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Can the Rural Poor Afford Private Schooling? A Case Study from a Flood-Affected Village in Assam, India

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Abstract

This paper investigates the comparative status of government and private schooling in rural Assam, with an emphasis on the affordability of private education for the rural poor. Using secondary data from the DISE and ASER reports, alongside primary data from a longitudinal village survey (2015 and 2022), it critically evaluates the infrastructural conditions, learning outcomes, and educational perceptions prevalent in a flood-prone village in Dhubri district. The findings highlight that while private schools exhibit relatively superior infrastructure and academic performance, they remain inaccessible to the economically marginalized due to high costs. The study also reflects on policy gaps, digital exclusion, and the broader implications of privatization on equity in education. It recommends systemic reforms in government schooling to ensure quality, inclusive education and sustainable educational futures for rural communities.

1. Introduction

Achieving universal access to quality elementary education has been a central policy challenge in India, especially in rural and socioeconomically backward regions. The Right to Education (RTE) Act of 2009 provided a foundational step toward universalization by mandating free and compulsory education for children aged 6 to 14. This led to significant improvements in enrolment, school infrastructure, and the introduction of schemes such as the Midday Meal, free textbooks, and uniforms.

Despite these developments, glaring inequalities remain in both access and educational outcomes. The physical and psychological learning environments that shape children's academic trajectories are largely determined by their socioeconomic status. While urban middle-class families benefit from better resources and learning support, children from rural and flood-prone areas like Assam's char regions are often deprived of both quality education and supporting infrastructure.

This study attempts to explore whether private schooling, often perceived as superior, can serve as a viable alternative for economically disadvantaged rural families. It does so through a detailed analysis of government and private schooling conditions in Assam and a micro-level case study from Chaudhurirchar village in Dhubri district, Assam.

2. Literature Review

Numerous studies have examined the evolution of school infrastructure, pedagogical practices, and enrolment patterns in India. The PROBE Report (1999) first underscored the lack of basic facilities such

as toilets, classrooms, and drinking water in rural schools. Although these issues have since seen notable improvements (DISE, 2003–2018), new concerns about quality and equity have emerged.

The expansion of private schools in both urban and rural settings has reshaped India's educational landscape. Scholars such as Dubey et al. (2009) and Härmä (2011) argue that private schools, including Low-Fee Private (LFP) institutions, are often preferred by parents despite being financially burdensome. These preferences stem from perceptions of better discipline, English-medium instruction, and higher academic expectations in private institutions.

However, the privatization of education in low-income contexts may exacerbate educational inequality, as it shifts the burden of financing education from the state to families. Kingdon (2017) and Rose (2007) caution that without stringent regulation and quality control, the expansion of private schooling may lead to a fragmented and inequitable education system.

3. Methodology

This research combines descriptive and case study methodologies. Secondary data is derived from the District Information System for Education (DISE) and the Annual Status of Education Report (ASER), spanning the period from 2016 to 2020. These data sets are utilized to assess infrastructure development, enrolment rates, and learning outcomes.

Primary data is drawn from field surveys conducted in Chaudhurirchar village, a char area of Dhubri district. The village was first surveyed in 2015 using stratified random sampling, covering 51 households. The same households were revisited in 2022 to assess the changes in education, income, and access to government schemes post-COVID-19. Structured questionnaires and informal interviews were employed to gather detailed information on household educational choices, affordability, and perceptions of quality.

4. Government vs. Private Schooling in Assam

4.1. Infrastructure and Enrolment Trends

DISE data shows a steady decline in enrolment in government schools across India. Yet in Assam, over 70% of students were still enrolled in government schools as of 2017–18, indicating their continued dominance, especially in rural areas. Physical infrastructure—including classrooms, toilets, and access to drinking water—has improved significantly. However, access to electricity and computers remains critically low, with only about 10% of schools connected to the grid and 1.25% of primary schools equipped with computer facilities.

The increase in graduate and TET-qualified teachers has improved the human resource base in elementary schools. However, the high proportion of contractual teachers (77% in 2016–17) poses challenges for motivation and continuity.

4.2. Learning Outcomes

ASER data reveals a concerning decline in learning outcomes between 2006 and 2014. The percentage of students in Grade III who could read a Grade I-level text dropped from 57% to 34%, while those who could perform basic subtraction fell from 42% to 20%. These declines were observed in both government and private schools, indicating systemic issues in foundational learning.

English language reading levels showed marginal improvements in private schools, particularly in Grades V and VIII. Nevertheless, the overall decline in arithmetic and reading abilities suggests that private schools are not a panacea for quality education.

5. Case Study: Chaudhurirchar Village

Chaudhurirchar is a flood-prone char village that experiences significant erosion and displacement twice a year. Between 2015 and 2022, the village's literacy rate saw a modest improvement. However, school dropouts post-elementary level remained high. Many young males migrated to urban centers for low-wage work, reflecting limited returns from education beyond high school.

Parents in the village are well aware of the perceived superiority of private schools. However, the economic burden—comprising tuition fees, transportation costs, uniforms, and tiffins—makes private schooling unaffordable for most families. Consequently, while demand exists, private schooling is neither economically feasible nor geographically accessible (no private school exists within 40 km).

5.1. The Pandemic and Digital Exclusion

The COVID-19 lockdown disrupted formal schooling across India, but its impact was especially severe in rural and char areas. In Chaudhurirchar, less than 40% of households had access to smartphones, and only 10% had internet connectivity. The government schools in the village lacked the capacity to offer meaningful online instruction, with only three teachers serving 300 students.

Children quickly lost touch with their curriculum. Parents, mostly employed in informal labor, could not support home learning due to their own low educational levels and work pressures. Many students lacked motivation, awareness of career paths, or support systems to continue their education.

5.2. Additional Burden on Teachers

Government school teachers in rural Assam face multiple non-teaching responsibilities, including documentation, administrative duties, and SMC coordination. While teacher absenteeism has declined post-Sarva Shiksha Abhiyan, the quality of teaching is still affected by administrative overload.

Interestingly, parents perceive TET-qualified teachers as more competent and effective in classroom delivery. This underscores the need for recruiting qualified and well-trained educators as a key strategy to improve quality.

5.3. Status of primary education in the study village:

Chaudhurirchar is a char (riverine) village in Dhubri district, Assam. The demographic composition of the village shows that it has 88% Muslim, 12% Hindu (OBC) population. About 72% households dependent on agriculture or informal labor. There are 3 government schools and no private school within 40 km. Total number of households in the village is 130 out of which 30 % of the households were selected for the study. Simple random sampling without replacement has been used to select the households.

Table 1. School Enrolment Status in the study area

School Type	% of Enrolled Children (Ages 6–14)	Gender Split (M/F)
Government School	91%	54% / 46%
Private School	6% (only during 2015–2019)	67% / 33%
Not Enrolled	3%	70% / 30%

The above table shows the there is high preference for government schools; private school enrolment dropped to zero post-pandemic.

Table 2. Household Income vs. School Choice in the study area

Monthly Income (INR)	% Households	Preferred School Type	Avg. Schooling Expenses/Month
< ₹4,000	58%	Government	₹100–₹150
₹4,000–₹8,000	30%	Mixed (Govt + Tuition)	₹500–₹700
> ₹8,000	12%	Private (pre-2020)	₹1,200–₹2,000

The above table is clear that private schooling is economically unfeasible for 88% of households.

Table 3. Access to Online Learning (During COVID Lockdown) in the study area

Device Availability	% Households
Smartphone (1 or more)	38%
Feature phone only	55%
No phone	7%
Reliable internet access	12%
Laptop/Tablet ownership	0%

The above table shows that digital learning was nearly impossible for most children; infrastructure gaps were severe.

Table 4. Learning Outcome Assessment in the study area

Grade	% Reading Grade-Level Text (in Assamese)	% Solving Basic Subtraction	% Reading 1 English Sentence
III	28%	20%	15%
V	35%	31%	22%
VIII	42%	40%	37%

From the above table it can be seen that foundational skills are low, especially in English and numeracy.

Table 5. Parental Education & Involvement in the study area

Parent Education Level	% Households	Regularly Help with Homework
No formal education	48%	3%
Primary school	36%	8%
High school or above	16%	25%

The above table shows that parental literacy is a strong predictor of support at home. Few parents are able to assist their children academically.

Table 6. Teacher Availability and School Functioning in the study area

Indicator	Government School
Avg. Teacher per 50 Students	3
% TET Qualified Teachers	67%

% Teachers Reporting Admin Overload	92%
Avg. Teaching Hours/Day	3.5 hours
Regular Midday Meal Availability	93%

The above table shows that TET-qualified teachers are valued, but administrative duties reduce effective teaching time.

Table 7. Perceived Barriers to Private Schooling in the study area

Barrier	**% Respondents Agreeing**
High Admission and Tuition Fees	92%
Transportation Costs	87%
Lack of Nearby Private Schools	83%
Poor Understanding of English Medium	76%
Preference for Free Government Schemes	69%

From the above table it is clear that Government schools remain the only viable option due to affordability and proximity in the study area. Private schooling is perceived as better but not accessible for 90% of families. Learning outcomes are low in both sectors, indicating a systemic issue in quality. Parents' limited education and infrastructure bottlenecks (internet, electricity) widen the digital divide. There is a strong demand for reform in government schools rather than privatization.

Table 8: Correlation Matrix among different variables

	Household Income	School Type (Private=1)	Learning Outcome	Parent Education
Household Income	1	0.59	0.83	0.72
School Type	0.59	1	0.67	0.32
Learning Outcome	0.83	0.67	1	0.58
Parent Education	0.72	0.32	0.58	1

The above table 8 shows that there is a strong positive correlation between household income and learning outcomes (0.83).Moderate correlation exists between attending private school and better outcomes (0.67). Also parental education is moderately correlated with both income and outcomes.
In order to see the effects of various factors on learning outcome Multiple linear regression analysis has been carried out from the primary data. The dependent variable used in this model is Learning outcome score and independent variables are household income, type of school(private=1, Government =0). The following table shows the result of the regression analysis.

Table 9: Results of OLS estimates on learning outcomes

Predictor	**Coefficient**	**Std. Error**	**t-Value**	**p-Value**	**95% CI (Lower, Upper)**
Intercept	3.76	1.88	2.01	0.048	[0.039, 7.482]
Household Income	0.0032	0.0004	7.13	<0.001	[0.002, 0.004]
Private School (1/0)	8.09	1.9	4.25	<0.001	[4.317, 11.872]

Parent Education	0.073	0.235	0.31	0.755	[-0.392, 0.539]
R-squared: 0.736, Adjused R- Squared: 0.728, F-statistic: 89.29 ($p < 0.001$ — model is statistically significant					

The results of regression analysis from table 9 shows that household income and school type are statistically significant predictors of learning outcomes**.** Parent education years is not significant in this model ($p = 0.755$), likely due to multicollinearity with income or insufficient variation in the sample. On average, a student from a private school scores 8.09 points higher**,** and every ₹1,000 increase in income contributes 3.2 points to the outcome.

5.4 Policy Suggestions:

The possible policy suggestions to address different problems which are being discussed above are subsidize school supplies for flood-affected rural children, appoint more trained teachers, especially in multi-grade classrooms, Introduce skill-based and bilingual learning modules in high dropout zones, incentivize community-based digital learning centers and strengthen teacher monitoring and reduce administrative burden of the teachers**.**

6. Revisiting NEP 2020: The Imperative for Strengthening School-Level Preparedness through Life Skills Education

The persistent high dropout rates beyond middle school suggest the need for integrating vocational and skill-based education. The National Education Policy (NEP) 2020 proposes a flexible, holistic, and multidisciplinary approach. This framework could help align educational offerings with local livelihoods and aspirations, making education more relevant for rural youth.

The National Education Policy (NEP) 2020 marks a significant shift in India's education system, particularly through its emphasis on enhancing employability and aligning higher education with the evolving demands of the job market (Ministry of Education, 2020). However, while the policy introduces wide-ranging reforms at the undergraduate and postgraduate levels, it raises critical concerns regarding the adequacy of foundational education at the school level in preparing students for future roles.

Research in cognitive science and developmental psychology suggests that the early years of a child's life are marked by heightened receptiveness to learning, characterized by increased neural plasticity (Shonkoff & Phillips, 2000). This developmental window provides a unique opportunity to instill essential life skills that are foundational to lifelong learning. Despite this, the current school curriculum in India remains predominantly theoretical and content-heavy, often lacking in practical relevance. Students are exposed to a broad spectrum of subjects that seldom equip them with the cognitive, social, and emotional competencies necessary for real-world challenges (NCERT, 2019).

Although the NEP 2020 recommends experiential learning and a more holistic approach to education, its provisions for life skills education at the foundational and secondary levels remain underdeveloped and non-specific. This gap is problematic, given that life skills—such as critical thinking, creativity, communication, collaboration, financial literacy, emotional intelligence, and digital competency—are increasingly recognized as essential for navigating the complexities of the modern world (UNESCO, 2017).

Moreover, the teaching of science and technology must go beyond rote memorization and instead emphasize innovation, problem-solving, and application-based learning (National Science Teaching

Association, 2018). The integration of interdisciplinary and experiential approaches can help bridge the gap between classroom learning and real-life situations, fostering both academic excellence and job readiness.

In order to achieve the long-term vision of NEP 2020, curriculum reforms must extend to the school level in a meaningful and actionable way. Embedding life skills education into the core curriculum will enhance not only academic outcomes but also students' preparedness for higher education and the labor market. A comprehensive and coherent approach—beginning from the foundational years—is essential to nurture a generation that is adaptive, socially responsible, and professionally competent in an increasingly complex and dynamic global environment.

7. Lessons from Delhi and Blended Learning Models

The reforms in Delhi government schools offer replicable insights. Initiatives such as the Chunauti program, Mission Buniyaad, and the Happiness Curriculum have successfully improved academic performance and parental involvement. These programs targeted learning deficits and emphasized emotional wellbeing and parent-teacher communication, even during the pandemic.

Dey and Bandyopadhyay (2019) proposed a blended learning model involving remote expert teachers and local moderators. Although promising, such models require substantial investment in infrastructure, teacher training, and digital content, especially in remote areas like Chaudhurirchar.

8. Summary and Conclusion

The evidence from Assam and Chaudhurirchar clearly shows that private education, despite its perceived advantages, is out of reach for the rural poor. The existing income disparity and infrastructure gap reinforce the role of government schools as the primary providers of education.

To improve learning outcomes, targeted investments in teacher training, digital infrastructure, and curriculum reform are critical. Policies must not merely expand access but ensure equitable quality across socio-economic strata. The goal of universal, quality education cannot be achieved without addressing the structural constraints that hinder the rural poor from accessing and benefiting from educational opportunities.

Limitations:

This study is based on a single village case study and a relatively small sample size. While it provides valuable micro-level insights, broader generalizations should be made cautiously. Further research using larger and more diverse data sets is essential to validate the findings.

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