

**Impact of the Rising Cost of Academic Education on
lower-income background in India: Mumbai**

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DECLARATION

I declare that this dissertation has been composed by myself, that the work contained herein is entirely my own except where explicitly stated otherwise in the text, and this work has not been submitted for any other degree or qualification, in the whole or part, except as specified.

Signature.....

Date...23/05/2024.....

ACKNOWLEDGEMENT

First and foremost, I should know how much I am grateful to my family who never collapsed in their encouragement during times of up and down and have always been standing right beside me when I need them. Moreover, I would like to say thanks to my friends who have made me understand the right direction and also provided me courage with their motivated spirit.

As a result of the fact that my supervisor has always been there for me through whatever obstacles I have faced and has always provided me with clear feedback whenever I have asked for guidance in a patient and understanding manner over the years, it is my deepest pleasure to express my deepest gratitude to him. I believe that with the guidance of my supervisor, I will be able to accomplish this study on time, although I will be learning a lot of new things during this study, which I have not encountered during my study.

Abstract

On the one hand, rising fees for academic education in Mumbai, especially, play the counter-productive role of expanding disparities on the socioeconomic level and limiting access to high-quality education practice for people of a poor background. The dissertation presents touches upon the multi-faceted effects of the popularization of educational services on the lower social strata members. It aims at the problem description of the challenges of people from socially deprived areas and proposes solutions. The literature review presented in this work, based on the collation of empirical evidence, theories, and policy frameworks, on educational affordability and access in Mumbai that have been collated in this study. Different determinants, including for example socioeconomic status, government programmes, and two theoretical approaches Human Capital Theory and Capability Approach are introduced. One will be then able to examine the complicated relationship between the different factors involved. The questions of research aim to explore the issue of the growing cost of education especially for the lower socio-economic classes and the problems that lower-income group individuals have to face while seeking access to higher education. The study results, however, pointed out that a family went through an extremely tough financial situation, while the existing inequality in wealth became greater and the system was too deep to reach even educational access. The effects of government interventions on educational inequalities are investigated, on the one hand, in terms of possible benefits, and, on the other hand, the limitations of them are shown. The framework just described, among other things, serves to illustrate the imperative of policy changes and evidence-based methods to ensure that equal access to education for everyone is to be attained. Encouragements for further research by research teams include scrutiny of the existing structures, the dynamism and trends of the socio-economic policies, and the effectiveness of these in beating educational inequalities. On the negative side, the operation involves the unavoidable problem of a dynamic educational environment but at the same time, it helps to broaden the horizons

of policymakers, educators, and researchers to draw a strategy for making education accessible and inclusive in Mumbai and beyond.

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List of Abbreviations

CA: Capability Approach

CBPR: Community-Based Participatory Research

GDP: Gross domestic product

NEP: New Education Policy

NGO: Non-Governmental Organizations

NSSO: National Sample Survey Office

SES: Socioeconomic Status

Chapter 1: INTRODUCTION

1.1 Research Background

Among the quickest developing countries in the world, India is a main monetary powerhouse. Aspirants from all over the world have been flocking to India now not just because of its wealthy background and lifestyle, but also due to its schooling. The truth is that there are hundreds of educational establishments providing specialized publications that individuals could pick from, and students will be capable of locating the proper college or college for personal training desires (Beniwal, 2024). There was a revolutionary change in education in India after it became an independent political entity and education spread to a much broader and broader segment of society. Currently, the academic device in contemporary society ambition to encompass as many inexperienced persons as possible into the academic system (Spiel, 2018). Singh, (2011)Several profound challenges have been added to nature, values, and additionally the price of higher schooling in India over the past long time due to the twenty-first century. S.Jayalakshmi, (2024)It isn't any secret that the price of Academic Education is on the rise in India as a result of the upward thrust in inflation, training costs, auxiliary prices, and an ever-increasing demand for specialized publications(Table 2). Due to those factors, it will become an increasingly number of hard for people from economically disadvantaged backgrounds to pursue better education as a result of them. As a result, this phenomenon exacerbates the prevailing disparities in academic attainment and widens the gap between privileged organizations and people who can be marginalized (Baidya, 2020).

Moreover, it is widely recognized that education is a fundamental human right and an important determinant of socioeconomic progress. Li, (2013)there has been a steady

increase in the cost of education in India over the past few years, creating financial barriers for many families, especially in higher education, where expenses have skyrocketed, presenting challenges for students and their families. Due to regional disparities and different levels of development in India, the cost of education varies across states. In Maharashtra (Mumbai), one of the most populous states, the average annual tuition fee for undergraduate courses ranges from INR 10,000/- to INR 60,000/-, depending on the discipline and institution. As a result of rising education costs, inequality has increased, disadvantaged groups are unable to access education, and families are experiencing financial stress (Education for India, 2023). Nijman, (2011) In addition, Mumbai is a microcosm of the wider academic inequities affecting India, as it's by far one of the maximum populous and economically colorful cities in the United States of America. Therefore, it turns imperative that we observe the impact of rising schooling expenses on Mumbai's decrease-income groups, elucidating the socioeconomic implications and exploring ability solutions to lowering the obstacles to getting entry to and attainment of education for marginalized groups (Chudgar, 2023). Figure 1 below shows the Rising Cost of Higher Education in India

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Costs are expected to increase 10% every year

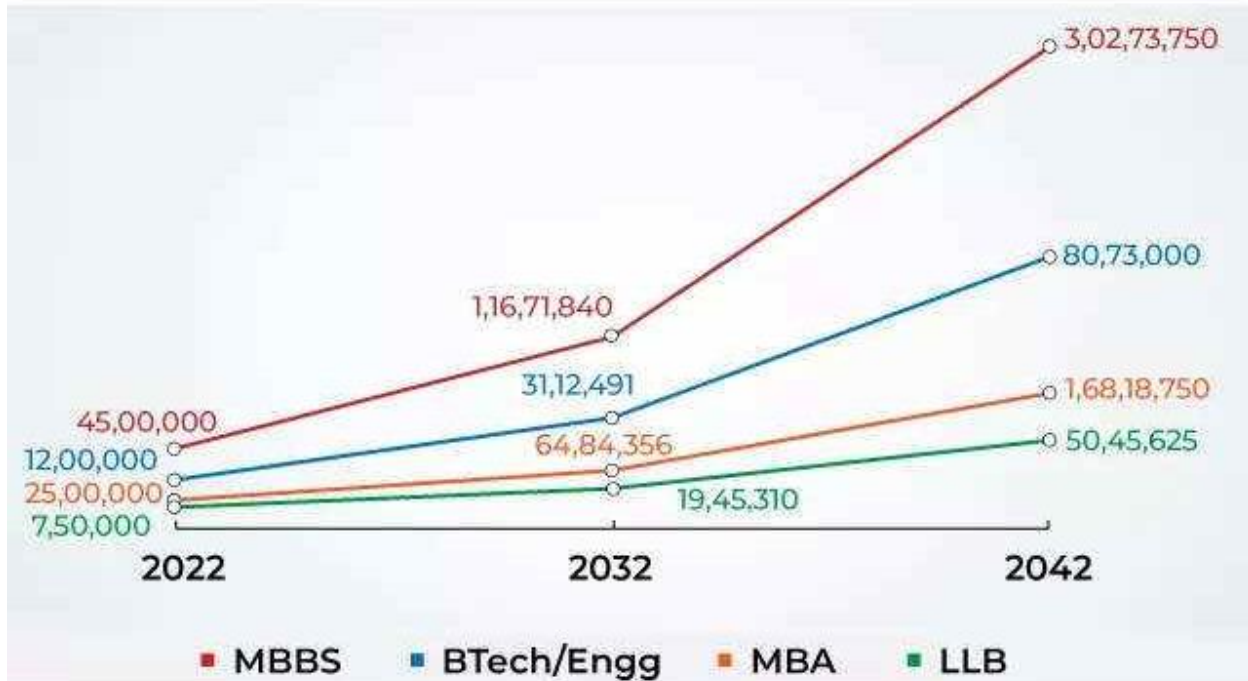


Figure 1: Cost of College Education in India

Source: (JC, 2022)

1.2 Problem Statement

It is a fact that, despite the constitutional mandate that every kid below the age of 14 has the right to free and compulsory education, the fact paints a completely one-of-a-kind picture, mainly for economically deprived populations who live in city facilities like Mumbai. The relentless increase in the rate of educational education has exacerbated existing disparities, perpetuating a cycle of tutorial exclusion and socio-financial marginalization by taking advantage of present disparities. Mumbai's decrease-profits families are disproportionately stressed with the aid of the financial burden of financing their kids' schooling, and often hotel to precarious measures or even abandon their children's instructional opportunities altogether because of the financial stress (Editor, 2021). Several essential questions need to be addressed concerning the accessibility, affordability, and inclusivity of training in Mumbai, particularly for those from marginalized backgrounds. Consequently, the main goal of this dissertation is to examine comprehensively the impact of the growing charges of educational schooling

on people from decrease-income backgrounds in Mumbai as well as its socio-financial implications and to become aware of techniques for tackling this pressing issue inside the context of India's academic system.

1.3 Research Aim

This research aims to investigate the impact of rising educational costs on lower-income individuals in India and propose interventions to mitigate them.

1.4 Research Objectives

- To Analyze the current landscape of Indian academic education costs
- To find out what socioeconomic factors affect access to and affordability of education
- To Identify challenges faced by individuals from lower-income backgrounds in accessing and completing higher education

1.5 Research Questions

- How is the cost of academic education in India changing across different levels and types of institutions?
- Which socio-economic factors significantly affect access and affordability of education among Indians from low-income backgrounds?
- How do individuals from lower-income backgrounds find it difficult to access and complete higher education in India?

1.6 Significance of Study

This study is pertinent to lower-profit backgrounds in Mumbai, India, as it examines the problematic nexus between escalating instructional schooling prices and their profound effect. Against a backdrop of fast urbanization and monetary increase, Mumbai is a microcosm of the challenges faced by economically marginalized people whilst navigating the educational landscape. In addition to revealing the obstacles hindering instructional right of entry, the research also explores the complex interplay between socio-financial elements shaping academic results. Whether policymakers, educational institutions, or civil society actors take observation of the findings of this study, their implications are huge. To mitigate disparities in educational access and sell inclusion, they provide actionable insights to inform proof-based total policy interventions. Furthermore, the study also empowers low-income group

communities to endorse his or her rights and desires inside the academic machine by way of amplifying their voices and reports. Academically, this study contributes to a deeper expertise of socio-financial determinants of tutorial equity, enriching theoretical frameworks and guiding destiny scholarship. As a result of its alignment with broader efforts to enhance social justice and create an extra-equitable academic landscape that fosters opportunities for all individuals, regardless of their socio-monetary history, this examination transcends disciplinary boundaries.

1.7 Brief Research Methodology

A descriptive study design is used in this examination to assess present-day educational schooling fees in India and to pick out socioeconomic factors that have an effect on access to schooling amongst people from lower-income backgrounds. The motive of this layout is to recognize developments and patterns within present records, imparting insights into how growing training fees affect marginalized populations at the same time as ensuring time and useful resource performance. To offer a comprehensive know-how of the difficulty, the study uses a Qualitative Research technique, which integrates quantitative and qualitative methods. A quantitative evaluation of secondary information on instructional training costs and socioeconomic factors may be conducted to discover tendencies and styles, even as qualitative strategies including interviews and case studies will provide perception into lived studies. Using scholarly reviews, instructional journals, and databases to get entry to a huge range of applicable data, the secondary facts collection technique is selected for its value-effectiveness and efficiency. To identify patterns, issues, and traits inside the effect of growing educational schooling fees on individuals from low-earnings backgrounds in India, the information accumulated from secondary resources could be systematically coded and categorized through the usage of Thematic Analysis. A deep and nuanced exploration of this problem may be performed through the use of this methodological approach, which aligns with the study's objective of expertise on the challenges marginalized populations face in accessing and affording education.

1.8 Structure of Dissertation

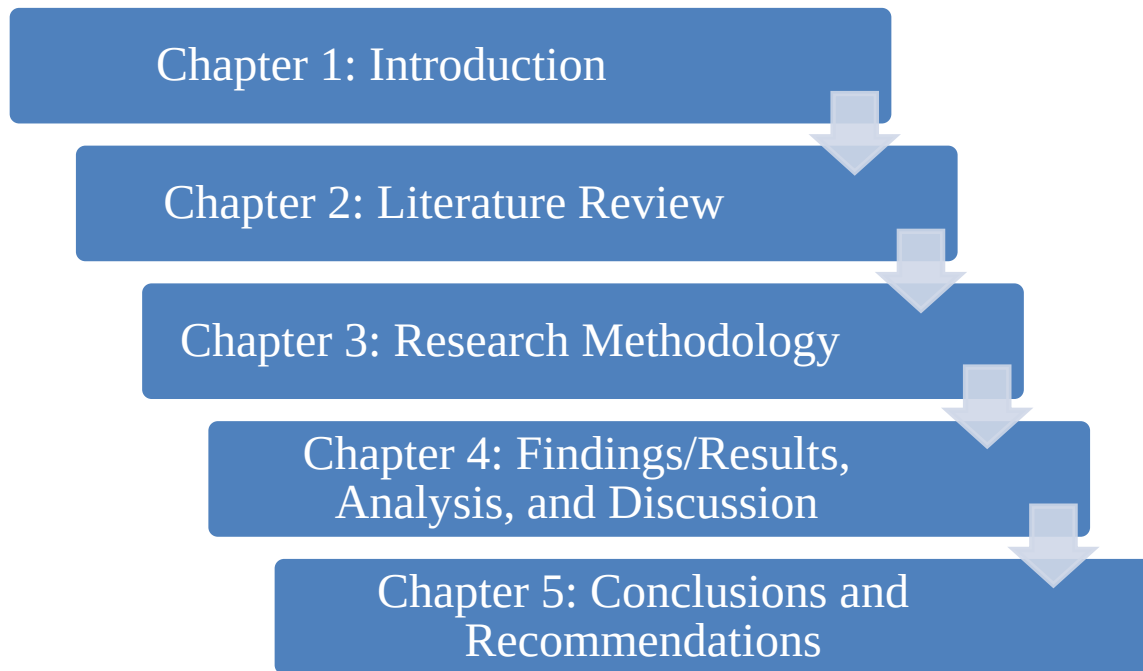


Figure 2: Research Structure

Source: Self-Created

Chapter 1: Introduction- A brief evaluation of the research topic, its significance, and the research questions is furnished in this chapter. The introduction chapter mainly discusses the background, context, and objectives of the study. Moreover, we can define the structure of the dissertation, so that readers recognize what to expect in future chapters.

Chapter 2: Literature Review- Throughout this bankruptcy, we will observe present scholarly literature related to the study's topic. To provide a theoretical foundation for the studies, applicable research, theories, and frameworks may be reviewed. In developing the study's methodology and contributing to the theoretical framework of the look at, gaps, debates, and tendencies within the literature may be diagnosed by way of synthesizing and analyzing previous research.

Chapter 3: Research Methodology- A description of the observed layout, methods, and approaches may be supplied on this bankruptcy. It could be justified why the chosen study's design aligns with the research goals, whether it's miles qualitative, quantitative, or combined methods. As a part of the study method, the information

collection techniques, sampling approach, and information analysis approaches can be described to ensure transparency and reliability.

Chapter 4: Findings/Results, Analysis, and Discussion- In this chapter, the findings of the research will be supplied, including quantitative facts, qualitative insights, or a mixture of the two. To perceive patterns, trends, and correlations in the data, the effects could be analyzed. The study will even discuss the implications of the findings about the research questions, theoretical framework, and present literature. The purpose of this chapter is to offer a comprehensive understanding of the study's results.

Chapter 5: Conclusions and Recommendations- A precis of the key findings will be discussed within the very last chapter, in conjunction with conclusions based on the analysis. An evaluation of the study's targets might be carried out, discussing how well they were met. Moreover, the findings might be used to advise future studies, coverage implications, and realistic interventions. Providing closure to the research journey as well as offering avenues for destiny exploration and application, the second chapter serves as the fruit of the dissertation.

Chapter 2: LITERATURE REVIEW

2.1 Introduction

To provide complete information on the theoretical and empirical panorama applicable to this study topic, this chapter critically evaluates scholarly literature applicable to the topic, aiming to provide an important evaluation of the present scholarly literature. It starts evolved by introducing the reason for this literature assessment, that is to

synthesize and analyze key studies, theories, and frameworks associated with the impact of growing educational training costs on decrease-profits backgrounds in Mumbai, India in phrases of the impact of academic schooling charges on students from decrease-profits backgrounds. The purpose of this chapter is to discover gaps, debates, and traits in the discipline by undertaking a scientific assessment of the literature, to be used to put the basis for the subsequent research technique and contribute to the theoretical framework of the study. The chapter additionally discusses the methodological approach used for the literature assessment, inclusive of the hunt strategies, selection criteria, and facts analysis techniques, which all contribute to ensuring the rigor and transparency of the process as a whole. In widespread, this chapter provides a solid theoretical framework that informs the following chapters inside the dissertation, in addition to presenting a valid theoretical basis for the layout and analysis of the research.

2.2 Overview of Academic Education Costs in India

According to an examination conducted using Education for India, (2023), schooling is extensively diagnosed as an essential human property and a key thing in socio-economic development. Considering the rising price of education in India, aspiring college students and their households are dealing with stressful conditions as a result of better education fees as shown in Table 1 in the following sections. As a result, higher education in India has led to an increase in prices, which includes undergraduate and postgraduate courses Choudhury, (2022). GER for 18-23-12 months-olds in better training changed to 27.1% in 2020-21. However, notwithstanding this development, many eligible college students nonetheless aren't capable of managing to pay for better training. Due to the excessive cost of schooling, creates strain and anxiety for mothers and fathers, making it tough for households to shop for different essentials (Harsolekar, 2023).

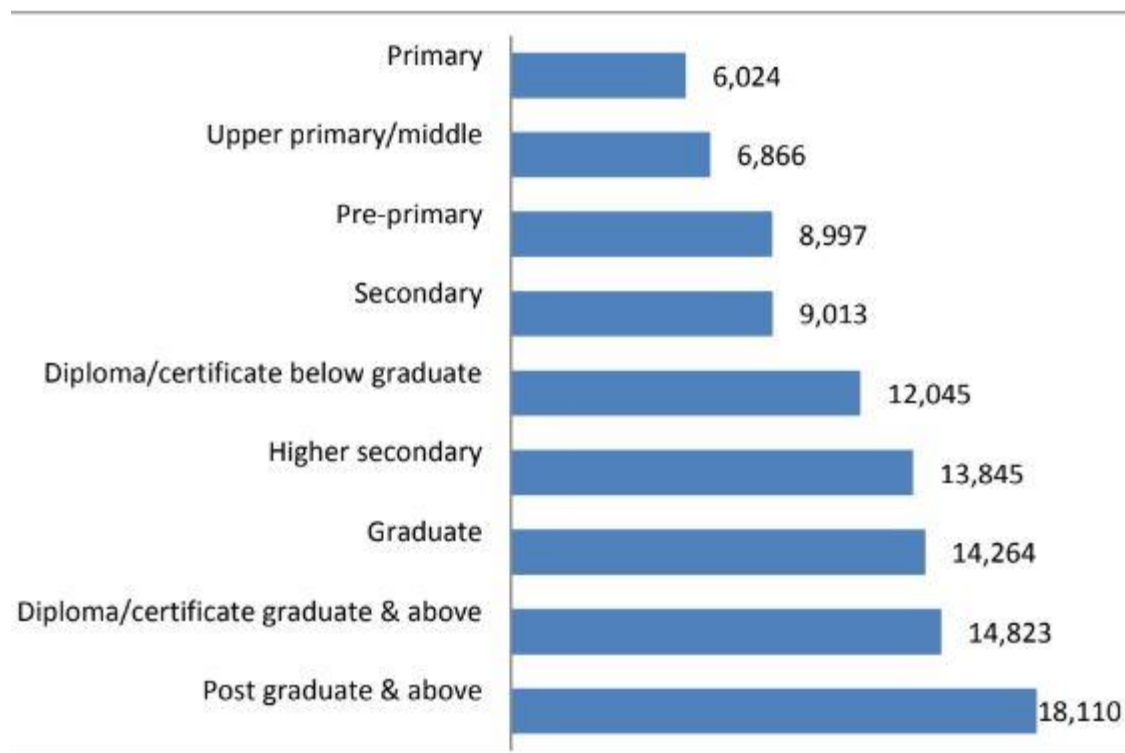


Figure 3: Overview of Education costs in India

Source: (Gupta, 2019)

2.3 Impact of Rising Academic Education Costs

According to another study conducted by Education for India, (2024), Recent years have seen a boom in the quantity of cash invested in education in India. An overall of Rs. 1.04 lakh crore became allocated to the education region using the government of India, which represents 2.9 percent of the country's GDP. The fashion of growing training spending is anticipated to maintain in the destiny. By 2030, the NEP 2020 objectives are to invest 6 percent of GDP in education. However, the excessive cost of education has widened the wealth gap. Children from wealthy families are more likely to it will afford a terrific schooling, whereas kids from low-earning families are more likely to be left in the back (Jangu, 2021). Moffatt, (2017)In rural areas and deprived organizations, the excessive value of schooling makes it hard for a few youngsters to attend faculty. From Table 2 we can see that, the high value of schooling traces to family budgets, making it difficult for households to store for other important prices, which makes dad and mom stressed and disturbed.

2.4 Socioeconomic Factors Influencing Access to Education

Similarly, Chandrasekhar (2020) reviews that Education has been one of the few factors contributing to Indian improvement in recent years. Cho, (2016) At the secondary college level, there has been a tremendous reduction in the gender hole in college enrollment and better schooling. "Household Social Consumption of Education in India" became the situation of the 75th Round of the NSSO's survey between July 2017 and June 2018 (Figure 4). As schooling elevated, families have been more and more pressured to pay for it, resulting in a state of affairs where schooling past secondary school may be unaffordable for a maximum operating human being (National Sample Survey Office, 2018).

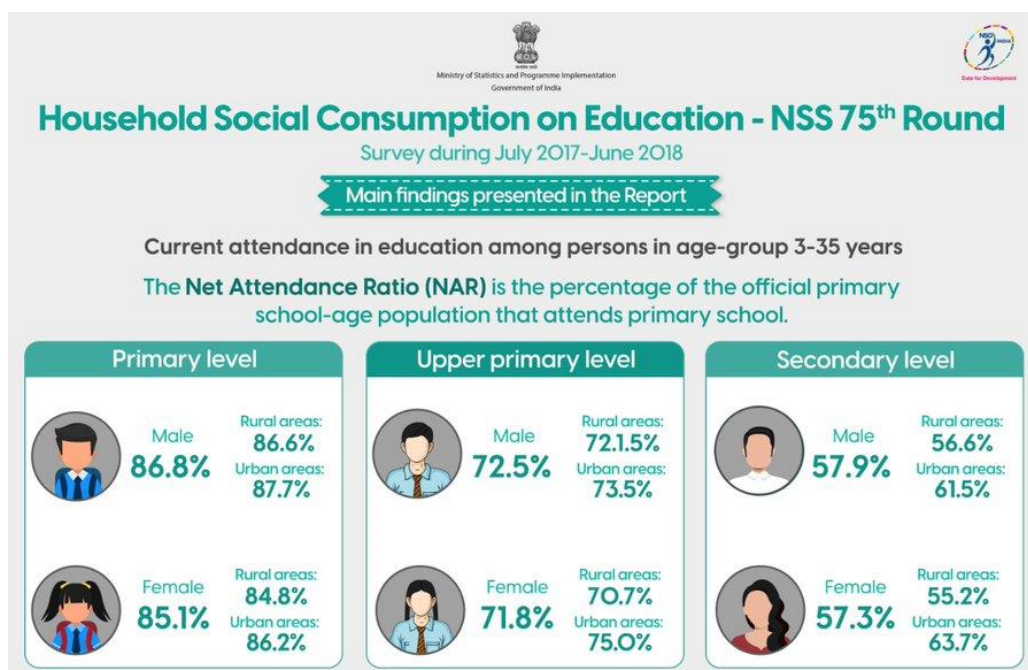


Figure 4: Household Consumption on Education

Source: (PMO India, 2020)

As per Rahman, et al., (2023) From a social, cultural, technological, economic, and usual countrywide angle, schooling is considered the most essential element in human resource improvement. Husaini, (2023). Many factors affect the exceptional of college student's education and outcomes in higher schooling. Some of these factors have restrained their capacity to achieve higher schooling, resulting in negative educational performance (Table 2). Social and economic situations are generally considered socio-monetary situations/factors. "Socioeconomic Status" (SES) refers to a person's relative

place in society in terms of family money, political electricity, instructional heritage, and expert prestige. In terms of pay, schooling, and career, it's far an aggregate degree of a character or circle of relatives' financial and social fame(Table 2). This listing additionally included data approximately social magnificence, monetary reputation, unemployment, ethnicity, homelessness, detainees, and refugees (Conger & Katherine J. Conger, 2010).

2.5 Government Policies Targeting Educational Inequities

Khan, (2023) Human rights consist of schooling, which is an effective tool for social mobility, financial growth, and well-being. Despite this, instructional inequalities remain a good-sized impediment to accomplishing equal opportunities for all. Education policy performs a substantial function in addressing these disparities. Price, (2021)To provide the best schooling to all students, governments and academic establishments ought to formulate and enforce effective regulations(Table 1). Olugbenga, (2022)It is feasible to slim the achievement hole and foster the same academic possibilities by imposing evidence-based policy interventions, together with targeting investment for deprived colleges, increasing early life education, enhancing trainer first-class, and supplying aid offerings for prone students. Moreover, table 2 shows that Singh, (2023) stated that The NEP (New Education Policy) programs in 1968 and 1986 were concerned with equality in education which focused on guaranteeing educational access for all. Francisco, (2020)In 1968, the first program set the way for defining the new academic doctrine, and in 1986 the second one reached the idea that it is necessary to implement special educational programs.

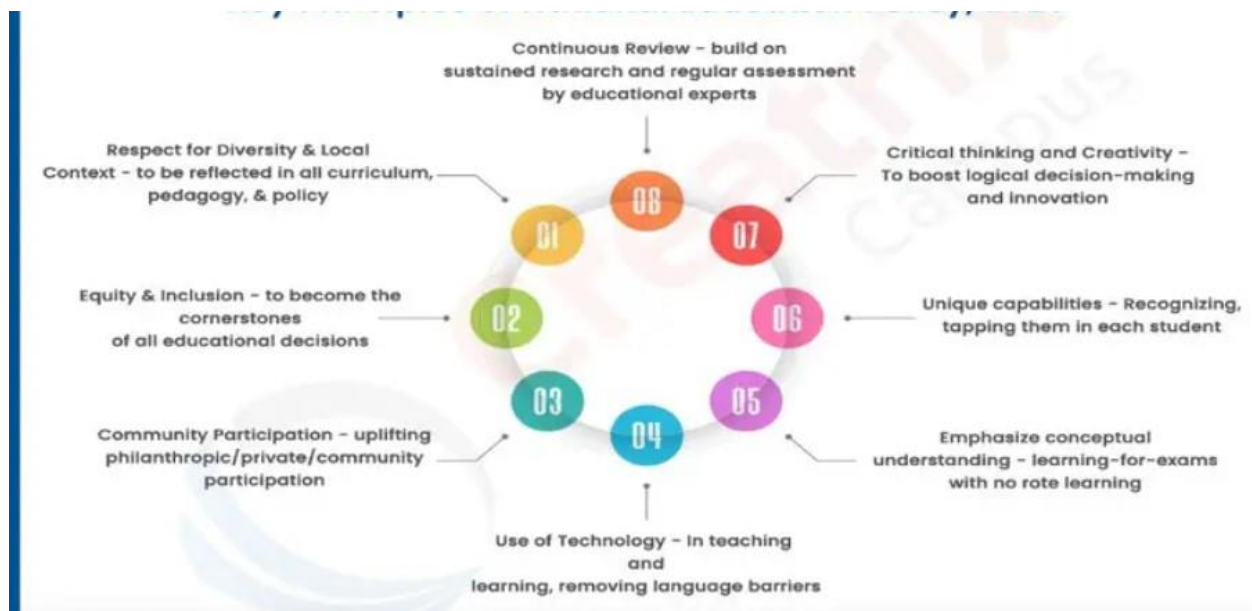


Figure 5: Policies towards inequality

Source: (Singh, 2023)

2.6 Rising Education Costs in India: A Conceptual Framework

As per Hiral, (2021) now, in an average family, everything is locked into a commitment with piles of cash, i.e. children's education costs. Motkuri, (2024) In India, education expenditure reckoned as one of the fastest-rising expenditure items in most households raises too much worry for parents (Table 2). Today private universities of the new age have set up themselves in the market charging up to 5 lakhs to 11 lakh rupees per annum, such as Ashoka, Jindal & Manipal for undergraduate courses. Skipping the past, in the next few years, the cost of an education is likely to increase. Hence, timely planning and evidence-oriented steps have to be taken by individuals to save the funds for the child's education so that this deficiency will not be an obstacle to their higher education. Engineering has a cost of around Rs 12 lakh at present which is for a three-year engineering course. In 10 years from now (i.e., 2031), it is anticipated that the cost will be approximately Rs 31 lakhs. By twenty-nine years from now, individuals will

spend Rs 61 thousand on the same thing. The expenditure towards an MBBS degree is around 50 lakh rupees whereas the four-year course cycle comes up with the program cost of Rs 40 lakh. According to the amount mentioned in the illustration: by 2038 it would be Rs 2.53 crore that you could get an MBB degree.

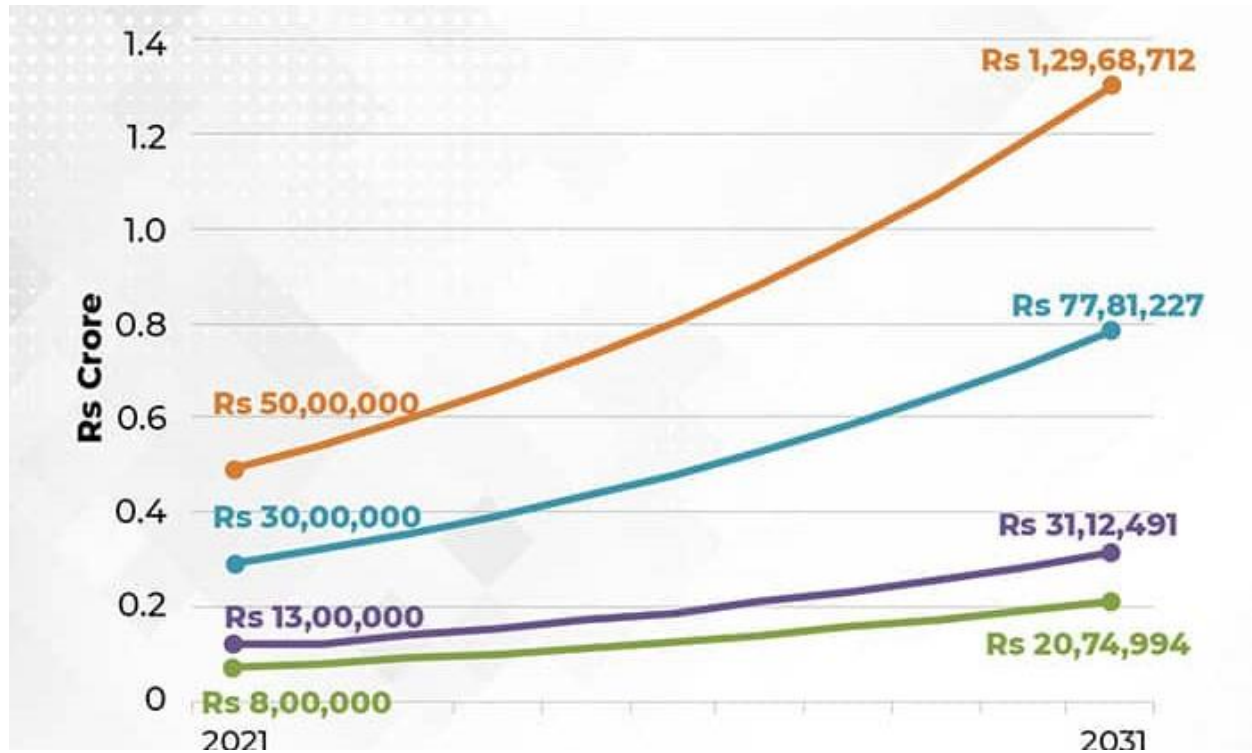


Figure 6: Rising Education cost in India

Source: (Hiral, 2021)

Human Capital Theory

As Kukreja, (2018) states, schooling and training play an essential position in economic fulfillment. Askari, (2021) Education, talent improvement, and training make people more capable of contributing to economic increase and societal development. Considering the growing prices of training in India, the Human Capital Theory shows that an awesome education performs a vital role in figuring out people's possibilities. Gillies, (2015) As a result, lower-profit people can also avoid accruing human capital, perpetuating socioeconomic disparities. From both Tables 1 and 2 we can observe that Murray (2023) to deal with the demanding situations marginalized companies face,

understanding the influences of growing education fees is crucial via the lens of Human Capital Theory.

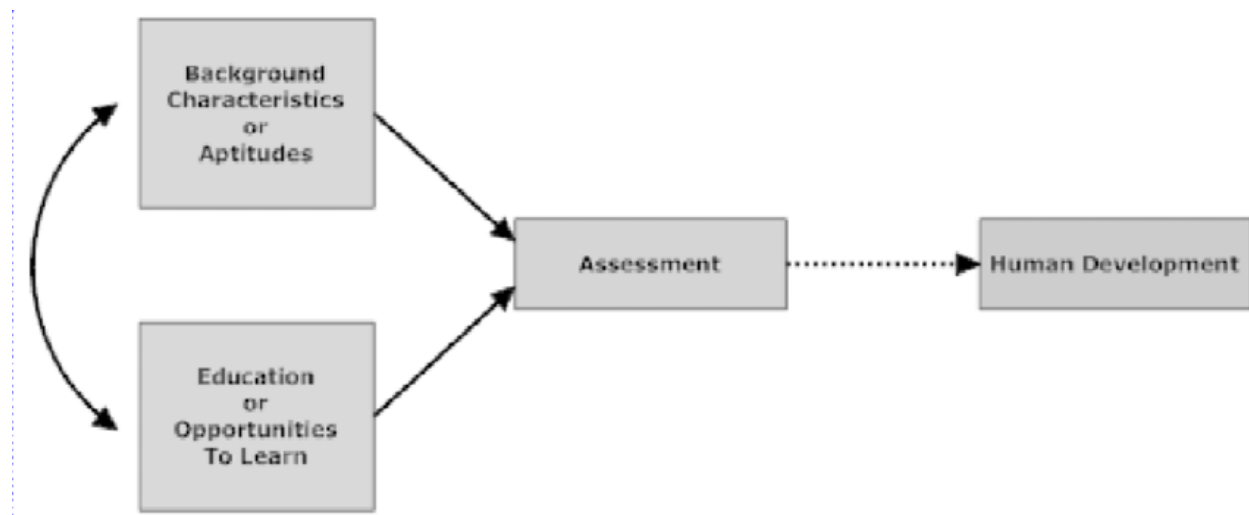


Figure 7: Human Capital Theory in Education

Source: (Reed & Wolniak, 2015)

Capability Approach Theory

As per Murray, (2023) The CA (Capability Approach) emphasizes the availabilities and freedom for individuals to be and to do as they see it worth or consider it to be good or desirable (Opportunities they have). It is a non-economic standpoint, put forward by Thomas Aquinas, which measures human flourishing as the standard for the fulfillment of individuals while not taking the economic benefits into account (Walker & Unterhalter, 2021).

The Capability Approach was advanced by Amartya Sen and Martha Nussbaum in 2024 to observe human development and well-being. Walker & Unterhalter, (2021) In comparison to traditional economic theories, which emphasize wealth and profits as signs of welfare, the Capability Approach emphasizes people's abilities to lead fun lives. Rather than simply assessing admission to education, the Capability Approach emphasizes the possibilities and freedoms it offers (Table 1 below). Robeyns & Ingrid, (2020) It involves selecting academic paths that meet one's aspirations, developing essential questioning capabilities, engaging in meaningful social interactions, and the end a flourishing life. Thus, escalating training charges in India can also limit individuals' abilities and constrain their probabilities of flourishing because of the

Capability Approach. Table 2 discussed in the following sections shows that the Capability Approach gives a framework for knowledge of how growing schooling prices affect people's well-being and popular improvement, instead of in reality contemplating schooling as an input for monetary productivity Ahmad, (2023)

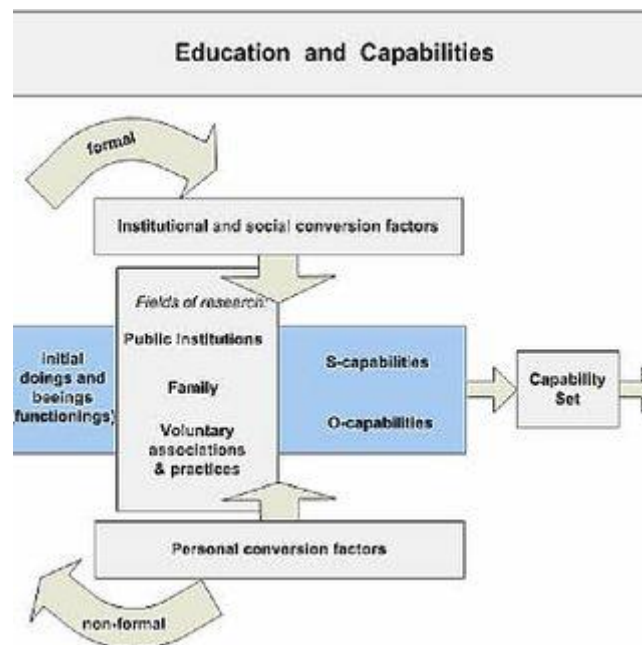


Figure 8: Capability Approach

Source: (Otto, 2016)

2.7 Conclusion

The literature evaluation chapter concludes by supplying a complete evaluation of the theoretical and empirical landscape related to rising academic training costs in Mumbai, India for decreased-income households. In this chapter, key studies, theories, and frameworks were synthesized via a vital assessment of current scholarly literature. Reviewing trends in educational education prices in India, socio-monetary elements influencing get right of entry to education, and government guidelines focused on schooling fairness have shed light on the impact of escalating education costs. To provide a conceptual framework for expertise on the consequences of growing training expenses on individuals' well-being and possibilities, theoretical frameworks together with the Human Capital Theory and Capability Approach have also been tested. Overall,

the literature review chapter contributes to the layout and evaluation of the future chapters of the dissertation by way of providing a stable theoretical foundation. The motive of this chapter is to set the basis for the research method and make a contribution to the theoretical framework of the have a look at via identifying gaps, debates, and trends within the discipline.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Overview of Chapter

In this chapter, I delve into the methodological framework to analyze the impact of growing educational expenses on Low-income group individuals in Mumbai. This study uses qualitative techniques to offer complete expertise on the socio-economic elements influencing academic right of entry and affordability. Through a descriptive studies design, we analyze existing records resources, including educational journals, authorities reports, institutional information, and online sources, to uncover developments, styles, and disparities in the academic panorama. Thematic analysis is employed to systematically become aware of and interpret key issues and styles within the amassed facts, dropping light on the lived studies and perspectives of marginalized groups. Ethical considerations are paramount in the course of the research method, ensuring integrity, confidentiality, and appreciation for contributors' rights. By using a rigorous methodological framework, this research aims to contribute meaningful insight to the discourse on instructional equity and social justice in Mumbai.

3.2 Research Philosophies and Assumptions

The positivist research philosophy is adopted in this study to gain the goal of carrying out a systematic evaluation of existing statistics on the way to help us explore developments and styles in academic expenses amongst lower-profit individuals in Mumbai as well as socioeconomic elements that affect entry to training (Park, 2019). Considering the reality that positivism emphasizes empirical commentary and objective analysis of observable phenomena, it's far nicely perfect for the venture of examining statistics gathered from various secondary sources, together with authorities'

reviews, instructional research, and institutional data. According to a positivist technique, the research aims to ensure the reliability and validity of its findings using that specializes in measurable and observable elements of the research topic, thereby ensuring the reliability and validity of its findings (Golafshan, 2020). As a result of this philosophy, the researcher is capable of becoming aware of causal relationships between variables, quantifying key elements, and generalizing findings throughout specific populations or contexts. Furthermore, adopting a positivist philosophy enables to decrease researcher bias by way of prioritizing objectivity within the procedure of statistics analysis, growing the credibility and rigor of the findings of the research (Park, 2019). In preferred, positivistic research philosophy gives a scientific framework for the evaluation of secondary facts this is capable of offering valuable insight into the complex dynamics of educational accessibility. Moreover, it also provides affordability in Mumbai's lower-profit groups using supplying a scientific framework for carrying out a goal analysis of secondary data.

However, for this study, a positivist approach to research is adopted that is based on the following assumptions:

Objectivity of Data: For the analysis to be conducted, it's far assumed that the secondary information available for this study is reliable. As a result, it can be assumed that the information collected using authority companies, establishments of higher learning, and different legit sources are derived from rigorous methodologies, hence making sure of their validity.

Determinism: The study also assumes that there are causal relationships among educational costs, socioeconomic elements, and the provision of education (Park, 2019).

Reflexivity and Positionality: However, the research is made to determine how the research studies technique is designed and how qualitative data is slightly refined, so the study adopts a reflexive approach. In academic reflexivity, personal awareness of

the biases and preconceived notions of the researchers is held to be one of the aspects that make the researcher aware of themselves and their role in the process of the study.

Subjectivity and Contextuality: It is assumed that data are always subjective and context-certain, reflecting the various sociocultural contexts in which they have been amassed, and as a result, they can be a problem to an extensive variety of interpretations (Park, 2019). The study acknowledges that the interpretations of qualitative facts are strongly influenced by the aid of the researcher's attitude, in addition to the social and cultural context in which the data became gathered and analyzed.

3.3 Research Design and Justification

In this study, a Descriptive Design is used as radical research of the cutting-edge reputation of Educational Expenses in India. This research design aims to analyze the socioeconomic elements that impact admission to educational institutions among lower-earning individuals in Mumbai, in particular (Aggarwal, 2019). As a result of the fact that descriptive research gives an in-depth portrait of winning conditions, traits, and styles when it comes to academic expenditure, enrollment fees, and the availability of monetary useful resources, it's far chosen for its capability to provide an in-depth fact of these situations, trends, and styles. Moreover, the Descriptive design of the study permits a based exploration of the multifaceted aspects of instructional entry to and affordability through gathering and analyzing present statistics sources, such as government reviews, academic studies, and institutional records, by systematic series and analysis (Aggarwal, 2019).

There are plenty of socio-economic variables that can be investigated within the framework of this study, which include earnings levels, household demographics, employment reputation, and admission to academic resources. With the help of this design, the study ambitions to pick out the limitations and challenges that marginalized communities in Mumbai face in looking to get admission to better educational institutions (Doyle, 2020). Furthermore, the descriptive studies layout facilitates the

generation of evidence-based total insights which can guide coverage interventions, institutional practices, and network-based total tasks that goal to promote educational fairness and social inclusion, in addition to the improvement of evidence-primarily based insights. By leveraging difficulty-to-be-had facts and specializing in descriptive evaluation, the study aims to contribute to a deeper expertise of the dynamics surrounding academic charges and get the right of entry, to make more knowledgeable and equitable rules and practices for Mumbai's academic device.

Justification of Research Design

For this study, a descriptive studies design is selected because of its ability to offer a comprehensive description of the modern-day academic panorama in India, concentrating in particular on the lower-profits groups of Mumbai. This study's design allows for systematic data and analysis, as a consequence permitting it to discover developments, styles, and socioeconomic factors influencing educational right of entry and affordability all through the direction of the study. In this study, we look at current datasets including government reviews, academic research, and institutional statistics so that we can advantage perception into the winning conditions and demanding situations faced using marginalized organizations in gaining access to first-class education through the examination of current data.

Furthermore, the descriptive method helps impart a dependent framework for exploring numerous socioeconomic variables, which facilitates an extra understanding of the obstacles and disparities that are present in the current Education system (Singh, 2023). In the future, the findings generated through this design could have the ability to tell coverage interventions and institutional practices geared toward promoting instructional fairness and social inclusion in Mumbai via providing proof-based totally policy interventions. In addition, the accessibility and feasibility of a descriptive research design make it a realistic choice for this study permitting researchers to make use of comfortably available facts to offer significant insights into the subject being investigated (Doyle, 2020). Overall, the descriptive studies layout aligns with the examiner's targets and presents a strong framework for analyzing the complexities surrounding instructional costs and getting the right of entry, leading to projects that are

aimed toward fostering equitable academic possibilities across the metropolis of Mumbai for all people.

3.4 Research Approach

To discover the effect of rising education Costs on lower-income group people in Mumbai, a Qualitative Research approach is employed in this study because the number one methodological approach for this research. To gain wealth and better insights into the multifaceted dynamics of education access and affordability among marginalized communities, qualitative studies are chosen (Tenny & Brannan, 2022). Moreover, this design is due to its inherent ability to delve deeply into the subjective studies, views, and behaviors of people. Moreover, Using the qualitative research layout, the research looks at objectives to perceive the underlying socio-economic factors, cultural impacts, and systemic boundaries. Moreover, this research approach makes contributions to the disparity in instructional possibilities within Mumbai's lower-income segments by supplying an in-intensity evaluation of socio-economic elements, cultural effects, and systemic limitations. To capture the various variety of experiences and narratives surrounding the academic right of entry and affordability, the look utilizes loads of study techniques, including interviews, focus companies, and report analysis.

In addition, there is no doubt that the qualitative approach is one of the effective tools for understanding the complex interplay of contextual factors that affect individuals' educational journeys, mainly the ones associated with financial constraints, familial responsibilities, and societal expectancies (Hoover, 2021). As a result of immersing themselves within the lived realities of examine participants, the researchers can benefit a deeper information on the challenges and possibilities that lower-profits people face in having access to educational training. Further, qualitative studies permit the look to reply to rising subject matters and discover unanticipated avenues of inquiry due to the power and adaptableness of information series and evaluation.

Taking into the qualitative research approach used in the current study, the investigation could be broadened on how rising educational costs could affect lower-income individuals in Mumbai profoundly. This study aims to give valuable insights, which will be the rationale for policymaking on the part of the authorities and the execution of community-based programs targeted at achieving social justice and educational equity for marginalized communities through the incorporation of perspectives and experiences of the affected community.

Justification of Research Approach

Depth of Understanding: It is through qualitative research that we can provide deeper information about the lived experiences, views, and behaviors of decrease-earnings people in Mumbai regarding academic access and affordability (Hoover, 2021). Through techniques that include reading the previous carried out case research provide the information associated with education and how low earnings group faces problems in obtaining Education. This intimate interaction gives researchers wealthy and better insights that pass past surface-stage observations, allowing researchers to increase a comprehensive knowledge of the complex factors influencing instructional possibilities in the network that influence educational possibilities.

Contextualization: The socioeconomic panorama of Mumbai is marked through a huge range of cultural, economic, and geographical elements, that have an impact on how individuals research. Researchers who behavior qualitative studies can contextualize these factors by way of delving into the particular social contexts, ancient backgrounds, and neighborhood cultural norms that might be accepted within a community so that it will contextualize these factors. Having expertise in the specific socio-cultural dynamics at play, researchers can better apprehend how those contextual factors intersect and affect a person get admission to Educational Institutions, supplying a deeper know-how of the wider structural inequalities that exist throughout society.

Subjective Insights: There is a robust emphasis on qualitative techniques for analyzing instructional fees and getting the right of entry from the perspective of the participants within the study. This approach helps the researcher to capture the numerous views, values, and beliefs that individuals keep regarding schooling via their perspectives,

values, and ideals. In this way, the findings of the study are superior by using the intensity (Arianne Teherani, 2015).

Policy Implications: The empirical findings of this qualitative study have considerable implications for the development of coverage interventions, institutional practices, as well as network-based initiatives aimed at selling instructional equity and social justice in Mumbai. To expand precious insights into the systemic boundaries and structural inequalities that perpetuate educational disparities, qualitative studies can region a robust emphasis on the voices and stories of marginalized communities (Arianne Teherani, 2015). Policymakers, educators, and network stakeholders can use those insights in growing regulations and programs that cope with the precise needs and challenges faced with the aid of lower-profit individuals in gaining access to first-class education more inclusively and responsively.

Holistic Understanding: Using qualitative research, we will gain a holistic expertise of the complicated interaction of things influencing educational admission and affordability among people from low-profit backgrounds. By exploring the multifaceted dimensions of the research phenomenon, inclusive of social, financial, cultural, and institutional factors, qualitative research gives a complete analysis of the structural inequalities and systemic barriers that impact academic opportunities inside the network via exploring those factors. As a result of attaining this holistic knowledge, researchers can pick out root causes, patterns of inequality, as well as capacity factors of intervention, thereby contributing to greater equitable and sustainable instructional structures (Arianne Teherani, 2015).

3.5 Data Collection

To conduct this study Secondary Sources of Data Collection are used. These sources include:

Academic Journals: For conducting this study various Journals articles have been used. To accumulate peer-reviewed scholarly articles, research papers, and studies that relate to the educational fees, access, and socioeconomic factors that affect lower-profit individuals in Mumbai, I conducted big searches in academic databases inclusive of PubMed, JSTOR, and Google Scholar (Hiller, 2022). The studies and evaluations furnished in those instructional journals contribute to our information on the complexities

of educational inequalities and the way they affect lower-income groups via in-depth analyses, empirical evidence, and theoretical frameworks.

Government Reports: Analyzing reputable reports from authorities' agencies along with the Ministry of Education, local educational departments, and statistical agencies to reap statistics about expenditures on schooling, enrolment quotes, and coverage projects inside the academic institutions. As a result of these reviews, we can benefit from precious insights into authorities' interventions, investment allocations, and educational reforms, all aimed at enhancing educational effects for low-profit populations in Mumbai by addressing disparities in instructional affordability and getting entry (Rita J. Wickham, 2019).

Websites and Online Sources: Examining credible websites, educational portals, and online databases to accumulate records on educational regulations, packages, and initiatives that apply to the study so that it will expand an extra comprehensive study plan. Some websites can be posted with the aid of government corporations, non-income groups, and academic studies institutes that incorporate reports, policy briefs, and information units that relate to instructional fairness, access, and affordability in Mumbai. On the other hand, those sources offer updated statistics and several perspectives on the socio-monetary elements that affect the academic possibilities for marginalized communities then again (Hiller, 2022).

By using a diverse range of statistics series methods, the study ambitions to accumulate comprehensive and reliable statistics on the impact of growing educational charges on lower-income individuals in Mumbai.

Justification for Data Collection Methods

The selection of data collection methods is justified by the specific nature of this study which mainly involves working with secondary data sources to assess how this trend of rising educational costs affects the socially vulnerable studies among students in Mumbai. The extent of a literature review is to polish all available information from sources such as the internet and secondary data and consequently give a complete discussion of a given topic. This method aims to exploit the integration of existing information to form sensible outputs about the economic moving factors regarding educational access and affordability while improving the deployment of resources

and the efficacy of research. Furthermore, the utilization of secondary sources serves another purpose as it enables the examination of a large amount of information from varied sources which in turn improves the credibility and dependability of the results of the study (Rita J. Wickham, 2019).

3.6 Data Analysis Method

For study analysis, a thematic analysis method is employed to systematically become aware of, examine, and interpret styles or issues within the gathered data. Thematic evaluation is a flexible and widely used qualitative method that allows for the exploration of complicated phenomena by identifying recurring patterns of that means throughout the dataset (Kiger, 2020).

Thematic Analysis Process

1) **Data Familiarization:** There is a need to familiarize oneself with the data gathered from various sources, which includes instructional journals, authorities reports, institutional statistics, and online assets, as the first step in amassing records.

2)**Coding:** To pick out significant pieces of information on the subject of the study's targets, the facts will then be systematically coded. Identifying key thoughts, standards, patterns, and traits inside the facts is one of the steps concerned with categorizing and labeling segments of the facts (Kiger, 2020).

3) **Theme Development:** A theme will be shaped once the initial coding has been completed via grouping related codes collectively to form overarching patterns or standards in the dataset as soon as the initial coding has been finished. As part of this system, it's miles important to discover similarities and variations between unique codes in addition to relationships between them (Kiger, 2020). These issues need to be coherent, distinct, and relevant to the research targets, reflecting the underlying meanings and interpretations embedded within the data.

4) **Data Interpretation:** Finally, the data will be interpreted about the wider research context, theoretical frameworks, and current literature. This includes reading the

importance of each topic, exploring its implications, and drawing conclusions based on the findings (Kiger, 2020).

Justification for Thematic Analysis

Overall, Thematic analysis is properly appropriate for this study as it offers a powerful and systematic manner of analyzing qualitative facts systematically and rigorously. Moreover, this analysis also bears in mind the exploration of complicated socio-economic phenomena associated with instructional get entry and affordability among Mumbai's low-earnings citizens. This examination intends to unravel the underlying meanings, styles, and relationships embedded inside the records by the thematic evaluation. Researchers can also benefit from this technique because of its flexibility and adaptability, permitting them to seize an extensive variety of themes and perspectives that can be present inside the data set (Kiger, 2020). Overall, thematic evaluation serves as a robust methodological device for the era of meaningful and actionable findings that may be used to inform proof-based interventions and coverage guidelines aimed toward reducing instructional inequalities in Mumbai.

3.7 Ethical Considerations

Research conducted with ethical concerns is vital which will gain the pleasant consequences, particularly in sensitive conditions, inclusive of instructional accessibility and affordability amongst decrease-income businesses. Ethical consideration is frequently involved with ensuring the integrity of the gathering and analysis of facts, in addition to the responsible utilization of present information sources as part of ethical considerations (Fleming, 2018). The pleasant way to accomplish that is to stick to moral recommendations for getting access to and making use of secondary statistics, to make sure the right quotation and attribution, as well as to avoid any misrepresentation or manipulation of data at all times. Additionally, moral concerns might also encompass respecting the highbrow belonging rights of authors and companies whose work is covered within the examination (Fleming, 2018). In addition to ensuring that after reporting findings, the consequences stay personal and anonymous, so that the confidentiality of people or establishments worried about the records assets is covered.

It is critical to note that, as a preferred rule, moral behavior in secondary research includes adhering to ideas of educational integrity, transparency, and respect for the rights and contributions of authentic authors and data Providers (Fleming, 2018).

3.8 Summary of Chapter

In the end, the methodological framework mentioned in this chapter offers a sturdy method for investigating the effect of rising instructional prices on decrease-profits individuals in Mumbai. By employing a Qualitative approach and a descriptive studies design, this study ensures a comprehensive analysis of the socioeconomic factors influencing educational admission and affordability. The thematic analysis serves as a treasured device for systematically identifying and deciphering styles inside the amassed statistics, supplying insights into the practical studies and views of marginalized communities. Ethical considerations are upheld during the study process to protect the integrity and confidentiality of the data. Overall, the methodological chapter of this study lays the basis for generating significant insights and contributing to the discourse on instructional fairness and social justice in Mumbai

CHAPTER 4: FINDINGS / RESULTS, ANALYSIS AND DISCUSSION

4.1 Overview of Chapter

The purpose of this chapter is to present findings, analysis, and discussions concerning the impact of growing educational charges on lower-income individuals in Mumbai when it comes to the thematic areas recognized in their literature review. It is the objective of this chapter to provide a complete evaluation of the key findings that have been derived from the present literature, in addition to examining the consequences of growing instructional costs on entry to training, socio-financial disparities, and authorities' policies. With the help of thematic analysis, the chapter explores the main relation between rising academic expenses and their socio-monetary results, drawing new insights from theoretical frameworks along with the Human Capital Theory and Capability Approach to identify these causal relationships. Furthermore, the chapter aims to synthesize empirical proof and theoretical perspectives to examine the demanding situations faced using low-earnings communities about gaining access to first-class training and to endorse capability strategies for addressing instructional inequities by combining empirical proof and theoretical perspectives.

4.2 Presentation of Findings

Table 1: Presentation of Literature Findings

Sr. No.	Author	Year	Title	Keywords or Key Themes
1	Education for India	2023	Overview of Education Costs in India	Rising education costs, Socioeconomic impact, Access to education
2	Gupta	2019	Overview of Education Costs in India	Education expenditure, Higher education, Economic impact
3	Education for India	2024	Impact of Rising Academic Education	Educational funding, Wealth gap, financial stress

			Costs	
4	Chandrasekhar	2020	Socio-economic Factors Influencing Access to Education	Household consumption, educational disparities, Socioeconomic status
5	Rahman et al.	2023	Socio-economic Factors Influencing Access to Education	Social and economic conditions, educational performance, Socioeconomic status
6	Khan	2023	Government Policies Targeting Educational Inequities	Education policy, educational disparities, Government interventions
7	Singh	2023	Government Policies Targeting Educational Inequities	New Education Policy, Equality in education, Policy programs
8	Hiral	2021	Rising Education Costs in India: A Conceptual Framework	Education expenditure, Future projections, financial planning
9	Kukreja	2018	Human Capital Theory	Education and training, Economic success, Socioeconomic disparities
10	Murray	2023	Capability Approach Theory	Human development, Well-being, Non-economic perspective
11	Walker & Unterhalter	2021	Capability Approach Theory	Human flourishing, educational opportunities, social well-being
12	Harsolekar	2023	Overview of Education Costs in India	Higher education costs, Family stress, Financial planning
13	Jango	2021	Impact of Rising Academic Education Costs	Education spending, Wealth disparity, Access to education
14	National Sample Survey Office	2018	Socio-economic Factors Influencing Access to Education	Household consumption, Educational opportunities, Socioeconomic status
15	Conger & Katherine J. Conger	2010	Socio-economic Factors Influencing Access to Education	Socioeconomic status, Educational outcomes, Social mobility
16	PMO India	2020	Socio-economic Factors Influencing Access to Education	Household consumption, Education expenditure, Socioeconomic disparities
17	Otto	2016	Capability Approach Theory	Human development, Educational opportunities, Well-being
18	Reed & Wolniak	2015	Human Capital Theory	Education investment, Economic growth,

				Socioeconomic development
19	Sharma et al.	2022	Challenges of Educational Affordability for Lower-Income Groups in Mumbai	Educational affordability, Socioeconomic factors, Access to education
20	Beniwal	2024	Education in India: A Historical Perspective	Historical overview, Evolution of education in India
21	Rita J. Wickham	2019	Government Policies Targeting Educational Inequities	Education policy, Educational reforms, Government interventions
22	Olugbenga	2022	Government Policies Targeting Educational Inequities	Education policy, Equal opportunities, Policy interventions
23	Francisco	2020	Government Policies Targeting Educational Inequities	Educational equality, Special educational programs, Policy initiatives
24	Ahmad	2023	Capability Approach Theory	Human development, Well-being, Socioeconomic factors
25	Robeyns & Ingrid	2020	Capability Approach Theory	Human flourishing, Education opportunities, Well-being
26	Askari	2021	Human Capital Theory	Education and training, Economic success, Socioeconomic disparities
27	Gillies	2015	Human Capital Theory	Education investment, Economic growth, Socioeconomic development
28	Nijman	2011	Impact of Rising Academic Education Costs	Education expenditure, Wealth disparity, Access to education
29	Editor	2021	Overview of Education Costs in India	Higher education costs, Family stress, Financial planning
30	Baidya	2020	Overview of Education Costs in India	Rising education costs, Socioeconomic impact, Access to education
31	Jayalakshmi	2024	Overview of Education Costs in India	Rising education costs, Socioeconomic impact, Access to education
32	Li	2013	Impact of Rising Academic Education Costs	Rising education costs, Financial barriers, Socioeconomic progress
33	Singh	2011	Impact of Rising Academic Education Costs	Rising education costs, Economic challenges, Socioeconomic implications
34	Moffatt	2017	Impact of Rising	Rising education costs,

			Academic Education Costs	Wealth gap, Financial stress
35	Cho	2016	Socio-economic Factors Influencing Access to Education	Household consumption, educational disparities, Socioeconomic status
36	Husaini	2023	Socio-economic Factors Influencing Access to Education	Social and economic conditions, educational performance, Socioeconomic status
37	Khan	2023	Government Policies Targeting Educational Inequities	Education policy, educational disparities, Government interventions
38	Price	2021	Government Policies Targeting Educational Inequities	Education policy, Educational disparities, Government interventions
39	Singh	2023	Government Policies Targeting Educational Inequities	New Education Policy, Equality in education, Policy programs
40	Jango	2021	Impact of Rising Academic Education Costs	Education spending, Wealth disparity, Access to education
41	Francisco	2020	Government Policies Targeting Educational Inequities	Educational equality, Special educational programs, Policy initiatives
42	Hiral	2021	Rising Education Costs in India: A Conceptual Framework	Education expenditure, Future projections, Financial planning
43	Motkuri	2024	Rising Education Costs in India: A Conceptual Framework	Education expenditure, Financial stress, Financial planning
44	Otto	2016	Capability Approach Theory	Human development, Educational opportunities, Well-being
45	Murray	2023	Capability Approach Theory	Human development, Well-being, Non-economic perspective
46	Reed & Wolniak	2015	Human Capital Theory	Education investment, Economic growth, Socioeconomic development
47	Sharma et al.	2022	Challenges of Educational Affordability for Lower-Income Groups in Mumbai	Educational affordability, Socioeconomic factors, Access to education
48	Beniwal	2024	Education in India: A Historical Perspective	Historical overview, Evolution of education in India
49	Kukreja	2018	Human Capital Theory	Education and training, Economic success,

				Socioeconomic disparities
50	Murray	2023	Capability Approach Theory	Human development, Well-being, Non-economic perspective

Table 1: Presentation of Literature Findings

Impact of Rising Educational Costs: As the literature suggests, the escalating price of education is having a profound impact on lower-income families, mainly on people with youngsters. Due to the truth that instructional prices preserve to upward thrust, households from economically disadvantaged backgrounds are finding it increasingly harder to afford critical educational expenses, which include lesson prices, textbooks, uniforms, and transportation(Jangu, 2021). As we navigate the daunting challenge of financing our children's training amidst competing financial duties and economic strain, many families locate themselves managing giant financial pressure and uncertainty. As a result, parents often revel in an exquisite deal of strain and anxiety during this time, as they worry approximately their capability to offer their children the educational possibilities, they deserve due to this monetary burden. In addition, as the fee of training continues to upward, households may be compelled to make hard picks, consisting of prioritizing training over different important needs, or even skipping higher schooling altogether due to monetary constraints (Moffatt, 2017).

Socioeconomic Factors Influencing Access to Education: Throughout the literature, socioeconomic popularity has emerged as an important determinant of affordability and admission to schooling. Individuals and families with low incomes face some systemic obstacles that restrict their capability to get admission to pleasant schooling (Cho, 2016). It is crucial to be aware that these obstacles consist of insufficient financial resources to cover academic costs, restricted entry to academic infrastructure and assets, and disparities in educational possibilities based on socioeconomic status. Low-earnings individuals, as a result, often locate themselves trapped in cycles of poverty and inequity, with restrained opportunities for social mobility and monetary advancement (Chandrasekhar, 2020). There is a growing frame of literature that emphasizes the want for focused interventions and help mechanisms to cope with these

systemic inequities and make certain equal access to training for all individuals no matter their socioeconomic heritage.

Government Policies Targeting Educational Inequities: It is beyond any doubt that government interventions have a lot to do with educational disparities and bring social justice to education. To bring about a democratic education system that makes it possible for poor people and minorities to get an education and afford it at the same time, different kinds of policies are brought into operation (Khan, 2023). This group adopts policies such as targeting a certain amount of schools with funding and scholarship programs, affirmative actions, and initiatives of high-quality education programs in underprivileged areas using some policies designed for that purpose. In the first place, it is essential that these interventions may play a vital role in leveling the educational playing field but obstacles still exist which has to be overcome as far as the sustaining and implementation of these programs is concerned (Price, 2021). Anyhow Several factors that may blockade the governmental actions and bring them more effective in decreasing educational inequality, bureaucratic inefficiency, inadequate funding, and lack of control are among them.

Theoretical Frameworks: In light of rising academic prices, theoretical frameworks which include the Human Capital Theory and the Capability Approach provide valuable insights into the wider implications of those charges. In the Human Capital Theory, it is suggested that Education performs an essential function in improving the productivity and financial boom of individuals (Hiral, 2021). As a result of this theory, investments in schooling lead to the buildup of human capital, which in flip results in a better stage of monetary development and societal well-being in society as an entire. The Capability Approach, but, emphasizes the significance of people's talents beyond economic issues as a way to lead fulfilling lives in place of focusing often on economic factors (Murray, 2023). The framework may be visible as an illustration of the multifaceted nature of instructional outcomes, emphasizing the significance of not only getting admission to schooling but also the possibilities and freedoms that it offers individuals to pursue their desires and aspirations. It is using integrating those theoretical views that the literature emphasizes the complexity and the necessity of holistic strategies for you to cope with educational inequities in an ideal way (Murray, 2023).

Mainly, the results of the study show us intricate problems and a multitude of complications around which the rising costs of education in Mumbai are being centered and, what is more, how it influences people with lower incomes in the city. It is necessary to declare the policy reform urgently that implies system change without exception, because everyone, irrespective of their background, deserves the same standard of education (Murray, 2023).

4.3 Analysis of Results

Thematic Analysis of Findings: Impact of Rising Educational Costs on Lower-Income Individuals

Authors	Themes/Codes	Findings of Study
Education for India (2023)	Financial Strain and Stress	No doubt escalating instructional prices region widespread monetary traces on lower-income families, which in turn contributes to extended stress and tension between mother and father. Gupta(2019) also agrees that Tuition prices, textbooks, uniforms, and transportation fees are some of the critical academic fees that families find it tough to have enough money for, in particular for the center class (Education for India, 2023).
	Systemic Barriers to Access	There are socioeconomic disparities that bring about unequal admission to instructional sources and opportunities that perpetuate cycles of poverty and inequality because of socioeconomic disparities. Chandrasekhar(2020) also views that in addition, low-profit families lack admission to the best educational infrastructure, which limits their possibilities for social mobility and financial advancement in their destiny (Chandrasekhar, 2020).
	Government Policies and	The government can boost the accessibility and affordability of education for low-income individuals

	Interventions	using interventions like the aim to salvage disadvantaged schools and scholarship programs (Kukreja, 2018) Nevertheless, the policies also have their problems that do exist. Khan (2023) agrees that these are red tape in the bureaucracy and inadequate funds allocated to the government department thus hampering the implementation of the policies and also making them less effective.
	Theoretical Perspectives	Theoretical frameworks together with the Human Capital Theory and the Capability Approach provide insights into the wider implications of growing educational fees from a theoretical attitude. Kukreja (2018), the Human Capital Theory emphasizes the importance of schooling for enhancing a man or woman's productivity and monetary growth Murray,(2023), even as the Capability Approach emphasizes that people's capabilities to stay gratifying lives past monetary issues are equally crucial.
Education for India (2024)	Financial Strain and Stress	Harsolekar(2023) argues that despite elevated authorities spending on education, growing academic prices have contributed to a widening wealth hole, making it even more difficult for low-income households to come up with the money for fine education for their kids. Jango, (2021)There isn't any doubt that the high price of training traces family budgets, inflicting anxiety and strain among parents as a result
	Systemic Barriers to Access	Conger & Katherine J. Conger, (2010)The amount of money spent on education is perhaps the strongest factor behind the educational underprivileged both in

		rural areas and poor communities which makes it one of the significant factors for disparities in educational access (Education for India, 2024). It is very many children who are not attending school due to a shortage of fees and therefore their chances of learning the basics and doing well in the future are very low(Education for India, 2024).
Chandrasekhar (2020)	Socioeconomic Factors Influencing Access	Chandrasekhar, (2020).A lot of people in economically poor families care about education as it is the main means to improve their socioeconomic situation, but social-economic inequalities let these individuals get access only up to the university level and that is all. Financial limitations are what often preclude most working citizens from getting a higher education, in turn creating an educational inequality loop (Chandrasekhar, 2020).
Rahman et al. (2023)	Socioeconomic Factors Influencing Access	Rahman et al. (2023)Socioeconomic status (SES) has been repeatedly proven to be one of the most essential determinants of the outcome of whether educational success is achieved or not. In this case, it is hard for individuals from low SES groups to apply to a university successfully (Rahman, et al., 2023). Consequently, uneven classes, financial status, and access to resources serve as determining factors as to how educational achievements and performances have been influenced.
Khan (2023)	Government Policies and	Khan (2023)This ability to move up in society as well as for individual well-being is achieved through human

	Interventions	rights that involve the right to education. Sharma et al.,(2022) also agree that certainly, if the government opts for active measures that are aimed at narrowing the achievement gap and promoting the use of equal educational opportunities for all qualified students, Beniwal,(2024)it has to strengthen disadvantaged schools' funding and provide the possibility to improve the level of teacher qualification.
Kukreja (2018)	Theoretical Perspectives	Kukreja,(2018)however, based on Human Capital theory, it should be pointed out that education is one of the main elements, which because of that importance, leads to higher levels of economic development. Reed & Wolniak,(2025) People of the lower income strata often feel barricaded while trying to acquire human capital which thus, feeds back into the issue of socioeconomic capitalism in the community (Kukreja, 2018).
		Murray(2023)as a part of the Capability Approach, the multiple outcomes of education are being put on the pedestal, describing how an individual is capable enough to lead a life full of achievements beyond economic difficulties. Walker & Unterhalter (2021)Tuitions are getting more expensive nowadays than most individuals afford, which is a better example of the breadth of educational disparities, thereby, it stands to reason enough to be concerned about the whole nation of education equity through adopting a systematic policy(Murray,2023)

Table 2: Analysis of Findings

Overall, this tabular analysis provides a categorical data overview based on themes, which have been structured using a thematic analysis technique. It presents an abstract theme common among various studies and the outcomes of these concerning the effect of educational cost growth seen in sectors dominated by the lower-income population.

4.4 Discussion of Results

To provide a coherent evaluation of the effect of growing academic costs on lower-profit individuals in Mumbai, we offer a complete dialogue of the study's findings that efficiently integrates the findings with the existing literature. Efforts to assess the effect of escalating expenses on the circle of relative's budget and parental well-being in decrease-income families are consistent with beyond research demonstrating the destructive outcomes of escalating instructional prices on own family finances and parental well-being (Amauchi, 2021). Accordingly, these findings align with a broader literature on socioeconomic disparities and academic entry, which emphasizes the correlation between socioeconomic reputes and educational consequences, in addition to the hyperlink between profits and education. Moreover, the identification of systemic obstacles to access, which include insufficient infrastructure and restrained resources, reinforces present research on structural elements contributing to unequal educational effects and opportunities as properly (Cabral-Gouveia, 2023). As a result of these findings, it is obvious that marginalized communities face chronic challenges in accessing high-quality education and navigating academic systems which can be characterized by inequities.

Moreover, the evaluation of government regulations and interventions indicates that the trouble of addressing educational inequities is a complicated one due to the complexities related to those policies and interventions. While various policy projects aim to enhance schooling access and affordability for people with decreased incomes, demanding situations keep on about the implementation and effectiveness of such initiatives. Throughout this research, we are aligning our discussion with the preceding literature on training policy and reform, which emphasizes the need for proof-based totally techniques to sell educational equity. Moreover, analyzing theoretical perspectives, which include the Human Capital Theory and Capability Approach, provides a deeper understanding of the broader implications of growing educational

charges while thinking about several theoretical views (Murray, 2024). It is essential to notice that the dialogue enriches our expertise in the complex dynamics underlying instructional inequities by situating the findings within theoretical frameworks and emphasizing that socioeconomic elements intersect with instructional consequences in a meaningful way.

In sum, the discussion module looks into the impact of financial discrimination with the help of a literature review, critical examination of research findings, and researchers' conclusions concerning possible solutions to the problem. This contribution is thus building on the previous scholarly literature by operationalizing the studied chunk of the complicated puzzle of the emerging education-cost barrier for needy people in Mumbai. Within the framework of Mumbai's educational scene, the results of this study are going to be one of the important components guiding the directions in future research and designing policy interventions shortly, which will be expensive for ensuring equal rights to education and social justice (Choudhury, 2022).

4.5 Main Findings

Economic inequality in Mumbai is also apparent with college costs rising for low-income households forcing them to pay exorbitant amounts to cover expenses related to tuition fees, textbooks, clothing, and transportation. As a result, parents experience extreme pressure and anxiety since they worry about their ability to afford the education of their children. It can also mean that families will be forced to forego an item that is important for economic development to ensure their children can receive an education or that families neglect education and forego college due to lack of funds (Askari, 2021).

In addition, Socioeconomic background has a critical role to play in establishing access to education. Poor people reside in poverty-stricken areas where they do not have access to tuition fees preventing them from getting quality education as well as lack of schools and disadvantages in education systems. Here are several factors that create cycles of poverty and inequality, decreasing people's access to opportunities for social and economic mobility. Closing these gaps is challenging, but it is necessary to establish policies and mechanisms that will enable schools to expand access to education to students from all socioeconomic backgrounds (Choudhury, et al., 2023)

Also, findings of data analysis show that demonstrates that Government interventions are vital to combat inequalities in education and increase accessibility to education. Scholarships, funding programs, and initiatives for quality education in underdeveloped areas may be among the policies drawn for increasing the access and affordability of such groups to education. It is important to note that policies that aim at improving environmental conservation may face challenges such as bureaucratic red tape or lack of adequate funding. Conceptual theories like the Human Capital Theory and the Capability Approach provide a good theoretical basis for looking into the broader economic effects of educational costs (Murray, 2024). The human capital theory emphasizes the economic value of investing in education while the capability approach focuses on the ability of any individual to live a well-rounded present life beyond economic gains. Combining these theories can assist in explaining the challenges of undoing educational inequalities and designing general systems of policy changes (Gillies, 2015).

4.6 Summary of Chapter

Overall, this study focuses on the extent of higher education costs bearing on the lower-middle-class residents of Mumbai. Findings of the thematic analysis of the literature pointed out main themes including financial pressure and stress that is exposed to the families that are on lower income levels. Moreover, this chapter also provides the systemic challenges of access to education, policies and interventions by the government, and theoretical views on educational inequities for families who depend on a low income. This directly reflected the fact that the findings of the research tied in with the existing literature, which asserts that the disadvantaged population groups, when it comes to education opportunities and utilization of the education systems, face persistent challenges that are mainly due to the heavy disadvantages of the education systems around the world. Through the amalgamation of empirical studies with theoretical structures, the discussions educated our audience both intellectually and also provided future focus points and aimed at policymaking which have social justice and equity as the goals in Mumbai.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of main findings

The journey through this dissertation is not less insightful as the mixed fabric that was revealed showed complex processes that accompanied rising tertiary education costs and their role in the lower-income population of Mumbai City, India. The primary goal behind this research is the exhibition of the difficulties faced by families of lower economic standing in getting sufficient education in this time of ballooning expense. An in-depth synthesis of literature and experiential study of existing evidence has helped identify the specific facts regarding the complexities of educational accessibility and affordability in Mumbai. These provide a complete framework for the social-economic landscape in this city. First of all, financial hardship and distress emerge over these less affluent families as they try to sell their impossible task of affording tertiary education. High tuition fees and the purchase of textbooks, uniforms, and transportation create additional burdens on already constrained budgets to provide educational opportunities for their children with inequities being just one example of these socio-economic inequities and the perpetuation of poverty. The astronomical rise in educational costs has gone a step aside in parents are now bearing the brunt of making the difficult decision which involves the dream of an academic future and the expense of basic needs.

Thus, flourishing and deepening systemic issues related not only to socioeconomic injustice but also to educational inequities will represent monumental challenges. A shortage of the learning environment and lack of needed facilities and possibilities continue to form the vicious circle of disadvantage broken only at the moment when a lower-income individual discovers that they are excluded from the educational process. Beyond socio-economic status, education overtakes as the most distinct factor in an individual's ability to attain school achievement, as more underprivileged groups are faced with institutional discrimination and lack of access to resources.

Among these problems, government policies and interventions are the first things to be regarded in shaping the educational system. For example, college funding programs, financial assistance projects, and the support of low-income schools are steps towards lowering the financial pressures and increasing the education prospects for

underprivileged neighborhoods. While the establishment of welfare programs has provided a safety net for families in need, inefficiencies within the bureaucracy, inconsistent funding, and a lack of targeted intervention compromised the effectiveness of these programs, resulting in many families' oversight and neglect. Furthermore, the study finds that to close such educational disparities, an urgent and comprehensive policy reform about addressing socio-economic inequality in Mumbai is a need of the hour. Targeted financial support programs must be increased and made more effective through public financial regulation to ensure equitable education access for everyone. The other side of the coin is the role of governmental funding, where they should in repose focus on improvements in building infrastructure and provision of teaching and education capabilities. To make sure that the funds reached the target recipient promptly, an efficient and transparent policy implementation played a vital role, and streamlining bureaucratic processes was another crucial step. This press briefing, in summary, portrays the necessity of a concerted and comprehensive solution to solve social and economic issues around Mumbai's high educational costs and accessibility. Through the empowerment of evidence-based interventions, community involvement, and reforms in policies, we can strive for a true truly inclusive, and equal system that covers everyone.

5.2 Conclusion based on the research questions

The research, which is focused on the changing landscape of academic fee structure, uncovered a consistent growth pattern across various educational institutions, including colleges and universities. Since undergraduate and postgraduate programs, tuition and relatively accumulating expenses have been highly increased and have subsequently put financial pressure on students and their families, especially low-income classes. Secondly, students face the socioeconomic factors that are affecting the access and affordability of education and show the complexity linking financial position and educational opportunities. Factors like home income, job status, and geographical place have emerged as major obstacles on the path to getting a good education since in differential these groups face more barriers to having access than the majority of society.

In addition, from the research that summarizes obstacles for the members of low-income level to obtain higher education is what we came to understand that this issue is one of several at the same time. The financial burden and disadvantages like the lack of support systems and constraints in accessing resources represent tremendous obstacles to educational attainment, thus, this leads to unequal and poverty-ridden societies. Therefore, this research shows the implementation of pointed initiatives and policies is a must to address the educational inequities dilemma in the system in India. By focusing on equitable access, streamlining bureaucratic processes, and allocating sufficient resources to identify all the marginalized communities in our education system, we can work towards making a system that is accessible to all so that it can give more chances to the children of our country to achieve what they want to for their better tomorrow. Those responsible from governmental sectors, academia, and civil society shall keep an effective collaboration in place to create road maps for educational equity as a way of fighting social injustice and keeping no one behind on account of the financial restrictions.

5.3 Recommendation

Practical Recommendations:

- **Expand Scholarship Programs:** More scholarship programs should be created for below-average household income students by both civil and governmental organizations. These scholarships are not only supposed to fund tuition, but also other expenses like textbooks, commuting, and accommodation should be covered as well thus relieving not only students but also their families of financial burden (Alam, 2020).
- **Enhance Financial Aid Services:** Educational institutions should restructure their financial aid services, to render these services tailored to address the needs of economically deprived students. One example would be the introduction of financial literacy programs, as well as the provision of low-interest loans and emergency funds targeting all students who encounter unexpected financial events (Arsyianti, 2016).
- **Strengthen Community Partnerships:** Coordinate with the local community organizations, businesses, and philanthropic foundations so that you can

establish a support network of students who are from community margins. These collaborations can offer students show that they have been teachers, work as interns, and supply funds for them to overcome financial barriers that hinder their education (Mishra, 2023).

- **Streamline Bureaucratic Processes:** Government bodies that make it their purview to grant scholarships and other financial support should simplify bureaucratic procedures to accelerate fund transfer and timely disbursements (Tasleem, 2023). Streamlining application processes that are less complex and reduce administrative barriers will aid us in getting financial aid systems to be easily accessible and effective as well.

Theoretical Recommendations:

- **Embrace Holistic Approaches:** Policies and interventions shouldn't rely on curative means only; instead, they should adhere to systemic approaches that incorporate the intricacy of socioeconomic determinants that continue to shape educational inequity. Policy-making can also involve ending housing, health care, and employment inequalities, as these issues often stand in the way of children's success in education (Cabral-Gouveia, 2023).
- **Foster Research and Innovation:** Invest in research and innovation to find solutions based on the evidence for the better of education as a whole. Through encouragement of the interfiled cooperations and assisting experimental studies, government officials will be able to find and roll out the most successful academic equality measures (Aggarwal, 2023).
- **Promote Equity-Oriented Policies:** Represent the traditional communities in the campaign that support the establishment of equal situation-focused policies that target the needs of marginalized populations. This in turn includes such mechanisms as distribution of directed grants, adoption of practical programs, and legislative initiatives aimed at breaking discriminatory practices that are based on birth location or decision of the family.
- **Empower Student Voices:** Enlighten students of lower socio-economic standing to stake their claims in the decisions that impact their educational choices. Through the establishment of a student platform and lending an ear to

the views of individual learners, the authorities can make sure that the policies created and implemented are a response to the demands of those who are in a disadvantaged position regarding educational disparity (Wakelet, 2023).

Overall, recommendations derived from both practical action and theoretical ideas are crucial to deal with the complications low-income individuals of Mumbai are facing because of the rise in educational expenses. Engaging in positive change is possible, through the implementation of target-based support programs, advocating for equal-oriented policies, and supporting research and innovation, stakeholders can collaborate to build a more accessible, inclusive, and equality-conscious education system, where social mobility and economic opportunities are guaranteed for all.

5.4 Limitation of Research

This study can serve as evidence highlighting the effect of growing educational levels for the habitants with lower income, still, it is important to be aware of several limitations which restrict to having more holistic and applicable outcomes. Particularly, the rapidly changing factors of the socio-economic status as well as those of the policies of education remain the issue, making it difficult to measure inequality fully through time. The pace of the economy now fluctuates, and government policies and other initiatives also change over time, so the study results will cover a certain period and could be subject to economic or educational trends' changes and government approvals. In a similar order, the study's emphasis on Mumbai as a case study can be factored in as a barrier to the universal applicability of these findings to different regions due to their unique socio-cultural settings and economic economies. Divergent patterns of educational infrastructure, scores of evidence of the socioeconomic of students, and government support across different states and cities in India can lead to different access to education and affordability (Choudhury, et al., 2023).

Notwithstanding our attempts to utilize reliable sources like academic journals, reports from the government, and other authoritative sources; data accuracy and comprehensiveness will still vary, which might become a stumbling block in our concluding findings. In addition, the study might ignore case-specific factors that promote educational inclusion, such as cultural issues, support networks, and personal aspirations. These socio-cultural dynamics generate high complexity which is worth

going deeper to have a holistic understanding of the hurdles that may come to the poor in getting a quality education.

Moving further, the study also does not measure the uncertainty of external events or unpredictable factors that may come up and can disrupt the increase of cost and access to education. Frequently, economic ebbs, policy regulations, and unprecedented crises threaten the poor classes, opportunities to get an advanced degree, and widen the line of differences. Therefore, it is highly desirable to constantly keep track of and analyze these issues. Last but not least, researchers can unintentionally introduce their subjectivity and bias, even with the best intentions for staying objective. This can be reflected in data analysis and conclusion formation. The knowledge of such bias is required for the betterment of the situation and the safeguarding of the integrity of the data obtained. In sum, though this research adds rich information to the intricate web of the educational access problem and resource availability of Mumbai City, there is an obligation to admit the weaknesses and come up with solutions too. The research of the future will have its main focus on the problem of the gaps, complexity of the methodology, longitudinal outlook, and interdisciplinary study deepening our knowledge about equity in education regardless of socio-economic status.

5.5 Recommendation for Future Work

Future studies should include the following recommendations:

- **Exploring Technological Innovations:** Future research must focus on how breakthrough technologies such as web-based learning platforms, e-books, and education mobile apps used effectively can eliminate the cost and educational gap for poor students. Investigating the impact that usage-specific technologies have on the reduction of educational disparity and increase in acquiring knowledge would be of the highest value.
- **Assessing NGO Contributions:** The role of Non-Governmental Organizations (NGOs) and community-based organizations in solving the problem of attaining resources for education among underprivileged students needs to be assessed. The expected direction for future research would be to assess the effect of NGO programmers, public initiatives, and advocacy efforts that encourage

marginalized communities' stronger connections with education and fairer educational opportunities (Khan, 2023).

- **Understanding Cultural and Social Dynamics:** Future works should be devoted to the determination of whether cultural or social capital can make a difference in educational access and help in closing the educational gap of the lower-income populations. Digging into the part that family networks, community assets, and culture played in determining the magnitude of educational goals and eventual outcomes would give another dimension to the knowledge.
- **Comparative Policy Analysis:** Comparative policies and approaches to ensure education equality at either the national or regional levels could be of great value in this venture. In the future, the researchers can be tasked with assessing the effects of policies for instance tax-free education, voucher system for schools, or even financial aid meant for the underprivileged.
- **Longitudinal Educational Studies:** Longitudinal studies following the progress of students and linked to the financial strength of communities would help highlight important factors influencing academic success. It will be interesting to find out how social class, family background, educational lessons, and policy undertakings influence the school pathway of young pupils and continuing till college study and even beyond.
- **Intersectional Analyses:** In the upcoming investigations, researchers need to adopt intersectional methods, which are the ones that reveal how different strands of diversity combine to create educational inequities. Investigating ways in which race, gender, disability, and social class intersections come to create such hurdles as educational access and achievement is necessary given that they provide a broad perspective on the issue.
- **Evaluation of Financial Aid Programs:** The foregoing research is required to examine the effectiveness of financial aid programs aimed at meeting the educational demands of, and affordability for, lower-income students. Evaluating scholarship, aid, and loan impact on enrollment rates, retention, graduation rates, and socioeconomic mobility is a key point to study (Yang, 2011).

- **Community-Based Participatory Research (CBPR):** It would be necessary for future research to employ a community-based participatory action research approach for community representatives to participate in the research (Amauchi, 2021). Collaborative work with students, parents, educators, policymakers, and community leaders in co-creating action centered on local ecology would provide research projects that are efficacious and appropriate.

In short, researchers can then provide information that would solve the area of the challenges of educational access and affordability among the lower class by addressing the issues in future research. This in turn can make it possible for institutions to implement evidence-based interventions and education policies which are targeted at improving equity and inclusion in education.

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