

# Distributional Inequities in Commerce Education: A Qualitative/Theoretical Analysis of Regional and Social Access

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## Abstract

Commerce education has grown to be a popular and easily accessible discipline that offers employment opportunities in India, and has increased significantly in the country’s booming higher education sector. Commerce education is a valuable pathway for employment and entrepreneurship, financial inclusion and middle-class mobility. Although there has been significant institutional growth and increased enrolment, there are significant disparities in access across regions and social groups. This study explores the distributional inequities in commerce education from an integrated spatial and social perspective considering disparities across states, rural and urban areas, caste, gender and socio-economic status.

The study adopts a qualitative analysis approach with the details available in the published research papers. The analysis is a qualitative analysis of structural and institutional inequalities. Findings indicate that, although commerce education costs are relatively low and widespread institutional presence, the distribution is still uneven. There is a disproportionate representation in the more economically developed states, urban areas, and more socially privileged populations, and rural areas and marginalized groups continue to be underrepresented. The study reveals the critical challenges such as institutional concentration, digital inequity, unequal distribution of resources, lack of educational infrastructure and institutional capacity in disadvantaged areas. Regional and social inequalities combine to create cumulative disadvantage, limiting meaningful participation of specific groups in higher education, more particularly commerce education.

The study contributes to the literature by adopting a distributional approach to the study of the discipline and by combining regional and social aspects of inequality in a coherent framework of analysis. It concludes with policy recommendations focusing on equitable institutional distribution, inclusion policies, digital equity, faculty development and improved access to education in rural areas to boost the inclusive potential of commerce education.

**Keywords:** Access Inequality; Commerce Education; Distributional Inequality; Educational Equity; Higher Education in India; Regional Disparities; Social Stratification

## 1. Introduction

Higher education sector has undergone significant growth during the last three decades and this change in the educational landscape has impacted many of the developing economies, including India. In this context and in the process of massification of education, commerce education is one of the most visible and

accessible streams at undergraduate (UG) level. Commerce education encompasses disciplines such as accounting, business studies, economics, entrepreneurship, finance and taxation, and management-related subjects, which provide students with knowledge and skills needed to engage in the workplace and participate in the economy (Gazi et al., 2024). Increasing role of service sector, financial markets and business administration has increased the demand for commerce-related education, professional skills and qualifications.

The development of commerce education in India has been facilitated by a series of factors: (i) the infrastructure needs of commerce education are relatively and substantially low; (ii), commerce education has standardized core subjects; and (iii), there is a strong perceived relationship between commerce education and pathways to employment (Agarwal, 2009; Tilak, 2015). In contrast to the engineering or medical education, commerce programs require substantially lower investment and laboratory facilities. This feature enabled rapid growth of commerce related programs across the country in both public and private institutions. As a result, commerce education is now reckoned as a “low cost, high demand” discipline attracting a large percentage of students entering higher education.

Commerce education is not just about the growth of institutions and number of students in commerce. It (i.e., commerce education) is an area of major importance in shaping employability, entrepreneurial capacity, mobility of the professionals and formation of middle class. Commerce graduates are vital to areas like banking, insurance, taxation, accounting, corporate management, financial services and public administration. Furthermore, commerce education is a crucial feeder stream for a few professional qualifications, including Chartered Accountancy (CA), Company Secretary (CS) and Cost and Management Accountancy (CMA), which are widely considered to be pathways to upward socio-economic mobility (Mehrotra, 2020). From this perspective, problems of access to commerce education are intertwined with more general concerns and with participation in the labor market, income distribution, and economic opportunities.

Although quantitative growth has taken place, there are still serious doubts about the equitable distribution of commerce education in the country across regions and social groups. Growth in higher education is not automatically accompanied by equitable participation. It has been consistently found in the existing literature that the processes of massification of education often go side by side with resurgent manifestations of stratification, such as geographical, caste, gender, and economic inequities (Desai & Kulkarni, 2008; Motiram & Singh, 2012). Commerce education has a reputation of being more inclusive, due to the lower barriers to entry. However, there are still deeper structural inequalities embedded within the society and educational system.

A key aspect of this inequality is regional disparities. There are substantial variations in the number of institutions, number of students that can be accommodated, educational facilities, availability of faculty members, and technology-based learning facilities across regions and states. In some areas, educational infrastructure is more concentrated, institutional networks are more advanced and the economic ecosystem is more conducive that support commerce education. However, several less- or under-developed regions face problems of limited educational opportunities and lack of institutional capacity (Suneeta Dhar, 2018). The participation rates in commerce education are found to be high in states with relatively advanced systems of higher education, while in the economically weaker states/regions, there are still constraints on the availability, accessibility, and quality of higher education institutions (HEIs) (Ministry of Higher Education, 2022).

These differences are exacerbated by the rural–urban dichotomy. Colleges offering commerce programs are more concentrated in urban centres, and they also have better transportation facilities, more exposure to professional opportunities and high levels of digital connectivity. However, many rural areas lack access to institutions and have weaker institution-level preparation and poor educational infrastructure. The digital divide, which results in unequal access to information and communication technologies (ICT) (Baum et al., 2012) further deepens these inequalities. Digital exclusion is not just about access to online learning resources, it is also about the impact on wider pedagogical innovations, curriculum delivery and learning skills. As a result, students in underserved, low-income and rural communities often experience cumulative disadvantages when it comes to access to quality commerce education.

Alongside these spatial disparities there are certain enduring social stratification. The cases of caste, class and gender inequalities in accessing higher education in India are evident from the country’s education datasets. The under-representation of certain sections of the society and the poor in terms of their share of the population is also observed (Borooah et al., 2009; Deshpande, 2011). At the national level, the gender gap is narrowing, but it exists at the regional and discipline-level. Social and spatial disadvantage compounding inequalities becomes more pronounced. For instance, for rural women from marginalized sections, there are various issues with respect to affordability, mobility, institutional access and social norms. Such patterns indicate that not only are there inequalities in the availability of educational institutions, but there are also inequalities in social capability to access and benefit from educational opportunities.

Issues of educational equity have thus been drawn into growing research interest, especially in developing countries where inequalities in access to education are compounded by limited infrastructure and resources. Earlier studies have broadly focused on social exclusion, regional disparities, and inequalities in higher education participation. Relatively limited attention, however, has been devoted to the distributional patterns in certain disciplines, particularly in commerce education. Most of the studies consider higher education as a unified category, ignoring the important differences across disciplines of study. This aggregation obscures the distinctive features of commerce education, such as accessibility, orientation towards labor market and institutional expansion patterns. Against this context, this study is an attempt to address an important gap in the literature by studying the distributional inequities in commerce education, from both regional and social perspectives. It addresses three important and interconnected research issues/questions:

- (a) What are the distribution patterns of access to commerce education at regional level, including access at state level and between rural and urban areas?
- (b) What are the different forms of social inequalities in enrolment and participation in particular as related to caste, gender and economic status?
- (c) Are the observed inequities mainly a result of structural challenges or systemic forms of exclusion that exist in the education and socio-economic systems?

The present study addresses these questions through the usage of published research study-based analytical approach. The study makes a significant contribution to the literature in two important ways:

- (a) It introduces a discipline-specific perspective to the study of higher education inequality by laying emphasis on commerce education.
- (b) It incorporates regional and social dimensions in a single distributional perspective, thus enriching the study of educational access and participation.

After this introduction (Section 1), the rest of the study is organized as follows: Section 2, presents the conceptual framework developed through the concepts of equity, access, distributional inequality and social stratification. Section 3 reviews and summarizes the available literature about the inequality in higher education, regional variation in access to higher education, and patterns of discipline-wise participation. Methodology used in the study is presented in section 4. Section 5 examines the regional distribution of commerce education, and Section 6 examines social access in commerce education. Section 7 integrates the findings through a broader distributional analysis and synthesis. The broader implications of the findings are discussed in section 8, and the key policy recommendations in section 9. The last section restates the findings and recognizes the limitations and identifies areas for future research.

## **2. Conceptual Framework**

A multidimensional conceptual framework is required, involving the contributions of educational equity theory, social stratification, institutional analysis and regional inequality studies, to understand the nature of distributional inequities in commerce education. Educational inequality does not emerge through a single phenomenon, but through a combination of economic, social, institutional and geographical factors. In the case of commerce education, these inequalities affect who has access to educational opportunities and who benefits from them in terms of employability, professional mobility and socio-economic advancement.

The present framework of distributional equity addresses the spatial and social dimensions. Spatial inequality is the disparity in learning opportunities at the regional, state and rural-urban levels, whereas social inequality is the disparities based on caste, class, gender and other demographic characteristics. These dimensions are deeply interconnected to each other, in some cases, creating cumulative forms of educational disadvantage.

### **2.1 Equity, Equality and Access in Education**

The concepts of equality, equity and access must be differentiated when considering inequities in commerce education. These terms often used interchangeably in policy conversations are distinct in terms of normative and analytical ideas.

Equality is the uniform provision or equal allocation of educational resources across individuals and groups. Equity, on the other hand, emphasizes fairness and justice in the education opportunities and outcomes, which may involve differential treatment to compensate for structural disadvantage (Roemer, 2000; Sen, 1999). “Equality” lays emphasis on sameness, whereas “equity” recognizes unequal starting conditions and seeks to address them. “Access” is an intermediate concept between educational provision and participation. It is not only about the institutions or programs that are formally available, but also about the practical ability of individuals to make effective use of these opportunities. Access is influenced by cost, institutional location, social acceptance, preparedness, language, and technological connectivity (McCowan, 2016). However, the existence of colleges providing commerce programs does not automatically ensure equity of participation where there are financial, social or institutional barriers for disadvantaged groups.

This distinction is especially relevant in commerce education as there are disparities in educational quality, practical competencies, employer-recognized credentials, and professional networking opportunities. Therefore, ensuring equity requires more than simply expanding enrolment capacity. It demands providing equal quality and relevant educational experience to the students from diverse backgrounds.

## 2.2 Distributional Inequality: Who Gets What, and Why

Distributional inequality offers a useful analytical tool for analyzing the distribution of educational opportunities across populations. Distributional analysis is an approach based on welfare economics which focuses on the distribution of resources, opportunities and outcomes among different groups (Atkinson, 2015).

Distributional inequality is both descriptive and explanatory. It aims to identify the institutional, economic and socio-cultural mechanisms that influence educational opportunities. Uneven public investment, unequal development of private institutions, unequal institutional preparation and unequal access to digital infrastructure - all have an impact on who will have access to commerce education. These factors contribute to what can be called “distributional pathways” that lead to the accumulation of educational advantages and disadvantages across generations and social groups (Baum et al., 2012).

## 2.3 Social Determinants and Structural Inequalities

Another dimension of the framework is related to the social determinants of educational outcomes. The social determinants of educational participation is influenced not only by individual ability or motivation but also by broader structural dimension that affects opportunities. The framework recognizes that educational inequality is deeply embedded within social and institutional structures (Baum et al., 2012). The availability of infrastructure, institutional capacity, public expenditure, family background, social capital and policy support greatly influence access to education and success. Students from economically privileged households tend to have higher access to education, more academic support, more access to digital resources, and wider professional networks. On the other hand, students from marginalized backgrounds are likely to face limited resources, inadequate institutional support, and limited exposure to professional environments.

Such structural inequities are particularly relevant in commerce education, as business knowledge and entrepreneurship attitudes can be linked to family exposure and social networks. Students with business backgrounds may already have some work experience or knowledge of business practices, concepts, and opportunities. On the other hand, first-generation learners and students from non-commercial backgrounds may be at a disadvantage when they enter commerce programs. This is because they are less familiar with the conceptual frameworks and practices of these systems.

## 2.4 Social Stratification and Intersectionality

Social stratification is a key aspect of educational inequality in India. The caste, class and gender hierarchy still influence access to higher educational opportunities (Deshpande, 2011; Thorat & Katherine, 2012). These inequalities are not isolated; rather, they intersect to create layered forms of exclusion and privilege. Although there is affirmative action and reservation system for higher education, the caste-based disparities still exist. Historical discrimination, resource deprivation, and institutional exclusion (Desai & Kulkarni, 2008) are the major barriers to certain sections of the society in HEIs. Economic disparity adds to these disadvantages by creating barriers to quality education, coaching and educational support systems. Another important dimension of stratification is gender. Although the situation of women in higher education has significantly improved, there are still significant gender gaps in certain disciplines and regions. Women continue to face restrictions related to mobility, safety, family responsibilities, and in terms of socio-cultural expectations. Although commerce education is seen as comparatively less difficult for women (than technical programs of study), there are structural barriers which affect participation patterns.

Therefore, an intersectional approach is necessary to understand the issue of educational inequality. A rural woman from a marginalized community may experience multiple and overlapping disadvantages related to caste, gender, economic status, and location. The intersectionality causes compounded barriers which cannot be understood by single-category analysis.

### **2.5 Spatial Inequality and Regional Disparities**

Another key dimension of the conceptual framework is spatial inequality. The overall distribution of educational infrastructure in India is not uniform, with some states having more than others and urban areas experiencing more growth than rural areas, which is consistent with broader economic development, institutional growth and policy priorities (Tilak, 2015). This shows that states with a more robust education environment and higher economic development generally possess greater concentration of colleges and universities offering commerce programs. Cities generally possess stronger infrastructure, transport networks, digital connectivity, and professional networks - all contribute to commerce education. On the other hand, most of the rural areas face shortages of institutions, faculty members, technological resources, and commerce streams at the higher education level. These spatial disparities are significant impacting both educational participation and continuation.

Notably, spatial inequalities are strongly linked to social inequalities. Marginalized populations tend to be concentrated in rural or economically underdeveloped regions, thereby experiencing dual disadvantages. Therefore, understanding access to commerce education requires integrated analysis of both geographic and demographic disparities.

### **2.6 Commerce Education as a “Low-Cost, High-Demand” Discipline**

One of the unique aspects of commerce education is that, in contrast with other professional and technical programs like medical and engineering, the provision of commerce education is substantially less expensive. Commerce programs typically do not require extensive laboratory requirements, nor high capital costs, and are, therefore, attractive for both public and private educational providers.

Furthermore, commerce education continues to be popular due to its linkage with employment, entrepreneurship, finance and managerial careers. Another aspect that has been highlighted in entrepreneurship education literature is the role of social environment, institutional experiences, role models, and access to networks on the formation of entrepreneurship competencies (Jardim et al., 2021). These resources are themselves unevenly distributed, and entrepreneurship-oriented commerce education can be a mechanism which inadvertently perpetuates broader social inequalities (Koomson et al., 2023). Commerce education's competing roles as both readily available and work-oriented roles make it a potential democratizer in higher education. But its democratizing power is reliant on the distribution of educational opportunities in different regions of the country and social groups. Commerce education may reinforce rather than reduce, inequality, if institutions continue to be limited in their expansion to privileged populations or regions.

### **2.7 Human Capital, Capability, and Digital Inclusion Perspectives**

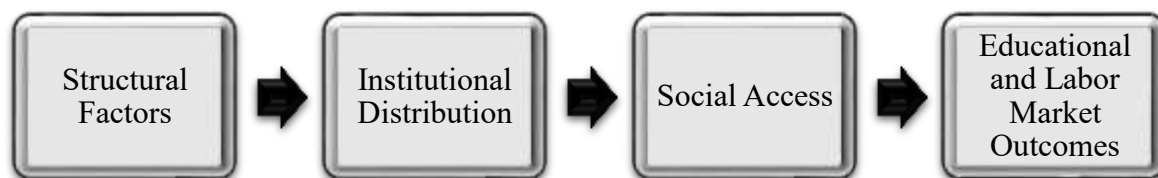
The framework also draws on the human capital theory and the capability approach. Human capital theory takes the perspective that education is an investment that leads to increased productivity, employability, and income (Becker, 1994). In this context, commerce education contributes to economic growth by producing skilled labor for the contemporary economy.

The capability approach, associated with Sen (1999), offers a more comprehensive normative view that focuses on the growth of individual freedoms and opportunities. Education is important not just for the role it plays in boosting productivity, its role is also to help people develop their capacities to enable them

to perform effectively in social and economic life. Therefore, unequal access to commerce education limits substantive freedoms and reinforces broader social exclusion.

Lastly, the framework recognizes the increased significance of digital technologies in contemporary commerce education. The digital divide leads to inequitable access to online learning platforms, technology and digitally enabled pedagogy. In low-resource areas, students often do not have access to the technology and/or digital literacy required for participation in contemporary commerce programs. Such disadvantages became particularly apparent during the times of online and blended learning expansion (Baum et al., 2012). As such, digital inequality increasingly becomes a new dimension of educational stratification.

Based on the above premises, the study employs an integrated analysis framework which connects structural conditions to educational outcomes with successive stages of interrelated processes (Figure 1).



**Figure 1: Integrated Analysis Framework – Connecting Structural Conditions to Educational Outcomes**

- (a) “Structural factors” comprise historical inequalities, economic development, public policy, digital infrastructure, and social norms.
- (b) “Institutional distribution” denotes the geographic and quantitative allocation of commerce education institutions and resources.
- (c) “Social access” captures the patterns of participation across caste, gender, class, and rural-urban categories.
- (d) “Outcomes” are enrolment, educational attainment, employability, entrepreneurship opportunities and socio-economic mobility.

This integrated perspective enables to obtain a multi-dimensional view of distributional inequities in commerce education. It enables the study to move beyond descriptive nature of enrolment patterns and toward a deeper understanding of the impact of structural and institutional inequalities on educational access and outcomes.

### 3. Review of Literature

Equity and access to higher education have been a subject of much scholarly interest, both in developed and developing countries. Higher education in recent decades has grown in numbers, and the number of institutions has risen, but there remain significant inequities among regions and social groups. The existing literature shows that expansion does not always take place in an equitable manner, and that stratification can coexist with it, with access to quality education being unevenly distributed. In commerce education, these inequalities take on a new dimension of importance due to the close connection between commerce-related qualifications and employability, entrepreneurship, financial participation and social mobility.

The present study relies on the review of the major strands of literature. It explores the literature on educational inequality and access, regional differences in educational infrastructure, social stratification in educational enrolment, digital inequality, and discipline-specific enrolments in commerce and business

education. The review also highlights the key gaps that justify the focus of the present study on distributional inequities in commerce education.

### 3.1 Educational Inequality and Access

One of the enduring kinds of social inequality is educational inequality. Education has seen significant improvements over the past decades with its expansion, but there are significant differences in educational quality and opportunities in different demographic and geographic subgroups. The gaps between women and men in their participation in education are accentuated in the context of developing countries due to lack of infrastructure, funding and institutional capacity, among other factors.

The massification of higher education in India has been extensively studied in the context of massification of higher education worldwide (Altbach, 2014, Agarwal, 2009). The enrolment level and Gross Enrolment Ratio (GER) have improved substantially due to enhanced public investment, policy changes, and a dramatic rise of private institutions. But it is always the case that scholars disagree about whether expansion is equitable or inclusive.

Although higher education enrolment in India has increased significantly, the participation is very skewed, with the participation of the socially and economically privileged groups (Tilak, 2015). Likewise, Carnoy et al. (2013) suggest that increased higher education is often failing to address social inequalities in developing societies as the quality of higher education is not available to disadvantaged populations. A few mechanisms have been identified in the literature on educational access that contribute to inequality.

- (a) Barriers to institutional access due to geographic isolation are particularly strong in rural areas with limited transportation and infrastructure.
- (b) Low-income families are more likely to be feeling the effects of economic constraints, such as direct costs of education, and indirect opportunity costs.
- (c) Safety concerns, domestic labor duties and socio-cultural norms are still affecting participation in education through gender gaps.
- (d) Systematic exclusion, particularly for minority and marginalized groups also occurs in the form of language barriers, social discrimination and institutional practices that privilege dominant groups.

Another significant parallel strand of scholarship is on privatization and market-oriented reforms in higher education. Private institutions have enhanced the supply of education, including commerce and management, and have also posed concerns over the quality and the cost of education (Tilak, 2014)). Privatization can broaden access to an aggregate, but it can also increase inequalities as economically weaker segments of the population may be unable to access quality institutions.

### 3.2 Commerce and Business Education Systems

Commerce education is a wide field that encompasses many subjects including accounting, finance, economics, business administration, taxation, entrepreneurship and digital business studies. The development of commerce education is an indicator of the increased need for managerial, financial and entrepreneurial competences in expanding economies of services.

Studies on entrepreneurship education reveal that there has been an increased growth of commerce education programs at school, college and university levels around the world (Jardim et al., 2021). But this growth has not been uniform across regions and institutional contexts. Business and entrepreneurship education and training programs are often focused in areas with better institutional support, industry connections and financial resources, such as urban and economically developed regions. Research studies on commerce and entrepreneurship education have also highlighted that program effectiveness depends heavily on implementation quality, faculty competence, curriculum relevance, and institutional support

systems. Entrepreneurship education is even more effective at teaching the right mix of theoretical knowledge and practical skills, hands-on experience, and industry exposure (Gazi et al., 2024). Better commercial ecosystems and professional network for institutions will give students more opportunities for skill development and enhance their employability.

The literature also points to a tendency for innovation in commerce education in already advantaged areas. Trained staff, up-to-date curricula, business connections, and digital technologies are generally more available in urban areas and in economically developed states. These patterns further deepen the unequal and inequitable educational quality and opportunities across regions.

Although commerce education has quite significant roles in higher education systems, less attention has been paid to the distributional dimension of commerce education specifically. The studies frequently address commerce education in more non-technical or general higher education, and fails to account for its unique contribution to labor market preparation and socio-economic mobility.

### **3.3 Regional Disparities in Higher Education Infrastructure**

The issue of regional inequality has been a prominent feature of higher education systems in India and most developing economies. Furthermore, there are significant variations between and within states and regions in institutional density, size, faculty quality and strength, and educational outcomes across states and regions (Tilak, 2015; Varghese, 2015).

Historical investments, urbanization, industrial development, and governance frameworks generally tend to create a more robust higher education ecosystem in states like Karnataka, Tamil Nadu, Maharashtra, and Delhi. These states have well-established institutional networks and diversified educational opportunities. However, the situation is far from optimal in many states of central, eastern and north-eastern India where there are still a lack of institutions, infrastructure, qualified faculty members and financial resources. These inequalities are attributable, according to Varghese (2015), to the differential development of the economy, differential state capacity, and policy priorities. Regions with stronger economic bases have been better positioned to expand and modernize their educational systems, while economically weaker states continue to struggle with institutional shortages and inadequate funding.

The rural-urban divide further intensifies these regional disparities. Concentration of HEIs, improved transportation systems, better digital infrastructure, and greater access to professional opportunities are advantages for urban areas. On the other hand, rural areas tend to have lack of colleges with commerce programs and trained faculty members and technological resources (Kingdon, 2007). Studies also highlight the phenomenon of “distributional cumulation,” whereby advantages and disadvantages reinforce themselves across regions (Boarini & Ragnheiður, 2021). While some areas have built-out educational infrastructure and continue to attract investments, faculty and institutional partnerships, others struggle to build similar capacity. This is a cumulative process that increases long-term inequities in access to, and quality of, education.

### **3.4 Digital Technologies and Educational Equity**

The use of digital technologies is influencing the way in which education is experienced, delivered and outcomes achieved. Yet, inequities in access to and knowledge of the digital literacy persist across populations and regions. Thus, the digital divide has become one of the important factors affecting educational inequality.

Studies show that uneven access to technology contributes significantly to wider gaps in information access, digital learning and participation in education. Research in developing countries indicates that students in institutions with more resources gain from having a reliable internet connection, learning

materials that are made available with technological assistance, and instructional practices that are supported by technology. On the other hand, students in low-resource institutions suffer from technological exclusion and limited learning opportunities. These inequalities have been exacerbated by the COVID-19 pandemic, which pushed education to online and blended learning systems. In general, students in well-connected urban and economically better-off areas adapted better to learning at a distance, while those in rural and marginalized communities faced severe disruptions. The digital divide extends beyond simple access to devices or internet connectivity. It is also crucial to be technologically competent, know how to utilize digital tools, and adapt to online learning environments. Disadvantaged populations often lack opportunities to gain digital skills and therefore, access to contemporary education is restricted. Digital inequality assumes particular significance in commerce education, as commerce courses are increasingly digitalized, including the use of digital tools, internet-based collaboration platforms, simulation software and technology-enabled financial systems. A lack of digital access is, therefore, a disadvantage not only for students who lack it in their learning process but also for those who do not possess the required skills in contemporary labor market.

### **3.5 Social Stratification in Higher Education**

The concept of stratification is still a prominent subject in the study of higher education in India. There is ongoing caste, class, gender and ethnic discrimination in education. A large and growing body of empirical evidence shows that even though there have been affirmative action initiatives and institutional changes to increase the enrolment of socially and economically disadvantaged groups, they continue to be underrepresented in higher education.

Desai & Kulkarni (2008) show that educational inequalities persist across caste categories with certain sections of the society and they are continuing to experience lower participation rates than other sections. Similarly, Borooah et al. (2009) argue that caste remains a significant determinant of educational attainment even after accounting for economic variables. This suggests that structural discrimination and the impacts of historical disadvantage remain a barrier to educational participation.

Gender differences also persist in significant ways, but there are differences by regions and disciplines. Although there has been significant progress in women's enrolment in higher education in recent years, there are still barriers to their enrolment, such as mobility, security, family responsibilities and labor market expectations (Chanana, 2008; Kingdon, 2007). Research studies on entrepreneurship and commerce also reveal that women are typically provided with limited access to professional networks, financing opportunities, and entrepreneurial support systems (Lawson et al., 2020).

These patterns are exacerbated by class-based inequalities. Students from economically disadvantaged households frequently encounter barriers related to affordability, weak school preparation, and lack of educational guidance. Marginalized populations often experience multiple overlapping disadvantages associated with caste, gender, class, and geographic location.

### **3.6 Discipline-wise Enrolment Patterns**

The inequalities in higher education have received much research attention but less research has focused on inequalities within academic disciplines. Studies have shown that there is a wide variation across fields of study in terms of accessibility, costs, labor market returns, and social composition.

The STEM (science, technology, engineering, and mathematics) fields, particularly engineering and medicine, have high economic returns, but significant financial and academic barriers as well. As a result, participation is more likely to be found in students from socially and economically privileged backgrounds

(Carnoy et al., 2013). The disciplines of humanities and social sciences are generally and easily accessible, but are often perceived as offering weaker employment outcomes.

Commerce education occupies an intermediate position between these fields. It is widely practiced and relatively low-cost, but strongly linked to career and professional advancement. Commerce education is found to draw socially diverse students to the academic programs, due to its accessibility and relevance to the labor market. However, systematic evidence on participation patterns from a distributional point of view remains limited.

While commerce and other non-technical disciplines have seen tremendous growth in the higher education sector, detailed analyses of social and regional engagement in such disciplines remain scarce (Tilak, 2015). This absence of discipline-specific analysis denotes an important gap in the literature as aggregate higher education data often conceal important differences across fields of study.

### 3.7 Gaps in the Existing Literature

The review of existing literature, as presented above, shows that there are a few gaps as summarized below:

- (a) Majority of studies have focused on higher education inequality in a general without making sufficient distinctions among different disciplines. This lumping together masks underlying differences in access and participation across fields of study.
- (b) There is relatively little research that has specifically targeted commerce education, despite its critical importance in employability, entrepreneurship and middle class mobility. Commerce education has been dealt with as a part of non-technical education domain and not as a distinct analytical domain.
- (c) There are many studies which deal with regional and social inequalities independently. However, spatial and social inequalities often overlap and reinforce each other. Economically disadvantaged and rural location may compound disadvantage for students from marginalized social groups.
- (d) Impact of digital inequality on access and participation to commerce education in the contemporary world has received inadequate focus. Technological exclusion is a pertinent form of educational inequality as digital technologies are being seen more and more in commerce curricula.

To address these gaps, the present study takes a distributional approach to the study of education, with a specific emphasis on commerce education. The study aims to bring together the regional, social and digital dimensions in a single analytical frame, so as to be able to understand inequities in access to, and participation in, commerce education more comprehensively.

### 4. Data Sources and Methodology

To carry out a comprehensive policy analysis of distributional inequities in commerce education, necessary details are collected from published research papers, and a few institutional websites. The study also brings together the results of academic publications, policy reports, and case studies of commerce education in different national and regional contexts. Comparative evidence is useful in determining the pattern of educational inequality and institutional concentration that goes beyond India.

The research method used is a qualitative analysis. Patterns of inequality are identified through the institutional/structural processes that create and sustain those patterns of inequality. The qualitative analysis focuses on analysing policy documents, literature and case study evidence in order to identify mechanisms which help to explain distributional inequities. The qualitative analysis also explores the potential for social inequalities in the reproduction processes of institutional culture and educational

practices, as they embed hidden benefits linked to cultural capital, language skills, exposure to entrepreneurship and networking with professionals.

## 5. Regional Distribution of Commerce Education

Commerce education distribution across the region is a reflection of other economic development, institutional concentration and educational inequality trends. Although commerce education is widely believed to be one of the most available streams of higher education due to its lower infrastructure needs, its actual distribution is highly skewed by region and social context. There are major differences in institutional density, economic capacity, technological infrastructure and policy support that result in significant differences in educational opportunities across states, regions and rural-urban locations.

India is not alone in its regional disparity in commerce education. The situation looks much the same globally, with education provision reflecting overall economic and developmental disparities. Compared to less developed regions, developed regions have better institutional ecosystems, more educational resources, on the other hand, less developed regions have insufficient institutional resources and exposure to well-trained faculty members and technologically advanced equipment. Such differences impact students' access to commerce education, as well as the quality and relevance of their educational experiences. Against this context, this section examines the spatial aspects of inequality in commerce education in the context of global and comparative patterns.

### 5.1 Global and Regional Patterns in Commerce Education

The access to, and quality of, commerce education is uneven around the world. Commerce and business education is generally available in developed countries especially in North America and Western European countries, and is an integral part of secondary and HEIs. High percentages of students in these areas are studying commerce-based programs with high-quality faculty members, technology and industry connections. There is substantial public investment in education in these countries, and a strong private sector role in curriculum development and professional development and entrepreneurship development. On the contrary, many developing countries still have a low uptake in commerce education. In many low-income countries, such as some in Sub-Saharan Africa and South Asia, commerce education is delivered by a small number of urban institutions in a skewed manner, catering to a relatively privileged population. These are not always available in rural and economically deprived areas due to poor infrastructure, lack of trained faculty members and institutional capacity.

It is also found that commerce education congregates in economically developed urban areas where there is high level of commercial activity, industrialization and employment opportunities in commerce professions (Boarini & Ragnheiður, 2021). HEIs tend to reflect the wider economy with unequal provision and opportunities to education at regional levels. Students living outside principal commercial hubs are thus deprived of good commerce education and often must move to urban areas to pursue higher education. The international experience also shows the role of technological infrastructure and institutional investment in the quality of commerce education. Regions with higher levels of digital connectivity and educational technology integration are more likely to be able to provide emerging commerce courses emphasizing entrepreneurship, finance, accounting software, and business analytics. On the other hand, technologically less-advanced areas struggle to modernize the ways in which education is delivered.

### 5.2 State-wise Distribution of Institutions and Enrolment in India

There are significant inter-regional differences in the number and distribution of institutions providing commerce education and the enrolments in higher education in India. According to All India Survey on

Higher Education (AISHE) 2022, commerce education is one of the popular streams in the UG education (Ministry of Higher Education, 2022). The apparent high prevalence of commerce programs is, however, a bit deceiving and there are variations in the field of commerce programs across states and regions.

The distribution of commerce institutions and students enrolled is skewed towards a few states like Maharashtra, Tamil Nadu, Karnataka, Delhi and Uttar Pradesh. These states have historically more developed higher education systems, higher levels of urbanization, diversified economies and a relatively high institutional density. For example, Maharashtra and Tamil Nadu have a long history of commerce and business education that goes hand in hand with industrialization, trade and commercial activities. The commerce education has also been growing rapidly in these states with significant private sector involvement.

However, there are several states in eastern, central and north-eastern India where the density of institutions and enrolments in commerce-related disciplines are still lower. In states including the northeastern states, Bihar and Jharkhand, the shortage of HEIs, the weaker educational infrastructure, and lower economic development levels are of concern. A student in these areas is often faced with a lack of opportunities at the local level, with the need to move to another state for commerce education.

This gap is a reflection of India's overall educational inequalities (Tilak, 2015; Varghese, 2015). Educational ecosystems with more concentration and more economic growth tend to have more robust educational resources to support commerce programs, professional training, and industry linkages. Economically less developed areas, on the other hand, face problems related to the lack of public investment, shortage of faculty members, and inadequate institutional expansion. There are a few states with a high level of economic development that have a large proportion of commerce enrolments in the country. However, the focus shows not only size differences but also differences in institutional capacity, historical investments and orientation towards education policy.

### **5.3 Rural–Urban Disparity in Access**

One of the most pronounced features of spatial inequality in the field of commerce education is the rural–urban divide. The institutional landscape of commerce and business education is concentrated in urban centres due to improved infrastructure, good labor market linkages and high demand among learners.

Generally, HEIs in urban area have better institutional resources and have specialized faculty members, technological facilities, and exposure to professional networks. Commercial markets in major cities and commercial hubs are linked to industry partnerships, industry internships, financial institutions and entrepreneurial ecosystems. All these benefits contribute greatly to educational quality and employment opportunities.

By contrast, most of rural areas suffer from serious lack of commerce education opportunities. At the higher secondary level, many rural schools are not offering commerce streams, which creates a restriction in the educational pathway to enter into higher education commerce programs (Ministry of Education, 2021). Commerce programs are available in many cases, but may not have sufficient technology support, faculty specializations, or resources.

The access to higher education (commerce stream) is much lower among the rural students compared to urban students (Ministry of Statistics & Programme Implementation, 2022). This difference is due to both supply- and demand-side restrictions. Institutional scarcity, transportation issues, and lack of digital infrastructure are examples to supply-side constraints. Constraints on the demand side encompass financial constraints, limited educational awareness, opportunity costs of further study and social expectations regarding early labor participation.

The digital divide exacerbates the rural–urban divide further. Generally, urban students have more access to online learning resources, digital devices and internet connectivity. Rural learners often do not have access to these technologies, which endangers their ability to access technology driven commerce curricula and digital learning platforms (Baum et al., 2012). Today’s education in commerce is increasingly using digital technologies and online pedagogies, making technological inequality an important factor in educational access and quality.

Rural disadvantage is also compounded by gender-related issues. Rural women may have other mobility, safety and social norms related constraints limiting their access to commerce education. Therefore, rural–urban inequality is a result of interaction of infrastructural, economic, technological and socio-cultural factors.

#### **5.4 High-Concentration and Low-Access Regions**

The interaction between inter-state disparities and rural-urban inequalities creates identifiable clusters of high concentration and low-access regions within commerce education.

High concentration areas are characterized by dense of institutional networks, high share of enrolment, varied educational programs and more robust industry linkages. Typically, these areas are in economically advanced states with major urban and commercial centers. Students in such areas have more options for choice of institution, better faculty availability, more technological infrastructure, and more extensive professional exposure.

Low-access areas, on the other hand, have low institutional density, low enrolment rates, less variety in the programs offered, and weak educational infrastructure. Often these areas are where states are economically underdeveloped, in rural areas, or geographically peripheral areas. Students from these areas may have restricted access to learning opportunities and fewer opportunities in relation to career into the commerce-related professional pathways.

Similar trends are revealed from other countries. In Latin America, commerce and business education is more focused in capital cities and in most commercial zones, neglecting the population in rural and low-income zones (Boarini & Ragnheiður, 2021). Similarly, entrepreneurship and commerce education generally focuses on urban areas in Sub-Saharan Africa that have higher institutional capacity and economic activity.

The unequal education opportunities within these clusters, and the reinforcement of socio-economic inequalities, are regional. Students in high concentration areas enjoy cumulative educational benefits, while students in low concentration areas in the country may be constrained by structural elements that restrict access to education and participation in the labor market.

#### **5.5 Economic Development and Institutional Density**

The regional variation in commerce education is closely related to the regional variation in other measures of economic development and institutional density. The higher education systems, including commerce education, are more developed in the states and regions with higher levels of industrialization, urbanization and per capita income (Varghese, 2015).

On the supply side, advanced economies create a higher demand for commerce education due to greater financial capacity of the households and the need for commerce education skills in the labor markets. Furthermore, such areas see public and private funding for HEIs.

The level of institutional density also has a significant influence on educational access. HEIs tend to be associated with lower physical barriers to participation in higher education across regions with higher concentration of HEIs relative to their population size. Higher institutional density can also facilitate

greater competition in education, curricular diversification and faculty recruitment. There is, however, no absolute linkage between economic development and access to education. Policy measures have a major impact on institutional distribution. The reduction of regional disparities can be achieved through public investment in unserved areas, establishment of new colleges, faculty development programs and expansion of open and distance learning systems.

However, history shows that policy interventions have generally proved inadequate to address inequalities that have been entrenched for a long time. HEIs tend to keep concentrating in already prosperous areas due to the infrastructure, market size and investment opportunities in these areas. Therefore, the expansion in educational provision can lead to unintended consequences in the form of further inequalities within the region.

### **5.6 Structural and Policy Dimensions of Regional Disparity**

The manifestation of regional differences in commerce education is the outcome of the mutual interaction between structural conditions and policy measures. Structural factors encompass historical trends of industrialization, urbanization, commercialization and social investment. It is natural that states with long-standing commercial economies had stronger commerce and business education ecosystems.

Meanwhile, policy decisions play a major role in determining the distribution of educational opportunities. The location or distribution of educational opportunities and the distribution of commerce institutions is shaped by the allocation of government funding, regulatory framework, infrastructure development, faculty recruitment policies and private investment.

Education policies in many developing contexts focus on increasing the overall enrolment without much concern for addressing regional imbalance. Institutions often tend to grow in areas of high demand and profitability, which are typically already developed regions. This is an example of “cumulative concentration,” whereby educational advantages reinforce themselves over time.

This persistence of regional inequality is therefore a result of historical inequalities in structure as well as contemporary policy constraints. Policy responses to this need not only to build capacity in education but also to redistribute opportunities to those underserved regions and populations.

In both global and national contexts, there is a high level of spatial unequal distribution of commerce education across the region. Access to commerce education is still largely limited to institutionally developed regions, urban centers, and economically developed states, and continues to be a significant challenge in rural and economically less-developed areas. These differences occur because of the interplay of economic development, institutional density, technological infrastructure, public policies and historical growth patterns in the region. Disparities in educational participation and quality are exacerbated by the rural–urban divide, digital inequality and uneven institutional concentration. Spatial inequality is also important to understand, as it is related closely with social stratification. Caste, class, and gender inequalities may also relate to regional disadvantage and generate compounding effects of disadvantage. Therefore, the study of educational equity in commerce education needs to take into account the regional aspect as well as the social aspect in one comprehensive distributional framework.

## **6. Social Access and Stratification**

Regional variations affect the spatial availability of commerce education, and social stratification affects actual participation patterns. Access to commerce education is shaped by caste, class, gender, digital access and social location, all of which influence those who are able to meaningfully access educational

opportunities. While there has been a remarkable increase in the capacity of HEIs and their enrolments, inequities persist in the Indian context.

Commerce education is seen as relatively accessible due to its cost structure and availability in institutions. But, participation in education is still unequal between social groups. Many students from disadvantaged backgrounds face challenges regarding accessibility, institutional readiness, quality of institutions, access to digital media, mobility and social networks. These inequalities do not stand alone but compound and amplify each other, creating cumulative disadvantage.

The social aspect of inequality in commerce education is explored in this section through the lens of caste-based participation, gender inequality, class inequality, digital exclusion and intersectional disadvantage. The discussion also examines the extent to which commerce education is inclusive education or an education that is selectively available to socially advantaged groups.

### **6.1 Caste-wise Participation and Social Stratification**

Caste remains one of the important factors in educational inequalities in India. Though there are constitutional amendments to ensure reservation, and a growing number of educational opportunities, there are still differences in participation rates across caste categories. The findings from AISHE, NSSO, and other datasets reveal that the representation of a few sections of the society is found to be low in higher education as compared to their population shares. Other backward classes (OBCs) are in between historically marginalized and socially dominant groups (Desai & Kulkarni, 2008; Borooah et al., 2009). Caste-based inequalities are visible in both participation rates and institutional distribution in the field of commerce education. While commerce programs usually require less capital expenditure than other professional programs like medicine or engineering, there is still an uneven access to these programs due to educational and socio-economic backgrounds, and institutional exposure. Students of a few communities are more likely to belong to economically weaker families, attend under-resourced institutions and have restricted access to commerce streams at the higher education level (Deshpande, 2011).

Studies also show that caste inequality is not just limited to enrolment, but also to educational experience and outcomes. For students from marginalized communities, this could be manifested through some subtle forms of institutional exclusion – limited academic support, weaker professional networks, and reduced exposure to internships or industry related opportunities, etc. Commerce education is often geared towards students who possess prior familiarity with commercial environments and business culture. This familiarity is more prevalent for the economically and socially privileged groups.

In addition, AISHE data also indicate that the inclusion of marginalized students in commerce education has also improved over the years due to the implementation of ‘reservation’ and ‘expansion’ policies. But there is still no proportional parity between states and institutions. Geographic isolation, less robust institutional support, and general socio-economic disadvantage remain uneven across states and institutions.

Caste inequalities can resist educational expansion suggesting that it is not enough to resolve structural inequalities stemming from historical exclusion. While some would argue that commerce education is broadening opportunities in comparison to some more elite disciplines, it is also continuing to reflect wider social hierarchies that are entrenched in society and in the education system.

### **6.2 Gender Dimensions of Commerce Education Access**

There are complex and context-dependent gender patterns in commerce education. In India, during the past few decades, female enrolment in higher education has grown significantly; and in some disciplines,

females have nearly or even surpassed the number of males in higher education. Commerce education is one area where there is a sense of a relative gender inclusiveness as it is seen as socially acceptable, employment-oriented and compatible with urban professional opportunities.

Although the Gender Parity Index (GPI) for commerce education does not appear to be close to parity, there are many states that are fairly close to parity (Ministry of Higher Education, 2022). Middle-class families in urban areas often push their daughters into commerce streams because of the perception of jobs in banking, finance, teaching, accounting and administration. In certain contexts, commerce education is considered as providing safer and more flexible employment for women.

But the aggregate parity fails to reveal key underlying disparities. There is still uneven participation of women in regions, caste groups and economic categories. Mobilities, safety, transportation, and household labor responsibilities are still challenges for rural women (Chanana, 2008). Where resources are scarce, households continue to make decisions around education on a gender basis - with male education prioritized where resources are limited.

Research studies from developing economies further show that entrepreneurs and commerce graduates are subjected to structural barriers even after educational participation (Kamberidou, 2020). Women often face restricted access to business networks, professional mentorship, financial resources and entrepreneurial ecosystems. This implies that gender disparity in commerce education is not only a matter of enrolment but also has a long-term impact on labor market outcomes and entrepreneurial participation.

Gendered specialization in commerce education is also evident. Business education is subject to some of the same stereotypes and social norms around jobs as the labor market, which tend to group women and men together in different sectors of education. Female students can be encouraged to pursue less competitive or less rewarding specializations; while leadership and entrepreneurial opportunities in many contexts are still largely male-dominated. While commerce education seems to be more gender-inclusive than some professional disciplines, structural inequalities continue shaping women's educational experiences, opportunities, and career trajectories.

### **6.3 Income and Class-Based Inequalities**

Socio-economic status is yet another important factor influencing educational participation. Household income, occupational position, parents' levels of education and other forms of cultural capital have a significant effect on access to commerce education.

Students from higher income households are much more likely to attend schools and colleges with commerce streams, especially institutions possessing quality faculty members, industry linkage, digital facilities and infrastructure. Private institutions, additional coaching, professional certification courses, and technological resources that boost a student's ability to compete are also more affordable for wealthier families.

In contrast, students from economically disadvantaged backgrounds are often enrolled in under-resourced institutions lacking specialized commerce faculty members, digital infrastructure, and career guidance. Financial constraints may also force students to combine education with income-generating activities, thereby limiting academic engagement and performance. While tuition fees may not be high, there are indirect education expenses, including transportation, accommodation, books, examination fees and digital devices, that can also be significant, constituting major barriers.

The NSSO data as well as PLFS data show that there is a disproportional representation of students from higher income groups in higher education in general and in commerce education in particular (Motiram & Singh, 2012). Differential exposure to business culture and professional networks perpetuates these

inequalities. Families with commercial and entrepreneurial backgrounds are likely to have a deeper understanding of careers in commerce, skills and qualifications for these occupations and opportunities in the labor market.

#### **6.4 Digital Literacy and Technological Inequality**

In contemporary commerce education, digital skills are becoming more and more vital. As a result, access to and technological literacy have a profound impact on educational participation and outcomes. But there is still a lot of digital inequality. Students from more socio-economically privileged backgrounds tend to have personal devices and more regular access to the internet and to digital technologies. Many students from lower income or rural house-holds often do not have access to consistent technological devices, internet access, and opportunities for digital skill development.

The COVID-19 pandemic was a stark reminder of the impact of digital inequality. Students with reliable technological access (during periods of online learning) continued educational participation, while those without reliable access experienced severe disruptions. Commerce students were especially impacted due to the increased reliance on technology-based learning, digital communication, and assessment systems online in their programs.

Notably, digital inequality goes beyond having or not having a device. Using technologies, technological confidence and familiarity with online learning environments are also crucial. Students' engagement with modern commerce curricula and expectations of labor market were significantly affected by the long-term exposure to digital technologies.

To resolve technological inequity, there is a need for systemic investment in digital infrastructure, affordable connectivity, digital literacy training, and technology integration in HEIs. If this is not done, digitalization can exacerbate, not reduce educational inequality (Baum et al., 2012).

#### **6.5 Intersectionality and Cumulative Disadvantage**

One of the key insights emerging from inequality studies is that the social disadvantages rarely operate independently. Instead, multiple forms of stratification intersect to produce cumulative and overlapping exclusion. A specific example of intersectionality in commerce education is found in the cross-over in situations where students are subject to multiple disadvantages including caste, gender, class and region. For instance, a woman from a rural community from a marginalized community may experience multiple barriers for education—such as affordability, transportation, access to digital materials, family norms, and institutional discrimination—all at the same time. Such students have far less access to quality commerce education than the economically privileged, urban students.

Empirical research shows that multiple types of capital can be accumulated and affect the probability of participating in higher education such as economic capital, social capital, cultural familiarity, and institutional support (Deshpande, 2011; Thorat & Katherine, 2012). Those who do not have these opportunities face compounded disadvantage at multiple educational stages.

Regional marginalization also exacerbates intersectional inequalities. In the peripheral regions, educational facilities are often poor, faculty members lack specialization, and the technological resources are limited. Students from disadvantaged social groups living in these areas are thus doubly disadvantaged, socio-economically and geographically.

The patterns indicate that there is a need to look beyond the simple demographic categories to comprehend the phenomenon of educational inequality. A multi-dimensional approach is required to understand how different types of disadvantages interact within commerce education systems.

## 6.6 Inclusivity or Selective Accessibility?

The main question that arises from this analysis is whether commerce education is a genuinely inclusive or remains selectively exclusive educational pathway.

While there are some drawbacks, commerce education has several qualities that can help to expand participation. Its relatively low infrastructure requirements, lower cost than the technical disciplines, good linkages with employment opportunities, etc., have enabled significant enrolment expansion. Therefore, commerce education has absorbed a large share of higher education growth and created opportunities for many first-generation learners and middle-income students.

But the disparities in caste, class, gender, reach to digital resources and regional location suggest that participation in education remains unequal. Students from disadvantaged communities still experience structural barriers related to institutional poor quality, lack of financial support, technological exclusion and not enough professional exposure. Therefore, commerce education can be best characterized as conditionally inclusive. It provides wider opportunities than other professional and highly selective disciplines, and places it in a hierarchical social and institutional framework. Access is broader, but not evenly distributed. There has been an educational expansion that has increased participation, but has not fully overcome structural inequalities.

The findings from social access and stratification analysis indicate that inequalities in commerce education are deeply embedded in the wider social structure. The opportunities for education remain interlinked and continue to be affected by caste, class, gender, access to technology and regional location. While commerce education has expanded substantially and seems quite accessible in comparison with other streams of profession, there is still persistent inequalities. The cumulative effects of social and regional inequalities are limiting the democratizing effect of commerce education. The results reinforce the importance of a 'distributional' approach integrating a spatial and social dimension of inequality, in a unified analytical framework.

## 7. Distributional Analysis and Synthesis

The study has investigated the regional differences and social stratification in commerce education separately in the preceding sections. Educational inequality does not usually happen in isolation. Regional disadvantage, caste hierarchy, class inequality, gender discrimination and digital exclusion are interlinked and compounded in the form of multiple and layered inequalities. This section brings together the results of previous sections to highlight common characteristics of focus, marginalization and cumulative disadvantage. It also assesses whether commerce education can be viewed as a democratizing educational pathway or involves the reproduction of segmented system of unequal access.

### 7.1 Integrating Regional and Social Disparities

One of the evident insights from the analysis is that regional and social inequalities are closely linked, rather than independent phenomena. There are states and regions that have lower scores on the higher education infrastructure and have larger percentages of socially disadvantaged populations. Educational disadvantage, therefore, is likely to be spatially and socially cumulative.

Lower institutional density and lower levels of economic development are also found in states with higher shares of marginalized sections, rural communities and economically underprivileged communities, especially in eastern, central and northeastern India. In these contexts, students feel excluded on two fronts: they have few opportunities within the institutions and they do not have enough socio-economic resources to take advantage of those that are available.

On the other hand, the participation rates for most social groups are high in most of the economically developed states with a higher education ecosystem like Maharashtra, Tamil Nadu, Karnataka and Delhi. These states have more institutional networks, digital infrastructure, and transportation systems and are more exposed to commercial and professional environments. Social inequalities still exist within these areas, but the institutional environment is comparatively more enabling.

This social and regional inequalities become even greater when the rural–urban divide is taken into account. A range of factors can make it difficult for students who come from marginalized sections and low-income families from rural areas, such as poor school preparation, fewer opportunities to pursue commerce education, less access to tertiary college, less availability of internet, and socio-cultural restrictions on tertiary education enrolment. The institutions, professional opportunities and informational access for urban students from relatively affluent backgrounds are stronger. International evidence also exhibits similar patterns (Boarini & Ragnheiður, 2021).

The findings confirm the multi-dimensionality of educational inequality in commerce education. The expansion of access is not the only way in which an educational opportunity is understood, as broader structural inequalities within the economic, social, and geographic systems shape educational opportunities.

### **7.2 Patterns of Concentration and Marginalization**

Insights from the distributional analysis indicate patterns of concentration and marginalization in commerce education systems. Opportunities for commerce education are disproportionately concentrated in economically advanced states, urban and metropolitan regions, institutionally developed colleges, and socially privileged demographics groups. At the same time, commerce education is either under-developed or inaccessible in rural areas and geographically peripheral areas, for low-income communities and marginalized groups.

The concentration patterns reflect and reinforce the wider socio-economic inequalities. Students from educated, business-oriented and financially well-off families are more likely to attend institutions with high-quality commerce education. These students also enjoy better social network, professional exposure and access to digital resources. All these benefits enhance the chances of positive outcomes in the educational and labor market outcomes.

However, learners in disadvantaged groups are more likely to be educationally excluded at early stages of education. Many attend schools/colleges which do not have commerce streams or trained commerce faculty members or possess poor technological infrastructure. When access to higher education is formally granted, lower levels of educational preparation and institutional support decrease participation and completion rates.

The analysis suggests that the expansion of commerce education has not been even. Instead, educational development has often been focused on the most privileged institutional and social environments, reproducing broader patterns of inequality.

### **7.3 Mechanisms of Perpetuation**

The inequalities in commercial education are perpetuated in a few reinforcing ways at institutional, economic and social levels.

- (a) Resource allocation is one such mechanism. Investment in educational resources such as educational facilities, faculty quality, digital facilities, and the institutional investment tend to be concentrated, which leads to higher quality and more resources in already more successful areas and institutions. HEIs with a more positive reputation and more urban settings have better faculty, more student

demand, and more public and private investment. However, government institutions in remote or less economically developed areas often face problems such as poor financial resources, faculty shortages, and poor infrastructure. Existing institutional capacity gaps further contribute to inequality. Commerce education ecosystems in regions that do not have a well-established infrastructure are faced with challenges in developing specialized faculty, modern curricula, industry connections, and technological facilities. These institutional deficits not only lower the standards of education, but also hinder education in expanding its scope.

- (b) Geographic sorting is another cause of inequality. The distribution of higher income families tends to become more polarized towards cities with better educational facilities, infrastructure and professional opportunities. This concentration deepens educational disparity at the regional level, as the wealthy can make more choices about where they attend colleges and the poor are stuck with under-resourced local institutions.
- (c) Another key mechanism is faculty allocation patterns. Specialized and qualified commerce teachers are more likely to be employed in better funded institutions, prestigious institutions or institutions located in urban areas. The recruitment and retention of faculty with commerce specialization is a problem for many rural and marginalized institutions. The unequal distribution of faculty members greatly influences educational quality and outcomes.
- (d) Another form of exclusion is digital inequality. Typically, students in high-income neighbourhoods and urban areas have better access to technology, technological literacy, and understanding of online educational resources. On the other hand, students from disadvantaged backgrounds often do not have access to reliable internet, digital devices or learning opportunities through technology. These inequalities are exacerbated as commerce education increasingly adopts digital pedagogy and business technologies.
- (e) Last, but not least, network effects are vital in maintaining equality. Value does not come from only commerce education delivered in the formal curriculum; it also comes from the social and professional network. Industry collaboration, alumni associations, mentoring, internships and professional networks have a significant impact on educational and labor market outcomes. Students from business-oriented or socially privileged families often enter commerce education with pre-existing social networks that facilitate internships, entrepreneurial learning, and employment opportunities. By contrast, disadvantaged students frequently lack such networks and may study in institutions possessing limited industry connections. As a result, even when formal educational access is achieved, unequal social capital continues influencing educational and occupational outcomes.

#### **7.4 Patterns of Cumulative Disadvantage**

Cumulative disadvantage in commerce education is the result of the interplay of regional, social and institutional inequalities. Those at the bottom of the gradient face multiple barriers that are related, including quality of school, affordability, digital exclusion, transportation issues, social norms, and institutional scarcity. These barriers are not independent but additive actually, because they are reinforcing each other. For instance, a low-income rural female student from a marginalized section might also be poorly prepared for school, lack access to nearby commerce colleges, have restricted access to digital resources, be unable to move to other areas, have financial difficulties, and experience social discrimination. Policy interventions can focus on one constraint but other barriers can persist in limiting educational participation.

The cumulative disadvantage approach shows that tackling educational inequality cannot be done by working on a piecemeal basis alone with single policy interventions. The dynamics of participation remain heavily influenced by structural inequalities that are rooted in educational systems, labor markets and social hierarchies.

### **7.5 Commerce Education: Democratizing or Segmenting?**

In the case of commerce education, an important analytic question is: Does commerce education function as a democratizing educational pathway or as a segmented system that reproduces inequality?

Commerce education has many attributes that can be attributed to broader accessibility. Commerce programs, as opposed to more resource-intensive disciplines like medicine and engineering, require relatively low investments in infrastructure, have a stronger institutional distribution and fewer formal entry requirements. Therefore, commerce education has absorbed a large share of higher education expansion and created opportunities for many first-generation learners and middle-income students. In addition, commerce education has relatively high representation of women and relatively wide representation across social groups when compared with STEM disciplines. Commerce education has made significant contribution to labor market inclusion and educational expansion.

This inclusiveness is, however, only partial and uneven, as the distributional evidence reveals. The continued low participation rates of marginalized groups, rural students and the economically weaker sections of the society suggest that commerce education is still rooted in inequalities. Access is highly variable depending on institutional quality, geographic location, social factors and digitization. Furthermore, inequality is not limited to access to education, but extends to the outcomes of education too. Advantaged students tend to get into elite institutions, networks, internships, and jobs. Students from poorer backgrounds tend to be more over-represented in lower tier establishments that are less connected to the labor market.

Thus, commerce education does not seem to be completely exclusionary and completely democratizing. Instead, it is a semi-permeable system: it allows more people entry than the elite professional system does, but the structure of this system conditions the differential distribution of opportunities.

### **7.6 Toward a Distributional Understanding of Educational Access**

The integrated analysis highlights the need to take a distributional approach to the study of commerce education. Growth rates in enrolment and institutional development may mask major disparities in who gains access to educational opportunities.

A distributional approach turns the attention of the analysis from expansion to relative participation at different social and regional levels. It highlights not only the availability of opportunities, but also how opportunities are allocated and who has the capacity to take advantage of them. This view also holds policy implications. An institutional policy that emphasizes institutional capacity-building alone can result in a failure to tackle more complex structural inequalities if funds continue to be channelled to already strong areas and populations. Interventions that focus on education's spatial and social aspects are necessary to achieve meaningful educational equity.

The integrated analysis shows a complex combination of regional concentration, social stratification, institutional inequality and digital exclusion - all influencing access to commerce education. The educational opportunities continue to be skewed towards economically privileged areas, urban institutions and socially privileged groups.

Cumulative disadvantage suggests that it is not unusual for marginalized groups to encounter multiple and intersecting barriers to participation. Although commerce education has played a significant role in

blossoming of higher education and is seen as comparatively accessible as compared to more elite disciplines, it has not done enough to correct structural inequalities.

Nonetheless, commerce education does not just serve a democratizing function but also serves as a selectively inclusive educational system with opportunities being broader than those in highly selective professions but not evenly spread. It is critical for policy makers to understand this distributional pattern when formulating policies that can improve equity and inclusion in commerce education.

## 8. Discussion

The above analysis shows that commerce education has a tremendous paradox. It has grown as one of the most accessible and fastest-growing streams in higher education on one hand, and on the other, the discipline has been facing significant challenges in the form of lack of skilled and qualified faculty members, shortage of learning resources, and limited opportunities for women to pursue higher studies in commerce. At the same time, the availability of good commerce education is still unevenly distributed by regions and social groups. This inequity is indicative of more fundamental inequalities that are entrenched in the structures of education, work, institutional processes and socio-economic stratification. Against this backdrop, this section presents the results within broader theoretical and policy debates.

### 8.1 Structural Drivers of Uneven Access

One key finding from this study is that distributional inequities in commerce education are not coincidental or short-lived. Instead, they flow from the forces that influence the supply and demand sides of higher education.

An important structural driver is institutional concentration. Commerce education institutions are concentrated in the economically developed areas, urban centers and business hubs. This is a historical trend of industrialization, urbanization and economic development (Tilak 2015; Varghese, 2015). Historically, some regions have had more robust commercial ecosystems and urban infrastructure, which has led to a higher level of public investment, private educational institutions, qualified faculty members, and student demand. These institutional aggregations result in cumulative advantages over time. States and regions with more institutions continue attracting resources, skilled faculty members, technological investment and professional partnerships. on the contrary, less developed and more marginalized areas continue to be poorly served with fewer institutions and lower quality educational facilities. As a result, educational inequality becomes self-reinforcing.

Widespread policy neglect has also contributed to exacerbate these differences. While the number of institutions and their capacity for student enrolment have grown greatly due to the policies of expansion, not all such expansion has been planned strategically to address regional imbalance. Public investment frequently follows existing development patterns rather than compensating for historical disadvantage. This means that low-access areas are still lacking in institutions, faculty specialization, technological infrastructure and educational opportunities.

Another significant structural factor that influences commerce education distribution is market demand. As commerce education is related with employment in the banking and other financial sectors, management and business fields, the expansion of institutions generally takes place where the demand for labor is high. Private education providers, especially, offer commerce programs in urban and economically dynamic regions, where student demand and profit are higher.

Market responsiveness can help to increase efficiency and align the labor market; it can also intensify regional inequalities by reinforcing existing patterns of concentration. It is increasingly linked to local economic development, with the result that students living in less developed areas are disadvantaged.

In the international sphere, the same trends are observed. Typically, commerce education is concentrated in urban commercial centers and in socially privileged populations. The access of students with privilege (based on family background, education exposure and social networks) to high quality commerce education is increased and there is a widening of the gap in access to high quality commerce education for marginalized groups (Boarini & Ragnheiður, 2021).

The results indicate that unequal access to commerce education is related to unequal access to elements of structure of education, including geography, economic development, institutional capacity, and market-led education expansion.

### **8.2 Commerce Education: Accessible but Unevenly Distributed**

The analysis clearly shows that commerce education is available and unevenly distributed throughout. This duality is the key to comprehending the role of the discipline in the higher education system.

It is observed that commerce education has relatively low entry barriers as compared to other professional programs like engineering and medical. Programs typically have minimal facility requirements, reduced operating expenses and fewer specialized facilities. These features have helped to scale quickly, both in the public and private sectors. Commerce education has thus taken a significant portion of the growth of higher education and provided avenues for employment-oriented education to many students. Moreover, commerce education has a positive correlation with employment, entrepreneurship, financial literacy, and middle-class mobility. The connections make it more appealing to students and families who desire to move up in the socio-economic ladder.

Yet, greater access does not necessarily translate into equitable participation. The differences among regions, social stratification, differences in the quality of institutions, and digital inequalities are still influencing educational opportunities. The distributional analysis shows that geography, class, gender, technological access and institutional location continue to have a strong influence on participation in commerce education. This distinction is important as it distinguishes between formal and substantive access. Formal access is about the presence of education opportunities - the presence of educational institutions and/or programs. However, substantive access is about whether people have the ability to actually take advantage of those opportunities.

Formal access to commerce education has grown significantly in terms of institutional development and enrolment capacity in the field of commerce education. However, there is a lack of substantive access, for many students these continue to be financial barriers, poor preparation in school, digital exclusion, poor institutional quality and limited exposure for the professional. At the macro level, commerce education can be seen as widely available, but at the micro level, significant inequalities can be seen.

### **8.3 Commerce Education, Economic Opportunity, and Social Mobility**

Unequal distribution of commerce education has significant implications for individuals and societies. The unequal access in individuals' lives limits educational advancement, labor market participation and intergenerational mobility. Young people from disadvantaged groups who do not have access to quality commerce education have limited access to working in commerce and finance, and to starting and running businesses, and to managerial roles. These educational restrictions frequently manifest in more encompassing socio-economic restrictions. As more and more commerce education programs become a route to gain access to formal sector employment and professional certification, inequitable participation

is linked to inequitable economic outcomes. Students who are not taught well in the field of commerce are less likely to have access to better-paying and more secure jobs or to be more likely to be socialized into a better class of society.

At the social level, the inequity of access to commerce education can hinder economic development. Innovation, firm formation and economic dynamism have been repeatedly demonstrated as important roles played by human capital formation for entrepreneurship studies (Jardim et al., 2021). If commerce education is maintained within the hands of privileged groups, then societies face the risk of not tapping into the potential of the marginalized groups for skills and entrepreneurship. This is especially relevant in developing countries of the world that suffer from demographic growth and the increase of service industries. Business skills, financial knowledge, managerial abilities and entrepreneurial skills are increasingly required in economies. The closure of commerce education, in turn, affects the mobility of individuals as well as wider economic engagement.

Another related issue is the priority of commerce education compared with other educational equity issues. Universal access to quality primary and secondary education is far from achieved in many developing contexts. The expansion of basic education access is thus a key priority. The increasing relevance of business knowledge, entrepreneurship and employment in the service sector, however, does not leave equitable access to business education unnoticed and worthy of policy focus. As participation in secondary education rapidly increases in societies, access to a variety of curriculum pathways – such as commerce education – becomes a growing matter of concern in the quest for meaningful education.

#### **8.4 Linking Findings to the Conceptual Framework**

The findings of this study support strongly the conceptual framework/approach proposed in the earlier studies. The framework suggested that education outcomes and social access to education are affected by institutional distribution and this distribution is influenced by structural factors. The investigation shows that:

- (a) Institutional concentration is determined by structural conditions like economic development, market demand and policy decisions;
- (b) Geographic availability of commerce education is influenced by institutional distribution;
- (c) Social stratification determines which groups can be effective in accessing available opportunities; and
- (d) Participation and institutional quality influence educational outcomes.

Notably, inequalities at each stage build upon one another. The non-availability of institutions is a limiting factor for educational possibilities of everyone in a region, and the availability of HEIs has a much stronger effect on social groups that are marginalized by their lack of financial and/or social mobility. Even if access is attained formally, institutional quality and professional networks have an effect on the labor market outcome.

The analysis also provides backing for the claim that the processes of educational inequality do not occur in isolation. Regional disadvantage is interwoven with caste inequality, class disadvantage, gender barriers and digital exclusion to produce compounded layered forms of marginalizations. The integrated understanding implies that stand-alone policy actions could have a short-term impact. Increasing institutional numbers can have only a minor impact on equity if there are no improvements in social and technological factors. Likewise, the effectiveness of scholarship may have limited effectiveness in regions lacking institutional infrastructure.

#### **8.5 Equity–Efficiency Debate**

The findings of this study also feed into the wider debates on the links between equity and efficiency in

higher education.

In terms of human capital, an increase in commerce education is economically efficient in meeting the needs of the labor market (Becker, 1994). Commerce graduates are a part of business management, financial systems, entrepreneurship and the growth of service sector. It can, therefore, seem rational for concentrating institutions in economically dynamic areas as these areas have stronger labor market demand and capacity to absorb graduates.

But often, efficiency expansion runs counter to equity goals. Expansion of education is likely to occur more in more developed areas and in better-off societies. The gains of an increase in education are not widely felt if it continues to be concentrated geographically and socially.

The capability approach offers a more encompassing normative angle to this question (Sen, 1999). In this sense, education is worthwhile not only for its productivity benefits, but also for what it contributes to the lives of people in terms of substantive freedoms and opportunities. Access to commerce education is thus unequal and this is a limitation on human capability and social participation.

The findings indicate that the current state of commerce education shows a certain level of efficiency-equity harmony. Although expansion has contributed to the improvement of aggregate participation and labor market responsiveness, it has not been sufficient to tackle structural inequalities. As a result, education systems can become more cost-effective without being equitable on the social side. This tension strongly reminds the need for policy intervention. If left to the market, the expansion of commerce education could further contribute to regional concentration and social stratification. If there is any desire for education to be equitable, it is critical that there are policies in place that can balance efficiency with equity.

### **8.6 Digital Technologies and Emerging Inequalities**

One major insight that has resulted from the analysis is that digital technologies are changing educational inequality. Digital technologies have the power to change the landscape of commerce education by enabling commerce education to become more decentralized geographically, facilitating online learning, and providing access to commerce education resources worldwide.

Commerce education is also well suited for digital delivery as many business-based subjects can be delivered online, via simulation and virtual learning environments. This may allow distance learning and hybrid education formats to open doors for students living in remote areas. But digital equity is a critical factor in achieving the democratizing promise of digital education. Technology integration without stable access to technology, internet, and digital literacy and support from institutions can exacerbate educational inequality. The online and blended learning systems are more advantageous for students who come from more privileged backgrounds with better technological resources and familiarity with digital tools, while disadvantaged students continue to be excluded (Baum et al., 2012). These inequities were starkly exposed during the COVID-19 pandemic. Technological access and digital competences were crucial for continuity during online learning. Thus, a new element of educational stratification has appeared in the field of commerce education, viz., digital inequality.

The discussion recapitulates the main argument of this study; i.e., commerce education has grown significantly and yet its distribution is not even across regions and social groups. The nature of institutions, demand in the markets, policy neglect, digital disparities, and socio-economic disparities remain important structural factors influencing educational access and outcomes. Commerce education has great promise as a means to employability, entrepreneurship and social mobility, but the outcomes are unevenly distributed.

While there has been greater educational expansion, it has not resolved the underlying structural inequalities.

The analysis also shows that there are wider implications of commerce education inequality on economic development, human capability growth and social inclusion. Therefore, addressing these inequities requires more than increasing institutional numbers. It needs multidimensional and redistributive interventions able to tackle both structural and social barriers to the access to education.

## 9. Policy Implications

This study showcases the results of expansion of commerce education, which although considerable, is not automatically equitable in the educational context. Many students continue to face physical and digital exclusion, as well as institutional inequality and social stratification on a regional level. A multidimensional policy framework is, therefore, needed to tackle issues of inequity in commerce education, rather than just focusing on expanding the aggregate, so as to focus on targeted and redistributive policy interventions.

The analysis also indicates that commerce education plays a crucial role in the existing higher education systems. Access to commerce education has implications for social development and economic inclusion as it is closely linked to employability, entrepreneurialism, financial participation, and social mobility of the middle classes. Structural inequalities and specific institutional needs of commerce education will thus require policy responses. Against this context, this section outlines key policy implications relating to institutional redistribution, curriculum and faculty development, social inclusion, digital equity, infrastructure, and labor market alignment.

### 9.1 Regional Redistribution of Institutions

Addressing spatial imbalance in the distribution of institutions of commerce education is one of the important policy agendas. The clustering of colleges and universities in economically strong states and metropolitan areas is related to past investment, market-driven education growth, and regional economic disparities. Such focus will keep producing unequal educational opportunities if it is left unaddressed.

The government should, therefore, focus on building and developing institutions of commerce education in places where they are lacking. For states and districts with low institutional density, public investment has a compensatory role to play that can expand institutional infrastructure. Such intervention can be within the framework of new colleges, strengthening of state universities, establishing of satellite universities, and expanding community-based higher education centres.

Equity-oriented criteria should be considered in funding allocation mechanisms, in addition to enrolment and/or market demand. Progressive funding model that allocates more funding per student to less well-resourced areas may be able to redress some past inequity in the educational infrastructure and institutional capacity (Tilak, 2015).

There is a need for greater coordination of regional planning. Instead of free growth of institutional clusters in urban centers, the government should establish regulation according to the needs of the region and the distribution of population. This type of planning can be used to develop more equitable institutional landscapes within regions.

It is also shown that unequal educational concentration is not unique to India. In the world, commerce education is more likely to be concentrated in commercial and metropolitan areas, perpetuating economic inequalities (Boarini & Ragnheiður, 2021). There is, therefore, the need for deliberate redistributive planning to achieve a wider level of education inclusion.

## 9.2 Curriculum Standardization and Inclusive Educational Design

While increasing access to education is a foundational step in tackling inequality, it is equally essential to provide equal access to quality education among institutions and regions. There are noticeable differences among different commerce programs in terms of curriculum quality, pedagogical approaches, use of digital technologies, and exposure to industry.

The national and state curriculum frameworks must, therefore, set clear minimum requirement for commerce education. Lessons and learning objectives, competency standards, and skills requirements can help mitigate differences in institutions that serve privileged students and those that serve less privileged students. Standardisation also makes it easier to target academic support and other policy interventions as it is possible to identify institutions that are not receiving sufficient academic and other infrastructure support.

Concurrently, there is a need to include wider issues of equity, inclusion and social responsibility in the curriculum design. Commerce education often focuses on maximizing profits, managing efficiently and corporate growth. In addition to these themes, curricula should cover inclusive entrepreneurship, ethical business models, social enterprise models, financial inclusion and sustainable development.

Inclusive curriculum design can be especially useful for students from marginalized communities as it widens the scope of social relevance of commerce education and links business knowledge to local development needs. The literature on entrepreneurship education also indicates that students are more likely to be involved when the curriculum contains a variety of socio-economic situations and local contexts of business (Jardim et al., 2021). Furthermore, more systematic incorporation of practical and experiential learning opportunities into commerce courses is needed. Relevance and employability outcomes can be enhanced through industry projects, industry-based internships, business simulations and entrepreneurial incubation.

## 9.3 Faculty Development and Institutional Capacity

Faculty effectiveness is one of the critical factors for educational effectiveness. Commerce education needs to be specialized and pedagogical competence, technological familiarity and awareness of the industry. There are, however, significant differences in the skills and numbers of faculty members from one institution and region to another.

More comprehensive faculty development strategies are needed. Teacher education programs should provide sufficient training in the field of commerce, along with pedagogical approaches that are inclusive and digital skills. Continuous professional development is also crucial as commerce-related fields change very quickly along with the changes and developments in the financial system, technology, business regulation and business practices.

Special attention needs to be focused on the less developed areas and rural areas where qualified commerce teachers are in short supply. Some incentive systems involve additional pay, housing, career advancement, region-specific recruitment policies to promote teacher retention in disadvantaged areas. Regional isolation of teachers can be overcome by the creation of teacher networks and digital communities of practice as well. These can be used to allow professionals to collaborate, share curricular resources, and innovate pedagogy between institutions.

Institutional capacity building extends beyond faculty development. Support with administration, digital infrastructure, academic planning, and industry engagement are among the areas that are often needed in colleges in disadvantaged areas. Building institutional capacity is essential for expansion policies to boost enrolment while simultaneously enhancing the quality of education.

#### 9.4 Targeted Inclusion Policies for Marginalized Groups

The continued disparities in caste, class, gender, etc., and regional inequalities show the need for specific inclusion policy making interventions for specific population groups who have traditionally been marginalized. Although there have been improvements in the representation of under-represented groups in higher education, further action is required to ensure meaningful representation and participation, and completion.

The role of financial support mechanisms continues to be significant. This can be ensured by providing scholarships, as well as waiving fees, providing stipends and subsidized hostel facilities. This support must cover not only tuition fees, but also indirect fees related to education, such as transportation, digital devices, access to the internet, books, examination fee, etc.

There are also targeted outreach programs needed as a large number of students from disadvantaged communities are unaware of information about the pathways to commerce education, career and support structures available. Local community groups, institutions, and digital resources can be critical in raising awareness of education.

Bridge programs and academic support can further help students from weaker educational backgrounds to enter commerce education. The issues of many first generation learners and rural students experience difficulties adjusting to the higher education environment that has English as the medium of instruction, a digital learning system and pedagogical expectations unfamiliar to them.

Systems should go beyond the point of initial enrolment. Student retention, confidence and performance may be enhanced through mentorship, peer support groups, counselling services, or professional guidance mechanisms. Students coming from marginalized backgrounds may also feel motivated and participate through role models of similar backgrounds.

#### 9.5 Strengthening Rural Access and Educational Infrastructure

One of the greatest and most enduring aspects of educational inequality is the rural–urban gap. Enhancing rural access, therefore, needs to be addressed at various points along the education continuum.

- (a) At the school level, more focus needs to be given towards commerce streams at higher secondary level. The UDISE+ data show that many rural schools lack commerce subject combinations or faculty members specializing in commerce (Ministry of Education, 2021). School-level commerce education has to be expanded in the rural areas to enhance the pipeline to higher education.
- (b) Tertiary level of institutional infrastructure in rural and semi-urban areas should be significantly improved. Measures that could enhance education in a sparsely populated area do not necessarily require full-fledged colleges; alternative approaches like satellite campuses, community colleges, distance education centers, or hybrid learning hubs can also offer expanded educational opportunities.
- (c) Technological facilities, computer laboratories, business simulation resources and digital connectivity should also be covered by investment in infrastructure. Commerce education has become more and more reliant on digital tools and pedagogy that relies on technology. Although it is unlikely that this type of infrastructure will be developed spontaneously in economically disadvantaged areas, resource-poor institutions will need deliberate public investment.
- (d) Other priorities include transportation and residential support, especially for female students. Educational participation can be improved by providing affordable and safe transport facilities, hostels and accommodation support for rural populations.

#### 9.6 Digital and Online Commerce Education: Opportunities and Challenges

Digital technologies have a lot of potential that could help to lessen educational inequalities in the sense

of enabling access to education beyond geographical limitations. Commerce education is well suited for a digital and blended approach, as many subjects related to business sector are well suited to be taught online.

Massive Open Online Courses (MOOCs), hybrid degree programs, virtual classrooms, and technology-based certification systems can help reach the underserved population with educational opportunities. Distance education can also help alleviate expenses associated with infrastructure and increase access for those working students and geographically dispersed learners.

Digital education, however, is reliant on digital equity as a key component to its democratizing potential. There are still large gaps in terms of access to devices, access to internet, digital literacy and technological infrastructure. If these inequalities are not resolved, digitalization can exacerbate educational exclusions. Quality assurance is still very important as well. E-commerce courses should be academically sound, real-world relevant and recognized by the labor market. Regulatory frameworks, therefore, need to strike a balance between flexibility and innovation, and at the same time, maintain high quality standards.

Hybrid systems (digital + institutional) will probably work better than fully-fledged digital systems. Technology should be used to enhance and supplement the overall educational infrastructure and institutional development.

### **9.7 Industry Partnerships and Labor Market Alignment**

Commerce education is significantly valued for its relationship with employment, entrepreneurship, and professional practice. Therefore, strengthening industry partnerships is a key element to improving education quality and labor market relevance.

Industry partners can help with internships, practical projects, guest lectures, mentoring, curriculum development, and placement opportunities. These collaborations provide students with real-world business experiences and enhance their employability outcomes. In places with economically developed urban economies and a high concentration of commercial activity, effective industry partnerships are more likely to develop naturally. However, intentional policy investments are required to scale up partnerships to institutions in under-served regions.

Public-private partnership (PPP) models can help to bridge the gap among HEIs, industry associations, chambers of commerce and the government. In rural and semi-urban regions, other region-specific industries, social enterprises and co-operative business organizations could offer more local partnerships. There is also need for alignment of curriculum with labor market needs. A key component of commerce programs should be practical skills, digital skills, entrepreneurship, financial literacy and emerging business technologies. But the alignment of labor markets should not lead to a purely market-based approach to education planning at the expense of equity issues. The aim of employment must be balanced with wider goals in education promoting social inclusion and distributive justice.

The policy implications emerging from this study highlight the need for a multi-dimensionalism and distribution sensitive approach in the reform of commerce education. A detailed policy framework must include institutional redistribution, inclusive curriculum, faculty development, support for marginalized groups, digital equity, strengthening rural infrastructure and labor market alignment. Notably, isolated interventions are unlikely to have much impact as educational inequalities are interconnected and cumulative. Thus, a successful policy should combine spatial, social, technological and institutional dimensions simultaneously.

## 10. Conclusions and Future Directions

This study focused on the distributional dynamics of commerce education, especially with regional differences and social inequalities. The analysis clearly shows that commerce education, although greatly expanded, is still not evenly distributed across regions and socio-economic groups, and is shaped by a multidimensional framework that combines spatial, institutional, and social approaches. The results are always the same: educational progress has not been matched by a corresponding shift of opportunities. Therefore, commerce education remains characterized by selective inclusion instead of universal accessibility. The study also shows that the unequal access to commerce education has other implications beyond education. Commerce education is closely related to employability, entrepreneurship, financial involvement and socio-economic mobility. The lack of equality in such education is, therefore, a cause of greater economic stratification and restricted social mobility. Students from disadvantaged backgrounds who do not have access to quality commerce education have limited opportunities for access to professional occupations, entrepreneurial activities and business-related careers. These disadvantages build up over time and across generations, thereby contributing to socio-economic inequalities.

### 10.1 Restating the Core Argument

The major theme that came out of this study is the growth of commerce education without equity in providing educational opportunities. Commerce education has emerged as one of the most visible streams of education in Indian higher education due to its comparatively less infrastructure needs, and labor market orientation, in the context of the massification of higher education in India and other developing contexts. This growth, however, has been unevenly distributed. The distribution of educational opportunities is still being influenced by institutional concentration in economically developed states and urban areas. At the same time, caste, class, gender, access to the internet and geographical location are strong factors in how people participate. Structural constraints of institutional scarcity, affordability, technological exclusion, inadequate school preparation, and limited professional exposure remain challenges for marginalized populations.

There are cumulative forms of exclusion arising from the combination of regional and social disadvantage. Rural students from marginalized social groups are likely to have multiple and interacting disadvantages that constrict their learning. In this way, commerce education has an equalizing power over other more elite disciplines, but it is distributed unevenly. This study thus defines commerce education as a selectively inclusive system – more open than the elite professional ones but nonetheless significantly imbued with structural inequalities.

### 10.2 Key Empirical Insights

From the above comprehensive analysis, several important insights emerge as summarized below:

- (a) The concentration of commerce education institutions is a characteristic of educational inequality. The economies, urbanization, and institutional capacity of states are the primary drivers of institutional supply and student enrolment. The lack of institutions, qualified faculty, technological infrastructure, and learning materials is still a problem in less developed regions.
- (b) The social structure plays a significant role in educational participation. There is a disproportionate representation for marginalized sections, economically disadvantaged population and the rural groups in commerce education compared to the socially advantaged population. Gender gaps, although closing on the overall, still exist at regional and socio-economic levels.
- (c) Digital inequality has grown as an increasingly significant factor in determining participation and quality in education. The current systems of commerce education, which are more and more reliant on

digital pedagogy and the online learning environment, are making a difference for those students who have a better technological access and digital literacy.

- (d) Cumulative disadvantage occurs when the intersection of regional and social inequalities creates a risk to people's well-being. Those who are facing one kind of marginalization are often facing more disadvantages regarding the location, economic status, technological exclusion and institutional quality as well.
- (e) Commerce education is in the middle of higher education systems. The accessibility of commerce education has been illustrated by comparing it with other streams like engineering and medical. Lower in infrastructure cost, and more widely spread than other streams, commerce education seems more accessible. However, it is not wholly inclusive because of the unequal quality of institutions and educational resources.

Global and comparative evidence further exhibits that such inequalities are not unique to India. The international experience is that commerce education focuses on major centers of commerce, in better-equipped institutions and in more socially privileged communities (Boarini & Ragnheiður, 2021). Therefore, the patterns found in this study are indicative of larger structural trends in educational and economic systems.

### 10.3 Contribution of the Study

This study makes a few contributions to the literature on educational inequality and access to higher education.

- (a) The first is a discipline-specific approach which gives explicit consideration to commerce education. Much current research looks at higher education inequality at broader (macro) levels, but fails to take account of the differences in inequality across academic disciplines. This may mask substantive variation in access, institutional distribution and labor market orientation across fields of study. This study focuses specifically on commerce education and shows how a relatively accessible and employment-oriented discipline can still reproduce significant inequalities. The discipline specific approach helps to develop a more complex understanding of educational stratification.
- (b) The study has integrated regional and social aspects of inequality in one analytical framework. Geographic disparities and social stratification have been analyzed in many publications that focus on one or the other. The present analysis shows that these dimensions are linked very closely and build upon each other via cumulative disadvantage.
- (c) The study enriches debates on notions of educational equity, labor market inclusion, and human capability development. The study brings commerce education into the wider discussions on inclusive development and distributive justice by making the connection between educational access and economic opportunity/social mobility.

### 10.4 Limitations of the Study

Notwithstanding these contributions, the study has a few limitations that need to be acknowledged.

- (a) One of the limitations is the use of secondary data sources. The study does not include information on institutional quality, the educational experience, digital skills, or labor market outcomes.
- (b) Most analysis is done at an aggregate state or demographic level. Such collation can mask within group and within state differences that are important. Thus, district, institutional, and local educational context differences are only partially represented.
- (c) The study is mainly of a cross sectional analytical type. The datasets capture important distributional patterns but are not comprehensive enough to fully represent long-term trends in the level of

educational inequality over time. Longitudinal evidence would offer more insights into the relationship between access and socio-economic outcomes and life trajectories.

- (d) Fourth, the study tends to emphasize educational participation and access, and not educational outcomes. A person's success in school does not ensure success in future coursework, in employment, in entrepreneurial endeavors, or in the pursuit of higher education. Further studies on post education outcomes are needed.
- (e) Comparisons between countries were limited by country differences in data availability, reporting systems, and educational classifications. Comparative evidence enhances the general interpretation, yet cross-national comparison is methodologically tricky.

### 10.5 Future Research Directions

Based on the findings of this study, a few important areas are identified for future research:

- (a) There is a need for longitudinal studies to explore the impact of commerce education participation on the long-term educational, occupational and economic outcomes of students. This would help to better understand the links between higher education, working life, entrepreneurship and intergenerational mobility.
- (b) Future studies should conduct micro level studies that look at the decision-making process of household heads, educational aspirations, and institutional experiences of students from various socioeconomic backgrounds. The findings of such research studies can help to better understand the barriers influencing educational engagement.
- (c) Institutional case studies would help to bring into light the role specific colleges and universities play in educational inclusion/exclusion. The relationship between institutional quality, governance, pedagogical practices and linkages with industry may have a significant impact on student outcomes and educational experiences.
- (d) There should be further studies on the linkage between commerce education and entrepreneurial outcomes. There are many suggestions in the literature on entrepreneurship education that knowledge in the field is not sufficient for entrepreneurship success. Further research is, therefore, needed to explore in greater depth the specific factors in commerce education that have the greatest impact on employability, enterprise creation and economic involvement.
- (e) Research that focuses on implementation would yield evidence-based practical lessons for policy makers on what works and what does not as a result of successful policy interventions and institutional models. Comparative reviews of scholarship programs, digital inclusion programs, faculty development models, and strategies for expansion of rural education would be useful.
- (f) Comparative international research could be undertaken to explore how other countries and regions have tackled commerce education inequality. This can be used to determine innovations in policy and transferable institutional practices in a context.
- (g) New dimensions of social inequity resulting from technological change, platform economies, digital entrepreneurship and online education systems should be explored in future research. With the increasing digitization of commerce, knowledge of technological inequality will be even more important.

### 10.6 Concluding Reflections

Commerce education has tremendous potential in relation to economic empowerment, employability, entrepreneurship and social mobility. However, access to quality commerce education remains disproportionately concentrated among economically advantaged regions, institutionally developed

centers, and social privileged populations. These inequalities cannot be solved only by increasing the enrolment capacity. Equity requires intentional efforts to redistribute educational opportunities: Investing in identified areas, implementing inclusive policies, creating technological equity, strengthening institutions and supporting marginalized groups. Educational equity in commerce is inextricably linked to the larger questions of educational justice, economic inequity and development in the region. The study thus reinforces the need to take a distributional approach in educational research and policy. It is not just a question of the amount of education that has been expanded, but who benefits from that expansion, where opportunities are located, and under what conditions educational participation becomes meaningful. The role of commerce education in contemporary economies as a “gateway” to economic participation and professional mobility is growing. Access to such education must thus be made available equitably, as it is a social justice issue and also a developmental need. This is an ongoing process that will need a dedicated and concerted public investment, policy action and institutional collaboration to shift commerce education from an exclusive and privileged education system to a truly inclusive education pathway.

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