

Management of Funds in Self-Financing Higher Education Institutions with Special Reference to Business Schools in Kerala

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Abstract

Education is an important index of human development. Along with economic growth and empowerment, it forms the core of every social and human development doctrines. Among various levels of education, higher education has a pervasive and influential impact on development. Higher education empowers the individual with necessary skills and competence for achieving important personal and social goals and thereby contributing to the social development. It is widely believed that the state of higher education in a country is an index of its future well-being. Education scenario in India is fast changing. In developing countries like ours, government is finding itself incapable to bear the responsibility of higher education as it is already facing acute dearth of resources. Universities and colleges are starved of funds as the support of Govt. is being reduced and grants are not being provided in time causing hardship to them. One of the easier options to overcome the financial crisis in the educational sector is to start self-financing courses. But this alternative is possible only for courses with high demand. Secondly, these courses further strengthen the numerous entry barriers to higher education existing already. Thirdly, the scope for self-financing educational institutions in Kerala is much more limited than for the country as a whole. Fourthly, these institutions cannot evolve as centers of excellence. But, however privatization of higher-level education especially in the field of professional and technical education like Medical, Engineering, Information Technology, Computer, Management, Teacher Education etc. has already commenced.

Keywords: human development, social development, financial crisis, self-financing courses, centre of excellence

Introduction

The history of development of education in Kerala during the last two centuries is quite illustrative. Early in the 19th century, western missionaries who came to Kerala established schools, which imparted religious as well as secular education. The first such school was established at Kottayam in the year 1819. In the same year, Ranu Gauri Parvathy Bhai of the erstwhile State of Travancore issued a royal proclamation declaring that imparting universal and free education was a responsibility of the state. Later, organizations of Christian, Nair, Ezhava and Muslim communities vied with one another in establishing education institutions. After the formation of the state of Kerala in 1956, successive Governments invested heavily in education by establishing institutions in the public sector and by subsidizing education imported through private schools and colleges. Under state patronage, the private aided system took strong roots in Kerala. In 2002, there were 12331 schools of which 4511 were Government schools (37%), 7320 private aided schools (59%) and 500 unaided schools (4%). The comparative figures for Arts and Science Colleges were as follows: Government -38, Private aided -148 and unaided -38.

The Private unaided sector made its presence in the educational scenario of the state only in the early nineties. But it has been steadily growing in strength year after year. This has been facilitated by the progressive withdrawal of Government from funding education and by the formulation of policies favouring private investment in the unaided sector. Kerala, which used to set apart a third of its budget on education in the eighties, has now reoriented its priorities. The budget allotment for education has come down heavily over the years from 37% in 1982-83 to 21% at present. In fact, the share of education in Kerala's Budget today is even below its share of 26% in the budget of Travancore -Cochin in 1954-55. The Govt. is now promoting a policy of disinvestments in education.

Objectives

- To study the problems of higher education sector due to financial difficulties.
- To ascertain the various sources of income of self-financing Business schools.
- To study the total quality management in higher education.
- To know whether they can impart quality education in a structured framework.

Action plans have been evolved for each state covering quality sustenance measures, university-college interaction, role of government and national agencies in enhancing quality of higher education, and quality enhancement according to the seven criteria:

- Curricular aspects;
- Teaching, learning, and evaluation;
- Research, consultancy, and extension;
- Infrastructure and learning resources;
- Student and management; and
- Healthy practices.

Tom Peters, discussing the pivotal role of the consumer in quality in thriving on chaos, argues that he perceived quality of a product or service of a business is the most important single factor affecting its performance. It is necessary to understand the difference between three of the important quality ideas.

- Quality Control
- Quality Assurance, and
- Total Quality

Quality Control is the oldest concept. It involves the detection and elimination of components or final products which are not up to the standard. It is an after-the-event process concerned with detecting and rejecting defective items. Inspection and testing are the most common methods of quality control.

Quality Assurance is the before-and-during event process. Quality is designed in to the process to attempt to ensure that the product or service is produced for a pre-determined specification. Simplify, quality assurance is a means of producing defect-and-fault-free product. The aim, in the words of Philip B Crosby, is Zero Defect.

Total Quality Management incorporates quality assurance, and extends and develops it. TQM is about creating a quality culture where the aim of every member of staff is to delight their customers and where the structure of their organization allows them to do so. Here the customer is the sovereign. It is an approach popularized by Peters and Waterman in "In Search of Excellence" and which has been a constant theme of Tom Peters' writings since.

These questions are equally applicable to the discussion of quality in education too.

What is the product of education?

Rather than answer this directly, it is more helpful to view education as service rather than a production line. Service quality characteristics are more difficult to define than those for physical products. The quality of the service is determined by the person delivering it and the person receiving it. Unlike production, there can be no absolute consistency or homogeneity in service delivery. The only meaningful performance indicators are those of customer satisfaction. Intangibles or soft measures are often as important to successes. "Soft indicators – Care, Courtesy, Concern, Friendliness, and Helpfulness are often uppermost in customers' mind".

Who are the customers?

To some educationalists 'customer' has a distinctly commercial tone which is not applicable to education. They [refer to use client instead. 'Stakeholder' is another term often used in this context. Others, a third view, reject all such languages and would rather stay with 'pupil/student'. The UNESCO Report defines the main objectives of higher education in four ways:

- Learning to know (tools of comprehension).
- Learning to do (to be able to interact with the environment).
- Learning to live with others (participates and cooperates with others in all human activity), and
- Learning to be (it being the essential way integrates with the previous three Process of learning).

What is Quality in Education?

The 21st century knowledge driven society has "Quality" as its defining element, in the same way as "Tradition" defined the ancient society, "Religion" defined society in the Middle Ages and "Reason" was the defining element of the 19th century modern society. Defining quality on education is difficult. Like freedom and justice, quality in education can be experienced, but cannot be defined. But, instead of philosophically stating, the quality parameters have been prescribed and the institutions of higher education are rated on the basis of their performance related to the quality parameters like examination results, students' employment after graduation, reputation of the institution based on external reports and so on. Though there may be different degrees or grades in quality, broadly it could, mean that quality is the difference between the average and the excellent. It is the difference between failure and success. Ensuring that all get the same kind of education ensures equity; using the right methodology ensures quality".

Quality in Higher Education

World over several definitions have been put forth on "quality in higher education". Quality is seen as a relative

concept satisfying priorities of different interest groups of beneficiaries. These beneficiaries are students, teachers, technical and administrative staff, parents, would –be employees, funding agencies and the society. In a manufacturing industry the input (the product) are pre-determined and the user needs to be assured of the quality of the product. However, in education, every element –the input, the process, and the output- is a human being and cannot, therefore, be dealt with such a simplistic approach. Ellis states that quality itself is a somewhat ambiguous term (in higher education) since it have connotations of both standards and excellence. Most of the debates on quality and end with synonym between “Quality” and “Excellence”. There is also a notion of quality as conformation to a standard o specification.

Can Quality of education be measured?

With quality being associated with a number of characteristics, many of which cannot be measured objectively, the task of judging the quality of education is highly complicated undertaking. Yet, it is definitely possible to distinguish good quality from bad quality and as is being already done in some western countries, quality in higher education can be measured in terms of certain parameters or performance indicators; like examination results, facilities available in the institution, participation in extra-curricular activities, prospects of employment, and higher studies and the like.

How improve quality of higher education?

The next question, and the relevant one to be answered is, How to improve quality of higher education? One of the answers to this question is that concepts adopted in the profit-centered business and industrial organizations can be adopted improve the standard in educational institutions too. The debated whether the ideas and methods relating to business and industrial or other profit making organizations are relevant to educational institutions which are service-oriented and not profit-oriented, is no longer of serious importance, as in several countries, there is a transfer of three industry-based concepts to educational management. It is in this context that he TQM is suggested a way to improve the quality of education imparted in the centers of higher learning.

To sum up, TQM implies:

- Serious concern for improving quality “at all levels”.
- Giving utmost importance for the customers’ demands, treating the customer.
- As sovereign and trying to satisfying customer fully.
- Management’s total commitment for enhancing the quality of the products.
- Setting up goals and planning in advance for upgrading quality.
- Removing the defects in the process of production, and improving the process at all levels.

Is TQM Relevant for Education?

TQM is applied in business and industry; but it has been recently introduced and experienced in higher education. Many universities and colleges apply Total Quality Management as a tool to enhance the quality of higher education. The concept of quality is accepted by everyone. In a world of ever increasing competition, privatization, and internationalization of higher education, many educational institutions in India and abroad apply TQM principles in education.

It is simple to implement the general principle of TQM in educational institutions. Modifications or alternatives in the theory to suit the educational institutions can be made for achieving the best results. Even in industry and business, there is no rigid or single model of TQM. Depending on the situation prevailing in each organization, the concepts of TQM are applied. Hence pretty confidently, the theory of TQM can be adapted in general to the advantage of the educational institutions, to improve the quality of education.

To suit the TQM principles to educational institutions, the following steps should be followed:

- Creating quality consciousness, among all concerned with the educational institutions, namely, management, faculty, students, parents, and the society at large.
- Total commitment of the management of the educational institutions, be it government, university, or a private body, for providing quality education.
- Treating the students as the sovereign authority and creating a feeling amongst the faulty that he institution exist for the students and not for the staff. Students are not the only customers of an educational institution; the parents, employees, and the society at large are also coming under the purview. Since students are the primary and direct customers of an educational institution, the students should get the best from them.
- Setting up short term and long term goals for improving the quality of education and preparing plan of action for achieving the goal.
- Monitoring the quality improvement programme at frequent intervals and making suitable alternations

- whenever necessary in the programme.
- Motivating the staff to work with enthusiasm and dedication to achieve the goals set.
- Pay attention for improving the entire process of teaching-learning and the environment in the institution to bring out the best from the students. If the quality of education is to be improved, the entire process of learning-teaching and then educational environment in the organization has to be improved.
- Provide effective and dynamic leadership to be institution for successfully implementing the TQM programme.

The concept of the TQM is applicable to academics. Many educators believe that the Deming's concept of TQM provides guiding principles for needed educational reform. In this article, "The Quality Revolution in Education", John Jay Bonsting outlines the 'TQM Principles' as the most.....

Roof:

The roof in TQM House is recognition. Recognition is the last and the final element in the entire system. Recognition Employees strive to receive recognition for themselves and their teams. Detecting and recognizing contributors is the most important job of the management. As people are recognized, there can be huge changes in self-esteem, productivity, quality, and the amount of effort exhorted to the task at hand. In fine, these eight elements are the key in ensuring the success of TQM in higher education.

TQM Aboard

'The TQM approach has already been adopted in many universities, colleges, and schools in the UK and in the USA. By 1992, half a dozen educational institutions in the UK had adopted TQM, and in the USA out of 3400 post secondary educational institutions, about 200 had adopted it'.

TQM in India

TQM, as a means for quality enhancement, has not been followed by Indian universities and colleges so far. In our country also, TQM can be adopted by educational institutions, and a beginning may be made with a few universities and colleges. Improving quality in higher education must become a great and existing challenge to all concerned in the coming years, as the quality of education determines the status of the country and TQM is an approach worth meeting that great challenge. Improvement of quality is possible only with a concerted programme of action. Quality is never by chance. As John Ruskin most expressly puts it "quality is never an accident, it is always the result of intelligent effort".

Suggestion to Improve the Quality of Higher Education

Various suggestions for improving the quality of higher education are:

- Increasing the budgetary allocation for education, at least of 6% of the DGP.
- Improving the basic infrastructural facilities in colleges and universities.
- Improving the standards of school education.
- Academic audit of the institutions of higher education.
- Revising and updating the syllabi in all subjects.

A central of TQM is the "Mistakes may be made by people, but most of them are caused, or at least permitted, by faulty systems and processes. This means that the root cause of such mistakes can be identified and eliminated, and repetition can be prevented by changing the process".

Teachers and Quality education

Of all the ingredients of quality education, the most important is the dedicated faculty. A college or university may not have good buildings, furniture, play grounds and even well equipped laboratories and library. But if the teachers there are enthusiastic, highly motivated, and committed to their task, the students are likely to have the best education. Good scientific equipment, good library and facilities for the staff and students are necessary to have high standards.

Not confined to the class-room

Quality teaching is not confined to the classroom or the laboratory. Its area is wide and unlimited. A teacher has to be a friend, guide, philosopher and nurse to his students as Nature was to Wordsworth. For promoting quality education, the teachers have to guide and counsel their students even outside the classroom. A teacher is not a mere instructor. He has to be a promoter, organizer and participant of various activities which makes life in the college vibrant. Instead of keeping themselves away from the students, teachers should try to be nearer to them and help them in their students, teachers and in the development of their personality.

Intellectual Intrepidity

The greatest malady in the present system of education is that it makes the students initiate, rather than creative. From primary classes to university classes, students are trained to assimilate passively. They are given very few opportunities to express themselves actively. Creativity is seen in its proper form in the works of scholars, artists and creators of literature; but it does not find among students. Liberating the creative spirit in every individual is the objective of true education

Modern Management

The university system needs modern management to cope with the demands of the times. Some of the major recommendations of the committee regard to the universities should conduct the external evaluation, using the reports thereof; take follow-up action toning up quality.

Performance Indicators and Process Indicators

Performance Indicators

The activity in the campus can be described in terms of industrial terminology as the "Process Activity". What happens in the classrooms and outside the classrooms in the campuses of educational institutions give us an idea of the functioning of the institutions. The academic and extra-curricular activities in the institutions determine the quality of education imparted or the quality of the students. Hence, in evaluating the performance of the institutions of higher education, much attention has to be paid to the teaching-learning processes in the institutions. The teaching-learning processes cannot be qualified. Hence, we cannot have the quantifiable indicators to evaluate the central academic activity in the institution of higher education..

Process Indicators

A simple and easy yardstick to evaluate the work of a university or college is to know its number of working days in an academic year. The number of working days done is a good process indicator. The UGC has prescribed for 180 days in an academic year. It is common knowledge that many universities and colleges do not have even 100 working days in an academic year. On the basis of the working days, the performance of the institutions can be categorized. Institutions which work for more than 180 days may be considered as very good institutions, those which work for the stipulated 180 days may be classified as good institutions, - and the institutions which work for less than 180 days can be considered unsatisfactory.

Examination Results

Many people use examination results as an indicator of the performance of an educational institution. It is considered as a simple standard and verifiable indicator to evaluate the performance of a college or university. Jill Johnes and Jim Taylor, in their book "Performance Indicators in Higher Education" have described examination results as an "attractive variable for measuring the quality of education".

Admission into Higher Courses

Admission of students in the higher courses can also be a PI for an institution of higher education. If many graduates from a college are admitted in PG/Higher Courses, it can be presumed that the performance of the college is good. Similarly, if the post-graduates of a college are able to get admission in M.Phil and PhD courses, the performance of those institutions can be rated as good. The success of students in the examinations conducted by the UGC like NET, JRF etc., are also indicators of the good performance of institutions. The research work of the faculty is another important PI for a college/university. Publications, presentation of research papers in national and international seminars, the impact or utility of the research and income derived from the research work can be some of the points in judging the value and output of research work in a college.

Academic Audit

The report of Justice Dr.K.Punnayya Committee 1992-93 has recommended the adoption of the British practice of academic audit with appropriate modifications to suit requirements.

The committee has been impressed with three important features of the academic audit programme of the UK such as:

- It has been in the universities own initiative and is largely a self-directed exercise.
- The individual institution has been given the responsibility for adopting quality improvement programmes, thus retaining its autonomy and initiative; and
- A small external audit unit oversees that the practice is widely adopted in the UK.

The External audit unit is expected to monitor the universities quality assurance mechanisms by examining and commenting upon: a) mechanism for quality assurance, improvement and design of courses and programmes of study; b) mechanism for quality assurance in teaching, learning and examination; and c)

mechanism for quality assurance taking into account:

- External examiner report.
- Students view on programmes of studies, and
- Views of external bodies, professional accreditation bodies' employers and validating institutions.

Accreditation

The UGC has set up the National Assessment and Accreditation Council (NAAC) in 1994, as an inter university centre with its head quarters in Bangalore. The portfolios of NAAC are:

- Grade institutions of higher education and their programmes.
- Stimulate the academic environment and quality of teaching and research in the institutions of higher education.
- Promote changes, innovations, and reforms in all aspects of higher educational institutions.
- Assist these institutions to realize their academic objects.
- Encourage self evaluation and accountability in higher education.

Dr. V.S Prasad, director, NAAC, says that the “autonomous quality assurance body under the UGC is seeking to make accreditation mandatory for all 17,000 plus colleges and about 350 universities that make the Indian higher education system, the second largest in the world, (the first being that of the U.S).

The NAAC is all set to make mandatory its assessment of teachers, students, infrastructure, and academic environment in all colleges, universities, and institutions of higher learning. It has also proposed to change the grading system for assessment and accreditation. Speaking to Chairman Sukhdeo Throat said “the Council has decided to change the grading system from the present ‘nine-point scale’ to a ‘four-grade system’”. In the new model, NAAC would give four grades-A (Very good), B (good), C (threshold), and D (not accredited). The new change would be more efficient and confusion free so that instances of extreme bias would soon finalize a legislation to make assessment mandatory”, the chairman added. “Currently, assessment and accreditation by NAAC is country and a few colleges and universities have opted for it. As many as 3,076 colleges and 130 universities are accredited by NAAC as on February 10/ 2007. As many as 82 institutions received accreditation as on the date. Maharashtra tops the list of accredited to get development funds from the UGC and foreign agencies”, Prof.Thorat told in the interview given to The Hindu, on February 10/2007.

Period of validity

Prof.Sukhdeo Throat said “the period of validity of accreditation would be five years and after one year, the college may reapply for assessment and accreditation. While assessing, the Council would look into curriculum aspects, teaching-learning and evolution, infrastructure and learning resources, student support and progression, organization and management and healthy practice”. (The Hindu, February 12, 2007).

Outsourcing proposed

“There are diverse types of university-level institutions and colleges in India and funding is also from various agencies. Hence, it is really a cumbersome task to carry out the large volume of assessment and accreditation exercise and NAAC is proposed to set up outsourcing and maintenance and security services”, said Prof.Govardhan Metha, Chairman of NAAC, (The Hindu, February 12, 2007).

The NAAC is advocating the formation of regional or specialized accreditation agencies each state. The state-level agencies will accredit and assess individual colleges, while NAAC would give the templates for assessment, oversee the state agencies and accredit the university bodies. “This way, NAAC may operate as an umbrella organization for accreditation organization similar to that the US Council on Higher Education Accreditation (CHEA) or Australian University Quality Agency (AUQA)”.

NAAC's Credibility in the Global Context

NAAC is linked with the International Network of Quality Assurance Agencies (INQAA) of higher education as NAAC itself is the main assessment and accreditation agency in India. The said international network has now about 100 plus members and all of them use of the same basic sequence of process in reviewing an institution or a programme of higher education with minor modifications. NAAC's process of accreditation is broad and holistic and its instruments are in line with the international formats. Therefore the credibility of NAAC is ascertained in the international network of agencies. The state governments, the UGC, and such other funding agencies have already declared that they would not prove their worth through the assessment and accreditation by NAAC.

wants to pursue higher education in science and humanities. As a result, thousands of seats in science and humanities are remaining vacant at the universities and colleges”. This is a real crisis for the institutions and for the nation. One major reason for this is that engineers and technologists are getting big money while those spending several years studying and researching science and humanities are poorly paid. Another reason is the lean scholarships and fellowships offered by the universities to researchers. “This is true for faculties too. It is hard to get brilliant teachers to the university system because of the low salary and poor infrastructure. Even the best salary in the university system is not enough for a decent living.

The quality of India’s higher education has a strong appeal to the quality of higher education in Kerala. The higher education and research sector in Kerala, as the real replica of that of India, is over-regulated and under-funded. It has been steadily falling behind the world average. Although there are still a few pockets of excellence, the average quality of India’s higher education has been falling steadily. We may be outsourcing our brains, but we are far from educating them to maximum potential. There is something rotten in the state of higher education and research Kerala’s higher education and research sector, as the real replica of that of India, is over-regulated and under-funded, with professors being burdened with excessive student strength and teaching to the neglect of quality original research.

Table 1 World University Rankings

| | Top 20 | Top 50 | Top 100 | Top 200 |
|-------------|---------------|---------------|----------------|----------------|
| China | 1 | 2 | 2 | 6 |
| Hong Kong | 0 | 2 | 3 | 4 |
| India | 0 | 0 | 2 | 3 |
| Japan | 1 | 2 | 3 | 11 |
| Other Asia | 1 | 1 | 3 | 9 |
| Sub-Total | 3 | 7 | 13 | 33 |
| Australia | 1 | 6 | 7 | 13 |
| Canada | 0 | 3 | 3 | 7 |
| New Zealand | 0 | 1 | 2 | 2 |
| The U.K | 4 | 8 | 16 | 30 |
| The U.S | 11 | 22 | 33 | 55 |

Source: The survey report of The Times Higher Education Supplement, The Times of India, October 6, 2006. (Each new column subsumes the previous column: a university in the top 20 is also in the top 50, 100, and 200.)

Today, the Indian higher education system is one of the largest in the world not only in size, but also in the varieties of courses offered and in the levels of attainment in different sophisticated subjects. Every eighth student enrolled for higher education in the globe is an Indian. The growth of higher education has been exponential and as impressive as in any other field of national activity such as agriculture, industry, banking or transport.

The most literate state in India is Kerala. Being at the top of the educational pyramid, higher education in the state has a key role to play not only for academic pursuit and augmentation of knowledge, but also for national development. It has been observed by several educationalists and academics that though the number of higher educational institutions has increased by leaps and bounds, the qualitative expansion has been accompanied by qualitative deterioration and the standards have declined enormously.

The structure of higher education in Kerala is not different from that of the Country as a whole. Kerala has laid emphasis on quantitative expansion in terms of number of institutions, students and teachers. Deterioration of standards is the main criticism leveled against the system of higher education in the state. The report on higher education by the ‘high level committee on education and employment, Kerala’ has identified many reasons for the falling standards.

The available literature reveals that no empirical or comprehensive study on the topic has been made so far in Kerala. Hence, here it is an attempt to throw some light up on present status of higher education in the state of Kerala-both quantity-wise and quality-wise, and to suggest certain measures for rectifying the maladies of higher education so as to ensure quality. Higher education cannot be a ‘hit and miss’ exercise. Higher education is required to be “high” enough.

Many universities and colleges apply TQM as a tool to enhance the quality of higher education in India as well as abroad. The concept of quality is accepted by everyone and TQM literature in higher education is available in plenty. In a world of ever increasing competition, privatization, and internationalization of education, many educational institutions in India and abroad apply TQM principles in education. The Round Table on internationalization of higher education 2002 recommends an “open door policy for education, academic structure, cafeteria approach (choice of subjects and courses by the customer) and internationalization of curriculum”. All these highlight the need for TQM in higher education.

Conclusion

The present system of higher education in Kerala is not the result of a considered or organized set of the relevant ideas. Not is it the product of evolution, responsive, in its growth, to the changing needs of the society it serves. It was made elsewhere to meet the needs and aspirations not our own. It was modeled on the British curriculum of ancient times when kings and nobles had to be educated on the basis of the philosophy of liberal education.

The absence of an appropriate philosophy of education is one of the lacunae of higher education in Kerala. It lacks the touch of the wealth of our tradition, rich literature, art and culture. Our curricula and pedagogy do not represent them. Fossilized or irrelevant curricula, ineffectual pedagogy, absence of accountability among the constituents of the educational enterprise and non-performance on the whole are the ills of present day higher education in Kerala. An educational philosophy addressing itself to such needs is yet to be evolved. We often look back nostalgically at the Guru Kula system of education. Rabindranath Tagore attempted to capture such a vision of education at Shanthinikethan. Accepting spiritualism fully and leaving materialism wholly may not be suitable for the modern era. Jawaharlal Nehru, hence, advocates the integration of scientific temper with spirituality in devising a system of education for India, for 20th century. For the 21st century India what we need is a re-look.

The total quality management is a philosophy of continuous improvement and a technique for zero waste. The Japanese management principle like Kaizen and Kanben are the weapons of TQM. By taking these practical concepts and actionable approaches, and making them part of our curricula we can turn fresh and cutting edge thinking into real world of innovation in higher education. The students, the faculty, the parents, the management and the government of higher education in Kerala must be ready to accept these time proven management strategies in our higher educational sector so as to enable it to improve the quality of our higher education. It is not a mono act from students or faculty or parents or management or the government. It is a combined endeavour for a common cause. Universities are the organs of our civilization; colleges are the nerve centers of our culture. Our temples of higher education should maintain the academic character of their works adequate by the higher educational institutions of international repute across the globe. They are our national institutions and to keep up our national prestige. Our degrees must be heard by the higher education they pursue...’ into that heaven of freedom, Lord, let my country awake.

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