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"Study Of Working Pattern In Self Finance Courses In General Aided Colleges In Mumbai"

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Abstract :

In today's competitive world mere graduation in general education field is not sufficient. It requires special and focused talent in a particular field. Due to this, demand of career oriented and well designed courses are increased. On the other hand due to financial crisis, governement was unable to fund such type of courses. So due to lack of financial grants from the government, Government permitted such type of courses on permenently no grant basis or on self finance basis. Step by step this resulted into rise in the fees from the students. This paper is an attempt to analyze the working pattern of Self Finance Courses in General Aided Colleges and to know the difference between in regular and SFC pattern.

Key words:

Higher Education, Privatization, Self Finance Courses, Aided colleges, Development, Professional courses

Introduction :

Education is very important for the development of a nation. Demand and innovation in Higher Education is a sign of a growth and development of a country. In the year 1969, the State Government of Maharashtra had introduced 10+2+3 systems of education and started number of Senior Colleges in the State to impart Higher Education. Till 31.10.1984, School education and Higher education both were managed by Director of Education. Due to growth in education sector, government bifurcated the school education and higher education in two different government departments. After that a number of Degree Colleges were approved by the government on grant-in-aid basis. These colleges were getting the non salary grants from the government to run the colleges. The salary grant of the aided college staff are still disbursed by the Government.

Since last so many years, Higher Education Department has relied on non-public sources of funding. In the financial crisis to expand the Higher education, it was relied on public investment. To explore some other financial resources, government introduced self finance courses and unaided colleges which did not get the grant from the government but charged more fees from the students to generate the funds.

Today, after three decades almost all the aided colleges run self- finance courses. Self Finance Courses (SFC) is the major contributor to the growth of aided colleges. The

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main aim behind launching self-financing courses was to vocationalise higher education. Many Colleges give special attention and services to SFC courses to attract the students. It is an opportunity for them to raise the financial resources. The UGC also supported the colleges to launch first degree if the colleges could plan professional courses to meet the market needs. Most of these professional degree level courses such as law, engineering, architecture etc. were under self-financing mode. Its impact on the society is very impressive and effective, so inspite of higher fees, there is a rising demand for this type of professional courses. Though it is beneficial for the management of aided colleges to run such SFC courses, the working pattern of SFC and Aided colleges are different on various level like students, admin. Staff, teachers etc. The working pattern may be different on different levels which also affects on the working atmosphere.

Objectives:

- To understand the working pattern of Self Finance Courses
- To know the concept to start the Self Finance Courses
- To study the awareness and views about the regular and SFC among the students and staff.
- To evaluate the actual benefits of SFC for colleges and other stakeholders.

Scope of the study :

As the SFC is now a well established practice in Higher Education, it will be appropriate to study the effects of this pattern on the various stakeholders. They are mainly the students, Teachers and the administration of Higher Education Institutions.

This research paper is based on selected colleges in Mumbai imparting SFC. Hence the scope of this research paper is restricted to a sample of ten such degree aided colleges in Mumbai.

Research Methodology:

For the purpose of this research following research methodology was adopted.

Primary Data: The researchers have circulated the questionnaire to the twenty five teaching and administrative staff and fifty students from ten leading colleges of Mumbai University from Mumbai. Further an in depth interview was undertaken of ten responsible persons to find out the actual working pattern of SFC.

Secondary Data: Secondary data has been collected through websites and Reference books

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Main Observation and Findings:

A college that gets aid from the government for the course are known as aided courses of that college whereas a college that does not get any funds or aid from the government for any course is called as self finance course. Fees for grant in aid course are less compare to non-grant course. Now a days Self-finance courses become more popular and in demand but the question remains that whether it is really useful to students or not.

Teacher : Intake capacity of the students in a self finance class is 60 students whereas aided courses intake is 120 students. So students of SFC get more attention from the teachers. It becomes easy to interact with the students. Teacher can involve each and every student in all curriculum and co-curriculum activity. On the other hand most of the teachers are on CHB or on contractual basis, so compare to aided staff, their payment are less which may also affect towards their dedication and devotion towards the institute.

Administration: In aided section staffing pattern of the government is followed for administrative staff but in SFC courses no such pattern is followed which results into the heavy work pressure on the staff. Sometime SFC students demands more infrastructural facility as they are paying more fees. They also asked for online transaction for the routine work of the college.

Students : Courses such as Bachelor of Management Studies (BMS), Bachelor of Accounting and Finance (BAF), Bachelor of Banking and Insurance (BBI) and Bachelor of Mass Media (BMM), introduced in 2000, which are the tailor made programmes which meet the career needs of students. Thereafter many such career oriented and specialised courses start by the university for the benefit of the students. SFC students get more attention and practical teaching aids from the teacher as their batch is of 60 students. The curriculum of self-financed courses is linked to the industry compared to regular courses so it includes several practical programmes. The self-finance courses involve project-based learning so students of SFC have better employment opportunities.

In view of getting the proper information about the working pattern of SFC in general aided colleges, the Researchers have implemented a separate Questionnaire to the students and staff in 10 different Aided Degree Colleges of Mumbai University. Opinions of Teachers, students and administrative staff were also obtained by way of Interviews and actual observation, of the working of SFCs.

Following are the main observations and findings:

1. At the time of taking admission all SFC students know that they are taking admission in Self Finance courses and it's different from regular courses.

2. 40% of Staff felt that the basic difference of regular grantable pattern and SFC is due to the grant in aid pattern. Others felt that there is difference in focus of learning, demand in market, focus on placement etc.

3. All the respondents agree that self finance fees are moderate but higher than that of grantable courses.

4. It was observed that fees in general are affordable to lower income groups also.

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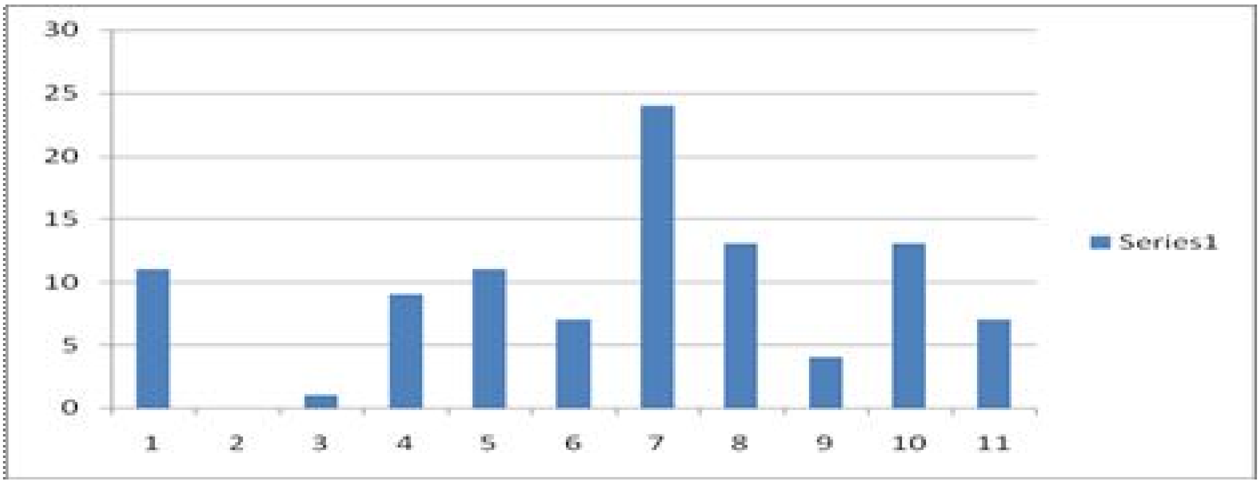
5. Observations about self finance course :

	Good Teaching (a)	Good Infrastructur (b)	Good Administration (c)	More fees (d)	a & d	a & c	a,b & c	a,c & d	a,b & d	a,b,c & d	a & b
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
No.	8	0	1	7	8	5	18	10	3	10	5
%	11	o	1	9	11	7	24	13	4	13	7



It is observed that maximum staff members and students find SFC as *good teaching, good infrastructure and good administration*

6. It was also observed that Attendance is strict in all self finance courses and all respondents feel that the self finance course is career oriented.

7. Salary Disbursement to staff

	Consolidate	CHB	Other noms
No. of respondents	17	6	2
%	68	24	8

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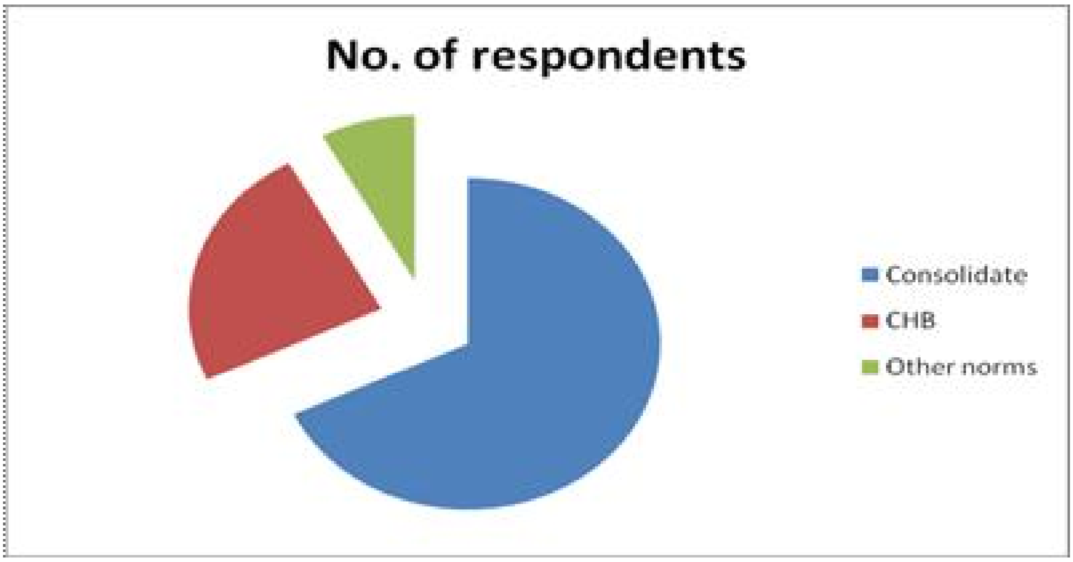

It is observed that none of the colleges are paying the salary to the staff members as per government norms as most of them are feeling that only fee collection is not sufficient for Salary purpose.

8. Students and staff both agree that more teaching aids and digital technology are used in the day to day working pattern

9. When respondents were interviewed it is observed that students in SFCs can easily interact with their teachers through personal talk or even by mobile technology.

10. Some opinions about the impact of SFC on educational institutes expressed by teachers are as follows :

i) “SFC has proved to be a boon to the students due to its specialised study pattern”

ii) “SFC is industry oriented which results to the good placement to the students and innovative to study”

Conclusions :

- Self Finance Courses are the courses which run on permanently no grant basis i.e. without any financial assistance from the government for ever.

- Today almost all the colleges have started Self finance courses as it is in popular demand. On the other hand College charged higher fees for these courses which also for helps the infrastructural development in the college.

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- Students are more familiar with the teachers and free to express their views. Learning become easy due to use of latest teaching aids and focused syllabus.

- In SFC, most of the teachers are not getting the salary as per the government norms so they are unstable in a particular college which affects the stability of the academic setup of the colleges.

- In SFCs, financial transactions are not in depth and audited by the government. So there are the chances of incomplete accounting and improper utilisation of the collected fees. Infact, SFCs have become money making/yielding machine for the institutions.

- SFC students get more exposure to the world of business and industry compared to regular course students. So they get opportunity for better placement.

- Due to the rising demand of the students for SFC courses, the strength of regular aided courses is reducing day by day which results into surplus staff in the aided colleges.

Epilogue :

The demand for self-financed courses is increasing year after year through prospective plan, Government also gives the sanction to increase number of seats in SFC or to start new course. These courses are more practical and industy oriented. Sometimes some colleges also may face the problem to fill up the intake seats which ultimately results into the shortage of funds and affects on maintenance of the college and payment of the staff. It is observed that self finance courses are well designed and beneficial to the students and all university guidelines regarding teaching, infrastructure and attendance are followed by all the colleges. But the utilisation of funds is not observed by the government authority. Similar study about the self finance colleges can be undertaken for other parts of Mumbai University and even for other areas in the state of Maharashtra.

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