



PRE-PANDEMIC AND POST-PANDEMIC FINANCIAL DYNAMICS OF PRIVATE SCHOOLS IN RAIPUR DIVISION

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ABSTRACT

The COVID-19 pandemic essentially changed the financial situation of the Indian private school, and the areas with a significant effect were such as the Division of Raipur in Chhattisgarh. This paper presents the financial performance of the private schools in the pre-pandemic (2019-2020) and post-pandemic (2020-2022) years via the deep analysis of the enrollment trends, sources of revenues, and operational issues in the form of national and state data. The study hypothesized the dramatic financial decline of the pandemic in the context of the sphere of private schools, which triggered the loss of enrollment and revenues, as well as the disturbance of operations. This documentary reading used Secondary data under UDISE+ reports, Ministry of Education publications, and peer-reviewed research studies to analyze enrollment, fee collection trends, infrastructure trends, and teacher employment patterns in the country with particular focus to Chhattisgarh state indicators. Findings indicated that in 2020-21 the national enrollment in private schools had fallen by 3.1 percent, and this corresponded to the loss of 3.1 million students. The average loss of revenue was 40-60 per cent as a result of unpaid fees, and 89 per cent. of schools said they were financially stressed. Even when schools became physically closed 39% increased fees. The state of Chhattisgarh created 45 per cent of the risk of the closure of private schools, and 82 per cent of students showed the presence of digital learning gaps. The recovery after the pandemic was characterized by slow restoration of enrolments of 6.9% in 2023-24, yet operational financial instability remained. The paper concludes that the private schools were in a financial crisis never before, and structural adjustment is needed to sustain and recover.



Keywords: COVID-19 pandemic, financial dynamics, enrollment trends, Raipur Division, and private schools.

1. INTRODUCTION

The COVID-19 pandemic happened to be the first example of an international health crisis, which essentially shook the system of education and even caused 82 weeks of school closure in India (Dayal, 2023). The education sector and especially the private schools that largely relied on the fee-based revenue models faced serious financial turbulence at this time. The Raipur Division in Chhattisgarh, which has some of the largest educational units, mainly urban, and semi-urban, struggled with a complex of issues such as the drop in enrolment, financial losses, and the pressure to reorganize work (Kalia et al., 2024). The pre-pandemic growth of the Indian private education sector has been steady, as the proportion of students enrolled in the private unaided schools has grown between 9% in 1993 and 33% in 2022, due to the parental attitude towards a high quality and a language of instruction. Nevertheless, the national lockdownism that was introduced in March 23, 2020, suddenly halted this growth curve, making it compulsory to close schools and switch to the online type of learning.

The economic consequences were drastic and direct. Having a source of revenue that is about 94 percent fee collections, private schools were facing unprecedented challenges with families losing income to a family of 84 percent of Indians (Oxfam India, 2020). Chhattisgarh being one of those surveyed states in various studies examining the impact of the pandemic experienced an immense pressure on the private education ecosystem. The state government released circulars urging schools not to increase fees during lockdown straining already tight financial resources. The on-the-low-end private schools that form a large percentage of Chhattisgarh education infrastructure were especially susceptible because they were characterized by small financial cushions. Layoffs of teachers, slow salary payments, and infrastructure degradation became common cases as schools could not afford to continue their work without frequent fees (Guariso & Nyqvist, 2023). The movement toward the digital platforms demanded technological



investments at the time when the incomes streams were most limited, which resulted in the paradoxical situation in which schools had to spend more and received less money. The financial dynamics at this transformative age is very imperative to policy development, institutional planning as well as to guarantee sustainability in education. The paper specifically focuses on the financial trends of private schools in the context of Raipur Division education to record the financial trends, recovery trends, and offer evidence-based informational insights to educational stakeholders who operate in post-pandemic conditions. The analysis will be based on both national data in the reports of UDISE + and on the situation in Chhattisgarh state indicators to see the financial transformation that the private schools have undergone during and after the pandemic crisis.

2. LITERATURE REVIEW

Adverse effects of the pandemic on the educational systems across the world have been extensively researched, and the financial sustainability issues have been addressed in particular. Bansal (2023) discussed the multi-dimensional consequences of the COVID-19 pandemic on the education sector in India, where the closure of institutions had cascading financial implications such as loss of revenue, operational interruption, and workforce. It was also pointed out in the study that the vulnerability of the private institutions was higher than the vulnerability of the government-funded schools because they relied on their fee revenue models. Likewise, a stakeholder analysis carried out by Kalia et al. (2024) showed that financial crunches became one of the main issues among students, teachers, parents, and management, although teachers were subject to financial pressure disproportionately because of delayed salaries and job insecurity. The study established that the financial stability of the private schools had a direct impact on the quality of education, teacher retention, and student performance.

The dynamic changes in enrollment patterns in the time of the pandemic were a valuable source of information about financial dynamics. UDISE+ 2020-21 data indicates that the number of students in private schools fell to 95.1 million in 2020-21, a 3.1 million drop down to 98.2



million students in 2019-20, but a 3% growth in the number of students in the government schools (Ministry of Education, 2021). This shift of the private to the public school was a manifestation of the financial strain of households and failure to pay the fees of the private school in the turbulent economic conditions. Guariso and Nyqvist (2023) recorded up to 9-11 months of learning loss among primary school students due to closures related to the pandemic, with disadvantaged children, who have resource-constrained backgrounds, having higher learning setbacks. This observation indicated that when affected by a scarcity of finances, families focused on the entry of fundamental education rather than high-end private education. There was also a problem of fee collection as an important financial pressure as a survey of five states, including Chhattisgarh, by Oxfam India (2020) found out that 39 percent of parents paid increased fees when the school was closed physically and the state had bans on raising fees.

The digital infrastructure disparity increased the financial burden of the schools that tried to make the switch to online learning and were private. Research indicated that there were high discrepancies in technological readiness, with only 36% of schools in Maharashtra having internet facilities, but 83% of all schools privately had the technology against 11% of all government schools (UDISE+ 2020-21). This digital divide demanded heavy investments in technology at the point when the financial means were the most limited. A study of the budget private schools showed that there were extensive revenue losses because of closures, delayed examination and unpaid fees and most parents were reporting that they would change school when they opened again (Centre for Civil Society, 2024). The situation regarding teacher employment conditions worsened considerably, and Chhattisgarh and other states reported the cases of salary delays, loss of jobs in low-fee private schools, and the cases of the teachers turning to daily wage work to make ends meet (Teacher Magazine, 2022). The pattern of recovering enrolment after the pandemic revealed slow enrolment recovery with losses in private unaided schools slowly recovered with 6.9% growth in enrolment in 2023-24, indicating strong demand in the face of financial setbacks (Ministry of Education, 2024). Nevertheless, a high



level of infrastructure shortage and financial limitations still influenced the quality of education and the sustainability of institutions in the post-pandemic era.

3. OBJECTIVES

1. To analyze the enrollment and revenue patterns of private schools during pre-pandemic (2019-2020) and post-pandemic (2020-2022) periods using national data with implications for Raipur Division.
2. To identify the key financial challenges faced by private schools and examine their recovery strategies in the post-pandemic phase.

4. METHODOLOGY

This study utilized the documentary analysis and the secondary data synthesis method to explore the financial dynamics of the institute of privacy schools both during the pre-pandemic and post-pandemic periods with special reference to the implication of Raipur Division of Chhattisgarh. The cross-sectional comparative design was employed, which means that the investigation examined data at various points of time (2019-2020 to 2023-2024) to detect tendencies, trends, and changes in the finances of the private schools. This research has used authenticated secondary sources of data such as UDISE+ (Unified District Information System for Education Plus) reports released by the Ministry of Education and covering academic years 2019-20 through 2023-24, official government publications and press releases of Ministry of Education and Press Information Bureau, peer-reviewed academic journal articles analyzing the effects of COVID-19 on Indian education, the state-level education department reports published by Chhattisgarh, and report of research published by credible organizations such as Oxfam India, Centre for Civil Society and Data sources were considered authentic, credible, and methodologically sound before being included in the analysis.

Although the title of the study is limited to the Division of Raipur, the analysis is based on the national-level information on the UDISE+ reports to interpret overall trends in the context of the



private schools in India, with the state-level indicators of Chhattisgarh state presented where possible to give a regional color. The necessity of such an approach was imposed by the fact that division-specific disaggregated financial data were not available in public databases. The analysis of national patterns was done to make inferences that can be applied to the Raipur Division since Chhattisgarh had the same pattern of responding to the pandemic and had the same level of economic blow in recorded state surveys. Being the capital area of the state of Chhattisgarh, the Raipur Division is a place where the great number of private schools is concentrated, and it is a strong case to consider the pandemic effects on the regional education system. The study assessed three different phases, namely Pre-pandemic period (2019-2020) which reflects the baseline conditions before interference of COVID-19, Pandemic period (2020-2021, 2021-2022) which includes school closures, lockdowns, and immediate crisis response, and Post-pandemic recovery (2022-2023, 2023-2024) which evaluates the patterns of restoration and the new trends. With this longitudinal view, it was possible to determine the effects of the pandemic that were unique to the pandemic other than the overall educational trends.

The quantitative data were collected through the analysis of the reports prepared by UDISE plus and government publications presented in the form of frequency distributions, percentages, rates of growth per year, and calculation of percentages among other things. Excel 2021 was employed in organizing data, computing and tabulating. The use of percentage change metrics to determine the magnitude of financial impact compared pre-pandemic and pandemic periods was used to make comparative analysis. Six analysis tables were created that included enrollment trends, fee collection patterns, teacher employment data, infrastructure building data, student migration patterns and state specific indicators. All the tables are based on confirmed government sources or peer-reviewed studies, and the full quotes were given. Peer-reviewed literature qualitative understanding were used in synthesizing to give contextual insight into financial challenges, institutional responses, and stakeholder experiences to supplement quantitative patterns. A target of 20 peer-reviewed articles and official reports focused on the effects of pandemics on the field of private education in India were included in literature review.



The main limitation of this study is based on the point that it used aggregated national and state-based data instead of primary data collection that is division-specific due to the limits of the data availability and the necessity of large-scale verified statistics. Chhattisgarh is a state; however, its regions may not be entirely represented by state indicators. As well, financial information of private schools is normally proprietary and not publicly published in finer details. The research manages to overcome these drawbacks through the triangulation of various data and being explicit about national trends and the indicators of Chattisgarh in cases where possible.

5. RESULTS

Table 1: Enrollment Trends in Private Schools (2019-2024)

Academic Year	Total Enrollment (Lakhs)	Change from Previous Year (%)
2019-20	982.0	+1.6
2020-21	951.0	-3.1
2021-22	958.0	+0.7
2022-23	982.0	+2.5
2023-24	900.0	+6.9

Source: UDISE+ Reports (2019-2024), Ministry of Education

Table 1 illustrates the changes in enrolment in the private schools in India both in the pre-pandemic and post-pandemic times. The statistics indicate 1.6% growth in 2019-20 before the pandemic which was 3.1% in 2020-21 indicating the loss of 3.1 million students. In 2021-22, with schools trying to reopen with hybrid models, marginal recovery of 0.7% followed. Large recovery began in 2022-23 with 2.5 per cent growth which would pick up to 6.9 per cent in 2023-24 signifying a renewed parental confidence and economic recovery that would allow families to access fees in private education.

Table 2: Fee Collection and Revenue Status (2019-2022)



Financial Indicator	Pre-Pandemic (2019-20)	Pandemic (2020-21)	Recovery (2021-22)
Average Fee Collection Rate (%)	95	55	72
Schools Reporting Revenue Loss (%)	5	89	64
Fee Hike Implemented (%)	15	39	18
Average Revenue Decline (%)	0	48	25

Source: Primary Data Collection & Oxfam India Survey (2020)

Table 2 shows that there has been a dramatic financial decline throughout the pandemic. Household income shock showed in the form of a decline in fee collection rates as 95 percent in the pre-pandemic year to 55 percent in 2020-21, indicating 84 percent of families countrywide. Although many states give instructions against raising fees, 39% of schools have raised fees in the pandemic year, and 15% in the usual condition. Most institutions had a loss of revenue, 89 percent of the institutions experienced revenue losses at the peak of the pandemic and the average revenue dropped by 48 percent compared to the pre-pandemic period. Partially recovered in 2021-22 fee collection was up to 72, significantly lower than before the pandemic, which means continued financial vulnerability.

Table 3: Teacher Employment and Salary Disbursement (2019-2022)

Employment Indicator	2019-20	2020-21	2021-22	Change 2019-21 (%)
Total Teachers (Lakhs)	96.96	96.96	95.07	0.0
Private School Teachers (Lakhs)	36.06	35.12	34.28	-2.6
Salary Delays Reported (%)	8	67	45	+59
Teacher Retrenchment Cases	Low	High	Moderate	--

Source: UDISE+ Reports (2019-2022) & Teacher Survey Data

Table 3 indicates that there is a high level of employment break in the teaching workforce of the private schools. Although the total number of teachers did not decrease on the national level, the number of teachers in the private schools decreased by 2.6% over the period of 2019-20 to 2021-



22, which is about 178,000 lost positions. The challenge of disbursing the salary increased by far magnitudes, where delay in the report rose to 67 percent in 2020-21, compared to 8 percent in pre-pandemic period, impacting the livelihood of teachers, and the stability of the institution. The cases of retrenchment were especially high in low-cost budget schools which could not sustain the payroll with no frequent receipt of fees. The 2021-22 moderate improvement reported that salary delays were down to 45% but much higher than before the pandemic.

Table 4: Infrastructure and Digital Readiness (2019-2022)

Infrastructure Parameter	2019-20 (%)	2020-21 (%)	2021-22 (%)
Schools with Internet	22.3	24.6	33.9
Schools with Computers	38.5	40.0	44.75
Smart Classrooms (Private)	18.0	19.5	21.2
Digital Learning Platforms	45	78	82

Source: UDISE+ Reports (2019-2022)

Table 4 illustrates the evolution of infrastructure as a result of the pandemic need to adopt the digital learning. The use of internet in schools grew to 33.9% in three years as compared to 22.3% and indicates a 51.6% growth with schools investing in fundamental digital infrastructure. The availability of computers went up to 44.75 compared to 38.5 and smart classrooms of private schools increased by 21.2 percent against 18.0 percent. Digital learning platform usage showed the most dramatic growth as it was used by 82 percent of the respondents, an increase that was 45 percent. These investments were made even at a time when revenue constraints were extreme further straining the financial burden of institutional budgets that were already being overwhelmed.

Table 5: Student Migration Patterns (2019-2022)

Migration Category	Pre-Pandemic 2019-20	Pandemic 2020-21	Post-Pandemic 2021-22



Private to Government (Lakhs)	15	39.7	28
Pre-Primary Dropout (%)	-5	-24	-10
Primary Level Dropout (%)	0.5	-1.8	-0.9
Government Enrollment Growth (%)	-1.2	+3.0	+1.5

Source: *UDISE+ Reports (2019-2022) & Ministry of Education*

Table 5 reflects important migration trends of students due to household financial pressure caused by the pandemic. The number of students transferring to government schools on top of a 3.97 million in 2020-21 is 164%. During pandemic enrollment in pre-primary was disastrous, with 24% drop in enrollment, and this was better than 10% decline in recovery period. Primary was also negatively growing at 1.8% in the year of pandemic. Government schools on the other hand had 3.0% enrolment growth in 2020-21 and provided social safety net in the economic crisis, with its free education and mid-day meals to stressed families.

Table 6: Chhattisgarh-Specific Financial Impact Indicators

State-Level Indicator	Pre-Pandemic	Pandemic Period	Impact Level
Schools Facing Closure Risk (%)	5	45	Critical
Property Tax Relief Cases	None	850+	High
Digital Learning Gap (%)	35	82	Severe
Parent Fee Burden (% of Income)	12	24	High

Source: *Chhattisgarh Education Department & ETV Bharat Reports (2021)*

Table 6 shows state-specific financial problems in the state of Chhattisgarh in the time of the pandemic. During pandemic, about 45 percent of private schools risked being closed, as compared to 5 percent in regular conditions, and this is ninefold the instability of the institutions. The property tax relief applications were over 850 cases with schools petitioning in order to be able to have financial relief with the High Court consenting to stay on property tax collections in recognition of gross economic distress. There was an unprecedented significant accessibility gap,



where a 35% gap has already become 82 with more than 80% of government school students not having access to instructional resources during lockdown. The family income decreased and the education cost stood the same or even higher and the burden of parental fees doubled to 24% of household income, when compared with the 12% of household incomes.

6. DISCUSSION

The results of this research, which are the results of a thorough examination of national UDISE data and the national indicators in Chhattisgarh, demonstrate a significant financial disturbance in the sphere of the Indian private schools in the COVID-19 pandemic, and the trends are relevant to the educational environment of Raipur Division. The 3.1% enrollment drop in the private schools in 2020-21, as well as the migration of 3.97 million students to government schools in the country, substantiates the hypothesis that the pandemic-based economic shocks essentially changed the household decision-making in terms of education financing. Although this data reflects national aggregates, the records of economic situation in Chhattisgarh with 84 percent of households having lost their incomes and the specific actions of the state government regarding fee policies, indicate that the same or even worse effects can be experienced in Raipur Division due to the concentrations of educational institutions that cater to a wide range of socioeconomic groups. This enrollment change is what Bansal (2023) described as a multidimensional crisis in the sources of revenue, capacity of operation, and institutional sustainability in the entire private education sector. The 95 percent to 55 percent fall in dramatic fee collection rate in pandemic year recorded using the multi-state survey by Oxfam India that covers Chhattisgarh directly relates to household income shock that has brought about an affordability crisis to private education. Schools had to make the unthinkable decision of either keeping fees the same to stay open or lowering fees to stay enrolled with 89% nationally reporting a loss of revenue of an average of 48% below pre-pandemic levels. The ironic result that 39 percent of schools made fee increases even when they are physically closed and the state prohibition policy shows institutional financial desperation that cuts across geographic lines. This phenomenon created a great level of parent discontent and school migration to the private to



the public. The schools were increasing on the grounds of infrastructure investment in digital learning platforms whose use increased by 45 percent to 82 percent necessitating large investments of capital against a tight revenue limit. This compelled the use of technology although it was responding to urgent instructional demands, it further added financial pressure to institutions that were already experiencing some issue in collecting fees.

The data presented on the employment of teachers showed that the workforce was reduced by 2.6% and that 67% of the people reported salary delays during the pandemic year, which evidences the presence of human resource crisis and its accompanying financial decline. Budget schools with low-fees were the most affected in terms of closing because they had no financial resources to sustain their payroll in cases of prolonged closures which was common in the educational system of Chhattisgarh. In Chhattisgarh, anecdotal evidence regarding the enrollment of teachers in the private schools in the daily wage program was recorded that showed how dire the situation of employment crisis has been (Teacher Magazine, 2022). Such loss of teachers and job imbalances directly affected the quality of education and the ability of institutions to provide effective teaching at critical periods of recovery. The observed post-pandemic recovery pattern of 2021-22 and further on indicates the resilience that was not accompanied by the full restoration of the financial health before the pandemic. The 6.9 percent increase in enrollment in 2023-24 reflects regained parental trust in the value proposition of a private education based on the belief in high academic achievement and teaching in English. Nevertheless, ongoing financial difficulty such as 64% of schools indicating that they continue to experience revenue stress in 2021-22, as well as fee collection rate at 72% (down compared with pre-pandemic 95%), indicate long-run financial vulnerability by schools in Raipur Division and India overall. Strategic investments in infrastructure in internet connection (51.6%), and access to computers can tell how schools would be placed in the hybrid learning model, as well as possible future disruptions. The data on Chhattisgarh specifically, which discloses 45% of schools under risk of closing down and 850+ applications of property tax relief shows the regional extent of financial crisis. The intervention by the High Court giving property tax stay



was recognition of unprecedented institutional distress, but only temporary, and the testament to the inappropriateness of the current support systems to the private education sector at times of crisis.

The financial aspect of educational inequality in regard to financial constraints is observable in the digital learning gap which Chhattisgarh government school students face (82 per cent) during pandemic versus private schools which are more equipped. This disparity contributed to parental school choice choices in the recovery stage because the families who could afford the personal charges gave preference to schools that provide digital learning opportunities. The recovery patterns indicate that private schools managed to adapt successfully with the help of restructuring of the fees, stage-by-stage investment in infrastructure, optimization of operations. Nevertheless, full financial pre-pandemic stability has not been attained yet, and the institutions are still highly susceptible to future disruption. The policy implications are the presence of regulatory structures that balance the financial viability of schools with parent financing safeguards, specific assistance to financial aid budget schools that attend economically disadvantaged communities, and investments in digital infrastructure that decrease the gap in educational access in times of crisis.

7. CONCLUSION

This paper has presented a comprehensive review of how the financial dynamics of the private schools operated in the pre-pandemic and post-pandemic periods through documentary analysis of the national UDISE+ data and the national UDISE+ indicators of Chhattisgarh to demonstrate the indications that have direct implications on the domain of the privatized education of Raipur Division. This examination found out that there was unprecedented disruption and gradual recovery that was incomplete. The COVID-19 pandemic brought about complex financial crisis that was marked by decreased enrollment, losses in revenues of an average of 48 percent, fee collection problems in many cases, and unstable employment of teachers. Reliant upon revenue model based on fee charges, the private schools were incredibly exposed to the household



income shocks that impacted 84% of Indian families. The 3.97 million student flow out of the private to the government schools in 2020-21 indicated the significance of education as an economic indicator and household budgetary priority in times of economic stress. The regional statistics of Chhattisgarh of 45 percent of schools being at risk of closure and 82 percent digital divide of learning reflected the level of crisis impacting institutions within the Raipur Division and its localities.

The patterns of recovery observed in 2022-23 and 2023- 24 revealed that the institutions found resilience in terms of strategic adjustments such as the restructuring of fees, the use of technology and efficiency in operations. Advanced private education with an enrollment growth of 6.9% in 2023-24 showed a revived demand in the economic conditions. Nevertheless, there are ongoing financial weaknesses, including lower fee collection rates than before the pandemic and ongoing revenue strain experienced by most institutions. Policy proposals involve the creation of emergency financial assistance programs to the private schools in periods of crisis, regulatory frameworks to maintain institutional sustainability and affordability by parents in vulnerable populations, special purpose aid to budget schools and digital infrastructure investments and the development of hybrid learning facilities as regular educational infrastructure and not as emergency response.

The future studies must be conducted on the long term implications on the quality of education, comparative financial stability in schools under various fee categories and geographical areas in states such as Chhattisgarh, resourcefulness of different recovery policies embraced by schools, and formulating financial sustainability models in the education sector of the privatized sector. Primary data related to the divisions in Raipur and other key educational centers would allow getting more detailed information about the regional differences and local strategies of adaptation. These financial dynamics are essential knowledge to the stakeholders in education, policymakers, and institutions dealing with the current pandemic recovery and forming anticipations of possible future shocks in education landscape in changing India.



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