses as Percentage of Total Expenses

| Course | Academic Expenses (Rs.) | Percentage to total expenses | |
|---------------|-------------------------|------------------------------|--------------|
| | | Resident students | Day scholars |
| B Tech - Reg. | 1749 | 15.2 | 34.3 |
| B Tech - Self | 7399 | 39.8 | 69.9 |
| MBA - Reg. | 3388 | 30.1 | 46.2 |
| MBA - Self | 21957 | 73.1 | 84.8 |
| MCA - Reg | 4043 | 34.7 | 57.3 |
| MCA - Self | 8699 | 46.6 | 75.5 |

Table 11: Average Academic Expenses for One Semester

| Course | Tuition Fees | Exam Fees | Other Fees | Total Fees | Books & Instruments | Total |
|--------------------------------|--------------|-----------|------------|------------|---------------------|-------|
| B Tech Computer - Reg. | 600 | 150 | 178 | 928 | 787 | 1715 |
| B Tech Computer - Self | 6250 | 288 | 50 | 6588 | 813 | 7401 |
| B Tech Electro. & Commn - Reg. | 600 | 450 | 200 | 1250 | 688 | 1938 |
| B Tech Electro. & Commn - Self | 6250 | 270 | 63 | 6583 | 816 | 7399 |
| B Tech - Reg. | 600 | 225 | 183 | 1008 | 741 | 1749 |
| B Tech - Self | 6250 | 278 | 57 | 6585 | 814 | 7399 |
| MBA - Reg. | 2700 | 425 | 0 | 3125 | 263 | 3388 |
| MBA - Self | 20000 | 497 | 150 | 20647 | 1310 | 21957 |
| MCA - Reg. | 2000 | 350 | 600 | 2950 | 1093 | 4043 |
| MCA - Self | 7500 | 450 | 0 | 7950 | 749 | 8699 |

Table 12: Details on the Present Residence of the Respondents

| Course | Hostel | | Lodge | | With parents | | With Relatives | |
|-----------------------|-----------|-------------|-----------|-----------|--------------|-------------|----------------|------------|
| | No. | % | No. | % | No. | % | No. | % |
| B Tech - Reg. | 10 | 16.1 | 2 | 50 | 50 | 80.7 | 0 | 0.0 |
| B Tech - Self | 11 | 18.3 | 36 | 8 | 8 | 13.3 | 5 | 8.4 |
| B Tech - Total | 21 | 17.2 | 38 | 58 | 58 | 47.5 | 5 | 4.1 |
| MBA - Reg. | 10 | 43.5 | 12 | 1 | 1 | 4.3 | 0 | 0.0 |
| MBA - Self | 21 | 72.4 | 0 | 7 | 7 | 24.1 | 1 | 3.4 |
| MBA - Total | 31 | 59.6 | 12 | 8 | 8 | 15.4 | 1 | 1.9 |
| MCA - Reg. | 18 | 64.3 | 2 | 6 | 6 | 21.5 | 2 | 7.1 |
| MCA - Self | 6 | 28.6 | 9 | 5 | 5 | 23.8 | 1 | 4.8 |
| MCA - Total | 24 | 49.0 | 11 | 11 | 11 | 22.4 | 3 | 6.2 |
| Regular - Total | 38 | 33.6 | 16 | 57 | 57 | 50.4 | 2 | 1.8 |
| Self - Total | 38 | 34.5 | 45 | 20 | 20 | 18.2 | 7 | 6.4 |
| Grand Total | 76 | 34.1 | 61 | 77 | 77 | 34.5 | 9 | 4.0 |

Table 13: Average Non-Academic Expenses - Day Scholars

| Course | Food | Dress/ Footwear | Transport | Others | Total |
|--------------------------------|------|--------------------|-----------|--------|-------|
| B Tech Computer - Reg. | 711 | 1189 | 932 | 745 | 3577 |
| B Tech Computer - Self | 1367 | 967 | 628 | 306 | 3268 |
| B Tech Electro. & Commn - Reg. | 696 | 912 | 665 | 882 | 3155 |
| B Tech Electro. & Commn - Self | 1200 | 975 | 363 | 450 | 2988 |
| B Tech - Reg. | 703 | 1041 | 790 | 818 | 3352 |
| B Tech - Self | 1315 | 969 | 546 | 350 | 3180 |
| MBA - Reg. | 650 | 1677 | 1147 | 468 | 3942 |
| MBA - Self | 1600 | 488 | 850 | 988 | 3926 |
| MCA - Reg. | 775 | 1175 | 313 | 750 | 3013 |
| MCA - Self | 700 | 1083 | 512 | 533 | 2828 |

Table 14: Average Non-Academic Expenses - Resident Students

| Course | Food | Dress/ Footwear | Transport | Others | Total |
|--------------------------------|------|--------------------|-----------|--------|-------|
| B Tech Computer - Reg. | 6900 | 1244 | 922 | 778 | 9844 |
| B Tech Computer - Self | 9127 | 882 | 795 | 655 | 11459 |
| B Tech Electro. & Commn - Reg. | 6600 | 750 | 850 | 1355 | 9550 |
| B Tech Electro. & Commn - Self | 8208 | 933 | 663 | 1158 | 10962 |
| B Tech - Reg. | 6845 | 1155 | 909 | 882 | 9791 |
| B Tech - Self | 8648 | 909 | 726 | 917 | 11200 |
| MBA - Reg. | 4345 | 1225 | 1937 | 375 | 7882 |
| MBA - Self | 6110 | 921 | 560 | 474 | 8065 |
| MCA - Reg. | 4775 | 1217 | 558 | 1050 | 7600 |
| MCA - Self | 6893 | 1417 | 1151 | 500 | 9961 |

Table 15: Average Expenditure per Year in Relation to Family Income

| Course | Academic Expenses | | | Non-Academic Expenses | | | | | | Total Expenses | | | | | |
|-------------|-------------------|---|--------------------------------------|-----------------------|---|--------------------------------------|-----------------------|---|--------------------------------------|-------------------|---|--------------------------------------|-----------------------|---|--------------------------------------|
| | | | | Resident students | | | Non-resident students | | | Resident students | | | Non-resident students | | |
| | Rs. | % to average household income in Kerala | % to average sample household income | Rs. | % to average household income in Kerala | % to average sample household income | Rs. | % to average household income in Kerala | % to average sample household income | Rs. | % to average household income in Kerala | % to average sample household income | Rs. | % to average household income in Kerala | % to average sample household income |
| BTech Reg | 34981 | 8.3 | 3.6 | 19582 | 46.3 | 20.4 | 6704 | 15.9 | 7.0 | 23080 | 54.6 | 24.0 | 10202 | 24.1 | 10.6 |
| B Tech Self | 14798 | 35.0 | 11.6 | 22400 | 53.0 | 17.6 | 6360 | 15.0 | 5.0 | 37198 | 88.0 | 29.3 | 21158 | 50.0 | 16.7 |
| MBA Reg | 6776 | 16.0 | 7.4 | 15764 | 37.3 | 17.2 | 7884 | 18.6 | 8.6 | 22540 | 53.3 | 24.7 | 14660 | 34.7 | 16.0 |
| MBA Self | 43914 | 103.9 | 26.6 | 16130 | 38.2 | 9.8 | 7852 | 18.6 | 4.7 | 60044 | 142.0 | 36.3 | 51766 | 122.4 | 31.3 |
| MCA Reg | 8086 | 19.1 | 17.5 | 15200 | 36.0 | 32.8 | 6026 | 14.3 | 13.0 | 23286 | 55.1 | 50.3 | 14112 | 33.4 | 30.5 |
| MCA Self | 17398 | 41.2 | 16.7 | 19922 | 47.1 | 19.1 | 5656 | 13.4 | 5.4 | 37320 | 88.3 | 35.8 | 23054 | 54.5 | 22.1 |

Note: Average household income is calculated by multiplying the per capita SDP (Rs. 8007) with the average size of the household (5.28) in Kerala.

Table 16: Average Expenditure per Year (after adding interest of the deposit) in Relation to Family Income

| Course | Academic Expenses | | | Non-Academic Expenses | | | | | | Total Expenses | | | | | |
|-------------|-------------------|---|--------------------------------------|-----------------------|---|--------------------------------------|-----------------------|---|--------------------------------------|-------------------|---|--------------------------------------|-----------------------|---|--------------------------------------|
| | | | | Resident students | | | Non-resident students | | | Resident students | | | Non-resident students | | |
| | Rs. | % to average household income in Kerala | % to average sample household income | Rs. | % to average household income in Kerala | % to average sample household income | Rs. | % to average household income in Kerala | % to average sample household income | Rs. | % to average household income in Kerala | % to average sample household income | Rs. | % to average household income in Kerala | % to average sample household income |
| BTech Reg | 3498 | 8.3 | 3.6 | 19582 | 46.3 | 20.4 | 6704 | 15.9 | 7.0 | 23080 | 54.6 | 24.0 | 10202 | 24.1 | 10.6 |
| B Tech Self | 26798 | 63.4 | 21.1 | 22400 | 53.0 | 17.6 | 6360 | 15.0 | 5.0 | 49198 | 116.4 | 38.7 | 33158 | 78.4 | 26.1 |
| MBA Reg | 6776 | 16.0 | 7.4 | 15764 | 37.3 | 17.2 | 7884 | 18.6 | 8.6 | 22540 | 53.3 | 24.7 | 14660 | 34.7 | 16.0 |
| MBA Self | 55914 | 132.3 | 33.8 | 16130 | 38.2 | 9.8 | 7852 | 18.6 | 4.7 | 72044 | 170.4 | 43.6 | 63766 | 150.8 | 38.6 |
| MCA Reg | 8086 | 19.1 | 17.5 | 15200 | 36.0 | 32.8 | 6026 | 14.3 | 13.0 | 23286 | 55.1 | 50.3 | 14112 | 33.4 | 30.5 |
| MCA Self | 24598 | 58.2 | 23.6 | 19222 | 47.1 | 19.1 | 5656 | 13.4 | 5.4 | 44520 | 105.3 | 42.7 | 30254 | 71.6 | 29.0 |

Table 17: Type of Educational Institution in which the Respondent Studies - Upto SSLC

| Course | Class I – IV | | | | | | Class V - X | | | | | |
|-----------------|--------------|------|-------|------|---------|------|-------------|------|-------|------|---------|------|
| | Govt. | | Aided | | Unaided | | Govt. | | Aided | | Unaided | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| B Tech - Reg. | 9 | 14.5 | 28 | 45.1 | 25 | 40.3 | 9 | 14.5 | 29 | 46.8 | 24 | 38.7 |
| B Tech - Self | 9 | 15.0 | 30 | 50.0 | 21 | 35.0 | 7 | 11.7 | 36 | 60 | 17 | 28.3 |
| B Tech - Total | 18 | 14.8 | 58 | 47.6 | 46 | 37.7 | 16 | 13.1 | 65 | 53.3 | 41 | 33.6 |
| MBA - Reg. | 3 | 13.0 | 6 | 26.1 | 14 | 60.9 | 5 | 21.7 | 5 | 21.7 | 13 | 56.5 |
| MBA - Self | 3 | 10.3 | 14 | 48.3 | 12 | 41.4 | 3 | 10.3 | 12 | 41.3 | 14 | 48.3 |
| MBA - Total | 6 | 11.5 | 20 | 38.4 | 26 | 50.0 | 8 | 15.4 | 17 | 32.7 | 27 | 51.9 |
| MCA - Reg. | 10 | 35.7 | 15 | 53.6 | 3 | 10.7 | 8 | 28.6 | 18 | 64.3 | 2 | 7.1 |
| MCA - Self | 4 | 19.0 | 13 | 61.9 | 4 | 19.0 | 1 | 4.8 | 17 | 81 | 3 | 14.3 |
| MCA - Total | 14 | 28.6 | 28 | 57.1 | 7 | 14.3 | 9 | 18.4 | 35 | 71.4 | 5 | 10.2 |
| Regular - Total | 22 | 19.5 | 49 | 43.4 | 42 | 37.2 | 22 | 19.5 | 52 | 46 | 39 | 34.5 |
| Self - Total | 16 | 14.5 | 57 | 51.8 | 37 | 33.6 | 11 | 10 | 65 | 59.1 | 34 | 30.9 |
| Grand Total | 38 | 17.0 | 106 | 47.5 | 79 | 35.4 | 33 | 14.8 | 117 | 52.4 | 73 | 32.7 |

Table 18: Medium of instruction at the School Level

| Course | I – IV | | | | V - X | | | |
|-----------------|---------|------|--------|------|---------|------|--------|------|
| | English | | Others | | English | | Others | |
| | No. | % | No. | % | No. | % | No. | % |
| B Tech - Reg. | 52 | 83.9 | 10 | 16.1 | 58 | 93.5 | 4 | 6.5 |
| B Tech - Self | 51 | 85 | 9 | 15 | 51 | 85.0 | 9 | 15 |
| B Tech - Total | 103 | 84.4 | 19 | 15.6 | 109 | 89.3 | 13 | 10.7 |
| MBA - Reg. | 22 | 95.7 | 1 | 4.3 | 22 | 95.7 | 1 | 4.3 |
| MBA - Self | 21 | 72.4 | 8 | 27.6 | 22 | 75.9 | 7 | 24.1 |
| MBA - Total | 43 | 82.7 | 9 | 17.3 | 44 | 84.6 | 8 | 15.4 |
| MCA - Reg. | 12 | 42.9 | 16 | 57.1 | 13 | 46.4 | 15 | 53.6 |
| MCA - Self | 7 | 33.3 | 14 | 66.7 | 10 | 47.6 | 11 | 52.4 |
| MCA - Total | 19 | 38.8 | 30 | 61.2 | 23 | 46.9 | 26 | 53.1 |
| Regular - Total | 86 | 76.1 | 27 | 23.9 | 93 | 82.3 | 20 | 17.7 |
| Self - Total | 79 | 71.8 | 31 | 28.2 | 83 | 75.5 | 27 | 24.5 |
| Grand Total | 165 | 74 | 58 | 26 | 176 | 78.9 | 47 | 21.1 |

**Table 19: Location of the Educational Institution in which the Respondent Studies –
Upto SSLC**

| Course | Class I - IV | | | | | | | | Class V - X | | | | | | | |
|-----------------|--------------|------|--------------|------|-------------|------|--------|-----|-------------|------|--------------|------|-------------|------|--------|-----|
| | Panchayat | | Municipality | | Corporation | | Abroad | | Panchayat | | Municipality | | Corporation | | Abroad | |
| | No | % | No | % | No | % | No | % | No | % | No | % | No | % | No | % |
| B Tech - Reg. | 12 | 19.4 | 7 | 11.3 | 43 | 69.4 | 0 | 0 | 11 | 17.7 | 8 | 12.9 | 43 | 69.4 | 0 | 0 |
| B Tech - Self | 16 | 26.7 | 25 | 41.7 | 15 | 25 | 4 | 6.7 | 13 | 21.7 | 29 | 48.3 | 15 | 25 | 3 | 5 |
| B Tech - Total | 28 | 23 | 32 | 26.2 | 58 | 47.5 | 4 | 3.3 | 24 | 19.7 | 37 | 30.3 | 58 | 47.5 | 3 | 2.5 |
| MBA - Reg. | 1 | 4.3 | 11 | 47.8 | 9 | 39.1 | 2 | 8.7 | 3 | 13 | 7 | 30.4 | 10 | 43.5 | 3 | 13 |
| MBA - Self | 8 | 27.6 | 12 | 41.4 | 8 | 27.6 | 1 | 3.4 | 8 | 27.6 | 11 | 37.9 | 9 | 31 | 1 | 3.4 |
| MBA - Total | 9 | 17.3 | 23 | 44.2 | 17 | 32.7 | 3 | 5.8 | 11 | 21.2 | 18 | 34.6 | 19 | 36.5 | 4 | 7.7 |
| MCA - Reg. | 15 | 53.6 | 9 | 32.1 | 4 | 14.3 | 0 | 0 | 15 | 53.6 | 9 | 32.1 | 4 | 14.3 | 0 | 0 |
| MCA - Self | 15 | 71.4 | 6 | 28.6 | 0 | 0 | 0 | 0 | 13 | 61.9 | 5 | 23.8 | 2 | 9.5 | 1 | 4.8 |
| MCA - Total | 30 | 61.2 | 15 | 30.6 | 4 | 8.2 | 0 | 0 | 28 | 57.1 | 14 | 28.6 | 6 | 12.2 | 1 | 2 |
| Regular - Total | 28 | 24.8 | 27 | 23.9 | 56 | 49.6 | 2 | 1.8 | 29 | 25.7 | 24 | 21.2 | 57 | 50.4 | 3 | 2.7 |
| Self - Total | 39 | 35.5 | 43 | 39.1 | 23 | 20.9 | 5 | 4.5 | 34 | 30.9 | 45 | 40.9 | 26 | 23.6 | 5 | 4.5 |
| Grand Total | 67 | 30 | 70 | 31.4 | 79 | 35.4 | 7 | 3.1 | 63 | 28.3 | 69 | 30.9 | 83 | 37.2 | 8 | 3.6 |

**Table 20: Location of the Educational Institution in which the Respondent Studied –
College Level**

| Course | Pre Degree | | | | | | | | Degree | | | | | |
|----------------|------------|------|--------------|------|-------------|------|--------|-----|-----------|------|--------------|------|-------------|------|
| | Panchayat | | Municipality | | Corporation | | Abroad | | Panchayat | | Municipality | | Corporation | |
| | No | % | No | % | No | % | No | % | No | % | No | % | No | % |
| B Tech - Reg. | 4 | 6.5 | 8 | 12.9 | 50 | 80.6 | 0 | 0 | | | | | | |
| B Tech - Self | 4 | 6.7 | 40 | 66.7 | 16 | 26.7 | 0 | 0 | | | | | | |
| B Tech - Total | 8 | 6.6 | 48 | 39.3 | 66 | 54.1 | 0 | 0 | | | | | | |
| MBA - Reg. | 3 | 13 | 6 | 26.1 | 14 | 60.9 | 0 | 0 | 4 | 17.4 | 7 | 30.4 | 12 | 52.2 |
| MBA - Self | 5 | 17.2 | 13 | 44.8 | 10 | 34.5 | 1 | 3.4 | 3 | 10.3 | 17 | 58.6 | 9 | 31 |
| MBA - Total | 8 | 15.4 | 19 | 36.5 | 24 | 46.2 | 1 | 1.9 | 7 | 13.5 | 24 | 46.2 | 21 | 40.4 |
| MCA - Reg. | 5 | 17.9 | 17 | 60.7 | 6 | 21.4 | 0 | 0 | 6 | 21.4 | 15 | 53.6 | 7 | 25 |
| MCA - Self | 5 | 23.8 | 14 | 66.7 | 2 | 9.5 | 0 | 0 | 3 | 14.3 | 15 | 71.4 | 3 | 14.3 |
| MCA - Total | 10 | 20.4 | 31 | 63.3 | 8 | 16.3 | 0 | 0 | 9 | 18.3 | 30 | 61.2 | 10 | 20.4 |

Table 21: Details on the place of Residence

| Course | Kerala | | Other States | | Abroad | |
|-----------------|--------|------|--------------|------|--------|------|
| | No. | % | No. | % | No. | % |
| B Tech - Reg. | 20 | 32.3 | 6 | 9.7 | 36 | 58.1 |
| B Tech - Self | 25 | 41.7 | 23 | 38.3 | 12 | 20 |
| B Tech - Total | 45 | 39.6 | 29 | 23.8 | 48 | 39.3 |
| MBA - Reg. | 11 | 47.8 | 3 | 13 | 9 | 39.1 |
| MBA - Self | 13 | 44.8 | 7 | 24.1 | 9 | 31 |
| MBA - Total | 24 | 46.2 | 10 | 19.2 | 18 | 34.6 |
| MCA - Reg. | 17 | 60.7 | 7 | 25 | 4 | 14.3 |
| MCA - Self | 16 | 76.2 | 4 | 19 | 1 | 4.8 |
| MCA - Total | 33 | 67.3 | 11 | 22.4 | 5 | 10.2 |
| Regular - Total | 48 | 41.4 | 16 | 13.8 | 52 | 44.8 |
| Self - Total | 54 | 50.5 | 24 | 31.8 | 19 | 17.8 |
| Grand Total | 102 | 45.7 | 50 | 22.4 | 71 | 31.8 |

Table 22: Gender Classification of Students

| Course | Male | | Female | |
|-----------------|------|------|--------|------|
| | No. | % | No. | % |
| B Tech - Reg. | 43 | 69.4 | 19 | 30.6 |
| B Tech - Self | 36 | 60 | 24 | 40 |
| B Tech - Total | 79 | 64.8 | 43 | 35.2 |
| MBA - Reg. | 19 | 82.6 | 4 | 17.4 |
| MBA - Self | 22 | 75.9 | 7 | 24.1 |
| MBA - Total | 41 | 78.8 | 11 | 21.2 |
| MCA - Reg. | 21 | 75 | 7 | 25 |
| MCA - Self | 11 | 52.4 | 10 | 47.6 |
| MCA - Total | 32 | 65.3 | 17 | 34.7 |
| Regular - Total | 83 | 73.5 | 30 | 26.5 |
| Self - Total | 69 | 62.7 | 41 | 37.3 |
| Grand Total | 152 | 68.2 | 71 | 31.8 |

Table 23: Education of Father

| Course | Graduate and Above | | Below Graduate | |
|-----------------|--------------------|------|----------------|------|
| | No. | % | No. | % |
| B Tech - Reg. | 55 | 88.7 | 7 | 11.3 |
| B Tech - Self | 50 | 83.3 | 10 | 16.7 |
| B Tech - Total | 105 | 86.1 | 17 | 13.9 |
| MBA - Reg. | 18 | 78.3 | 5 | 21.7 |
| MBA - Self | 21 | 72.4 | 8 | 27.6 |
| MBA - Total | 39 | 75 | 13 | 25 |
| MCA - Reg. | 12 | 42.9 | 16 | 57.1 |
| MCA - Self | 11 | 52.4 | 10 | 47.6 |
| MCA - Total | 23 | 51.1 | 22 | 48.9 |
| Regular - Total | 85 | 75.2 | 28 | 24.8 |
| Self - Total | 82 | 74.5 | 28 | 25.5 |
| Grand Total | 167 | 74.9 | 56 | 25.1 |

Table 24 Education of Mother

| Course | Graduate and Above | | Below Graduate | |
|-----------------|--------------------|------|----------------|------|
| | No. | % | No. | % |
| B Tech - Reg. | 37 | 59.7 | 25 | 40.3 |
| B Tech - Self | 35 | 58.3 | 25 | 41.7 |
| B Tech - Total | 72 | 59 | 50 | 41 |
| MBA - Reg. | 14 | 60.9 | 9 | 31.1 |
| MBA - Self | 14 | 48.3 | 15 | 51.7 |
| MBA - Total | 28 | 53.8 | 24 | 46.2 |
| MCA - Reg. | 7 | 25 | 21 | 75 |
| MCA - Self | 4 | 19 | 17 | 81 |
| MCA - Total | 11 | 24.4 | 34 | 75.6 |
| Regular - Total | 58 | 51.3 | 55 | 48.7 |
| Self - Total | 53 | 48.2 | 57 | 51.8 |
| Grand Total | 111 | 49.8 | 112 | 50.2 |

Table 25: Location of the Entrance Coaching Centre

| Course | Metros | | District H Q | | Others | | Total |
|-----------------------|-----------|-------------|--------------|-------------|----------|------------|-----------|
| | No. | % | No. | % | No. | % | |
| B Tech - Reg. | 30 | 83.3 | 5 | 13.9 | 1 | 2.8 | 36 |
| B Tech - Self | 19 | 46.3 | 20 | 48.8 | 2 | 4.9 | 41 |
| B Tech - Total | 49 | 63.6 | 25 | 32.5 | 3 | 3.9 | 77 |
| MBA - Reg. | 7 | 87.5 | 1 | 12.5 | 0 | 0 | 8 |
| MBA - Self | 3 | 100 | 0 | 0 | 0 | 0 | 3 |
| MBA - Total | 10 | 89.9 | 1 | 9.1 | 0 | 0 | 11 |
| MCA - Reg. | 7 | 100 | 0 | 0 | 0 | 0 | 7 |
| MCA - Self | 2 | 100 | 0 | 0 | 0 | 0 | 2 |
| MCA - Total | 9 | 100 | 0 | 0 | 0 | 0 | 9 |
| Regular - Total | 44 | 86.3 | 6 | 11.8 | 1 | 2 | 51 |
| Self - Total | 24 | 52.2 | 20 | 43.8 | 2 | 4.3 | 46 |
| Grand Total | 68 | 70.1 | 26 | 26.8 | 3 | 3.1 | 97 |

Table 26 : Expectation on Employment

| Course | Inside Kerala | | Other States | | Abroad | | Self Employment | |
|-----------------------|---------------|-------------|--------------|-------------|-----------|-------------|-----------------|------------|
| | No. | % | No. | % | No. | % | No. | % |
| B Tech - Reg. | 6 | 9.7 | 47 | 75.8 | 9 | 14.5 | 0 | 0 |
| B Tech - Self | 5 | 8.3 | 27 | 45 | 24 | 40 | 4 | 67 |
| B Tech - Total | 11 | 9 | 74 | 60.7 | 33 | 27 | 4 | 3.3 |
| MBA - Reg. | 6 | 26.1 | 15 | 65.2 | 2 | 8.7 | 0 | 0 |
| MBA - Self | 5 | 17.2 | 11 | 37.9 | 8 | 27.6 | 5 | 17.2 |
| MBA - Total | 11 | 21.2 | 26 | 50 | 10 | 19.2 | 5 | 9.6 |
| MCA - Reg. | 6 | 21.4 | 14 | 50 | 7 | 25 | 1 | 3.6 |
| MCA - Self | 6 | 28.6 | 13 | 61.9 | 2 | 9.5 | 0 | 0 |
| MCA - Total | 12 | 24.5 | 27 | 55.1 | 9 | 18.4 | 1 | 2 |
| Regular - Total | 18 | 15.9 | 76 | 67.3 | 18 | 15.9 | 1 | 0.9 |
| Self - Total | 16 | 14.5 | 51 | 46.4 | 34 | 30.9 | 9 | 8.2 |
| Grand Total | 34 | 15.2 | 127 | 57 | 52 | 23.3 | 10 | 4.4 |

Table 27 : Percentage of Tuition fees to Per capita Income

| Course | Annual Tuition Fees (1995 – 96) | % to per capita income |
|------------------------|---------------------------------|------------------------|
| B.A. | 300 | 3.75 |
| B.Sc | 300 | 3.75 |
| B.Com | 300 | 3.75 |
| M.Com | 563 | 7.03 |
| M.A. | 563 | 7.03 |
| M.Sc | 563 | 7.03 |
| B Tech-Regular | 1200 | 14.99 |
| B Tech- Self Financing | 12500 (24500) | 156.11 (305.98) |
| MBA –Regular | 3000 | 37.47 |
| MBA- Self Finance | 40000 (47200) | 499.56 (589.48) |
| MCA – Regular | 4000 | 49.96 |
| MCA – Self Financing | 15000 (27000) | 187.34 (337.20) |
| Per Capita Income Rs. | 8007 | |