



Socio-economic inequalities and access to education in India: Challenges and policy perspectives

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Abstract

This paper examines how socio-economic disparities continue to shape unequal access to education in India, despite decades of policy commitment to universal schooling. Drawing on secondary data from national household surveys, the Annual Status of Education Report, and recent peer-reviewed studies, the paper argues that access to education in India is stratified along multiple, overlapping axes, including household income, caste, gender, rural-urban location, and, increasingly, digital connectivity. The analysis shows that while enrolment at the elementary level has become near-universal, inequality re-emerges sharply at the levels of foundational learning, secondary completion, and entry into higher and professional education, where economically disadvantaged and socially marginalised households remain persistently underrepresented. The paper reviews two major policy instruments, the RTE Act, 2009 and the National Education Policy, 2020, and argues that although both frameworks explicitly recognise equity as a goal, gaps in implementation, financing, and monitoring limit their transformative potential. Particular attention is given to caste-based segregation within schools, the gendered pattern of household educational spending, and the digital divide that widened sharply during the COVID-19 pandemic and has only partially narrowed since. The paper concludes that addressing educational inequality in India requires moving beyond enrolment-centred policy targets toward a more redistributive approach that addresses resource allocation, teacher availability, and discriminatory practices within schools. It recommends stronger implementation of existing legal safeguards, targeted financial support for the poorest households, systematic caste- and gender-disaggregated monitoring of learning outcomes, and continued investment in digital infrastructure so that new inequalities do not simply replace old ones.

Keywords: Socio-economic inequality, access to education, caste and education, digital divide, Right to Education Act, National Education Policy

Introduction

Education is widely regarded as the most powerful lever available to a society for breaking cycles of poverty and disadvantage; however, in India, persistent socio-economic and social disparities continue to influence educational opportunities and outcomes in India. Article 21A of the Constitution and the RTE Act, 2009^[12] established elementary education as a justiciable right, and the results are visible in the numbers: national surveys now record enrolment among children aged six to fourteen in rural India at close to 98 per cent (Pratham Education Foundation, 2025)^[10]. The numbers of enrolments don't tell the whole story. The nearly universal attendance hides a persistent and, in certain respects, growing distance between what children learn and how long they attend school and what they are able to gain from schooling. This opening is not evenly distributed. It closely correlates with the income of a child's family, caste status, gender, place of residence, and, from 2020, having access to a smartphone and a stable internet connection. The issue of socio-economic inequality in Indian education is more multifaceted than just one constraint; it is a chain of interlocking constraints that build upon each other. Children from economically disadvantaged group, rural, and socially marginalised backgrounds may experience multiple and overlapping barriers to educational participation and continuity. These barriers can take of limited access to educational resources, supplementary learning opportunities, transportation, and digital facilities, while their nature and intensity may vary across social and geographical contexts. (Choudhury & Kumar, 2026;

Varughese & Bairagya, 2023)^[2, 13]. These disadvantages do not merely add up; they interact, the effects of poverty on educational access may be compounded when economic disadvantage intersects with caste, gender, and rural location, creating multiple and overlapping barriers to educational participation and continuity. Understanding Indian educational inequality therefore requires an intersectional lens rather than a single-variable explanation. This paper asks two connected questions. First, along which axes does socio-economic disadvantage translate into unequal access to education in contemporary India, and how has the balance among these axes shifted in recent years? Second, how effectively have India's two principal policy instruments for educational equity, the RTE Act and the NEP 2020, addressed these disparities, and what gaps remain between the stated commitments of these frameworks and the evidence on the ground? In addressing these questions, the paper adopts a critical, evidence-based stance: it does not treat rising enrolment as a proxy for equity, and it examines policy documents alongside independent empirical research rather than relying on official claims of success in isolation.

Conceptualising Socio-Economic Inequality and Educational Access

The association between socio-economic status and education is most usefully understood through the capability approach related with Amartya Sen and elaborated for the Indian context by Drèze and Sen (2002)^[3], who say that development should be judged not merely by the availability

of a service such as schooling, but by whether individuals possess the real freedom to convert that service into valued outcomes. According to this perspective, the ability to attend school is not only related to the presence of a school within walking distance but also to the ability of a household to forgo the economic contribution that a child might otherwise make to the family, to meet the cost of extra expenses like uniforms, transport and private tuition, and to create a home environment conducive to learning. A family might have "formal" access to a free government school but may still face difficulties in fully benefiting from schooling because of competing economic and household demands. This formal vs substantive access is at the heart of the argument that is developed in this paper. Since independence, Indian educational policy has mostly been geared at increasing the former, that is, construction of schools, waiving fees and, under the RTE Act, turning enrolment into a legal right. Substantive access however, involves the possibility of the child staying long enough, learning enough and moving on far enough from a disadvantaged home to benefit. The information reviewed in this paper indicates that there has been significant progress in terms of formal access, but low levels of substantive access, such that socio-economic status does not indicate whether a child enters school, but rather, how far and how far they get.

Methodology

The paper is an analytical paper, in which no fieldwork or primary data was undertaken, due to the purpose, scope and time frame of a conference paper. The secondary sources used in the paper are of three types. The first is the data from household surveys analyzed in recent peer-reviewed studies such as the ones that used the rounds of the National Sample Survey on access to higher and professional education (Choudhury & Kumar, 2026) ^[2] and household expenditure on education (Varughese & Bairagya, 2023; Choudhury *et al.*, 2023) ^[1, 13]. The second is the national learning-assessment data, mainly ASER report, which has been collecting data on rural schooling and learning outcomes in the foundational domains every two years from 2005 onwards (Pratham Education Foundation, 2025) ^[10]. The third is qualitative and mixed-methods research on caste-based discrimination and segregation within schools and universities (Kamal, 2023; Edara, 2025; Kumar, 2025) ^[4, 5, 7], alongside policy documents, namely the RTE Act, 2009^[12] and the NEP, 2020, and independent scholarly critiques of the latter (Rangarajan & Grové, 2025) ^[11]. Triangulating quantitative survey evidence with qualitative accounts of discrimination allows the paper to examine both the scale of inequality and the mechanisms that sustain it. All sources cited are peer-reviewed journal articles, official government documents, or reports from established research organisations; no primary statistics have been estimated or extrapolated by the author.

Dimensions of Socio-Economic Inequality in Access to Education

Household Economic Status and the Education Ladder

Economic status shapes Indian children's educational trajectories cumulatively, with its influence growing at each successive stage of the system. At the pre-primary level, Choudhury *et al.* (2023) ^[1] find that access to ECCE is significantly stratified by both household economic status

and region, undermining the National Education Policy's stated goal of worldwide access to quality early childhood education by 2030. Household expenditure data reinforce this picture: Varughese and Bairagya (2023) ^[13] show that although participation in education up to the secondary level is shaped primarily by social group, place of residence, and religious minority status, the amount households spend on education, once children are enrolled, is far more sensitive to economic status, with poorer households investing significantly less per child than richer ones. At the higher education level, this economic gradient becomes still steeper. Analysing recent National Sample Survey data, Choudhury and Kumar (2026) ^[2] find pronounced socio-economic and gender inequality in access to professional higher education such as engineering, medicine, management, and law, and note that much of the caste-based gap in access can be statistically explained by differences in household economic status. Gopinath *et al.* (2025) ^[5], examining two rounds of national survey data, similarly report persistent, if narrowing, inequality in overall higher education access linked to economic and spatial disadvantage, with private, fee-charging institutions increasingly dominating the sector and reinforcing an urban bias in where opportunities are located.

The literature combined suggests that the effect of economic disadvantage on education in India is not an immutable obstacle at any one moment, but rather a grinding friction that works its way along the schooling pipeline. While a low-income family might be able to pay for a child's elementary school education under the RTE provisions, it is far less likely to afford the additional school costs that go beyond the simple RTE provisions—such as private tutors, secondary tuition, and eventual professional tuition—and that drive long-term success.

Caste and Educational Access

Caste continues to be one of the most regular sources of educational disadvantage in India, both in terms of lack of resources and as a result of caste discrimination in schools. From public to private schools, the percentages of SC students consistently decreases, and the percentages of general category students consistently increases (Kamal 2023) ^[7], suggesting that the choice of school is caste-stratified even in absence of formal barriers to school enrolment. The same study shows that having access to educational resources is a positive attribute for all students from socially advantaged caste groups, but rural background exacerbates caste disadvantage, indicating that caste and regional inequality are not independent of each other. What is more dramatic, however, is the evidence of segregation in the school system. Using a decade of school-level data from the District Information System for Education, Edara (2025) ^[10] constructs the first systematic, quantitative account of caste-based segregation in Indian schools and finds that Scheduled Caste and Scheduled Tribe students experience higher levels of separation from students belonging to socially advantaged caste groups, that close to a third of schools enrol ninety per cent or more of their students from a single caste category, and that national segregation levels showed no substantial improvement between 2007-08 and 2017-18. This finding is significant because it demonstrates that caste-based inequality in Indian schooling is not simply a matter of unequal resources between richer and poorer regions; it reflects an underlying pattern of social separation

that persists even where schools are formally open to all castes.

At the higher education level, caste-related disadvantage has also been documented in the form of discrimination, stereotyping, and social exclusion. Based on qualitative interviews with Dalit scholars at Indian universities, Kumar (2025) ^[5] records an everyday phenomenon of stereotyping, subtle discrimination, and social exclusion many of these students encounter at university. The cited qualitative evidence also highlights experiences of severe psychological distress and exclusion among some Dalit students, underscoring the need for greater attention to institutional support, inclusion, and student well-being. This evidence suggests that simply introducing enrolment quotas and affirmative action measures to promote the presence of Dalit and Adivasi students in educational institutions does not solve the issue of caste-based inequality in access to education; it is also necessary for the institutions to attend to the classroom and campus environment to which Dalit and Adivasi students are exposed after they are enrolled.

Gender and Intra-Household Educational Investment

The gender gap in school attendance has reduced significantly at the enrolment level, and there is also a more subtle inequity in the level of investment in the household that is proceeding with education, and in certain parts of the country, at the secondary-school level. The policy explicitly acknowledges that women are one part of the majority group of the socio-economically deprived and the disadvantages that they experience are often compounded in these groups, and the policy recommends targeted measures, such as a Gender-Inclusion Fund, for females and transgender students (Ministry of Human Resource Development, 2020) ^[9]. Household expenditure research lends empirical weight to this concern: Varughese and Bairagya (2023) ^[13] find that gender inequality in Indian education is more evident in the amount of money households spend on a child's education than in the initial decision to enrol that child, indicating that girls who are registered may nonetheless receive systematically lower investment in tuition, materials, or higher-value subject streams than their brothers. At the level of subject choice and specialisation in higher secondary and above, the same study finds that stream selection is highly selective and favours households with both the capacity and willingness to pay, a pattern that has known gendered consequences given that science and professional streams typically carry higher fees. This suggests that gender wise variation in Indian education today operates less through the visible act of exclusion from a classroom and more through the less visible allocation of household resources once a child is already enrolled.

Rural-Urban and Regional Disparities

The availability of educational opportunity and its quality, remains different in different places of residence, but the difference varies at different levels of the system in India. The ASER 2024 data reveal a sharp imbalance between access and learning, as access to school has approached near-universal status among children in the rural areas, while foundational learning outcomes remain significantly short of grade expectations: Only about half of Class 5 students can read the text of a Class 2 learner (Pratham Education Foundation, 2025) ^[10]. Fortunately, the same

group of data reveals a true post-pandemic improvement in the learning levels of readers, as evidenced by an increase in reading levels for Class 3 which is the highest since the ASER started; learning levels in private schools, however, are lower than their pre-pandemic baseline (Pratham Education Foundation, 2025) ^[10]. From the picture that emerges here, it seems that the division between the rural and the urban, and that between the govt. and the private sector in schooling is not fixed but rather fluid, and that the gaps between them, even if they initially look structural, can be bridged by government investments that are targeted. Regional and spatial inequality at the upper education does not take the same shape. Gopinath *et al.* (2025) ^[5] find that place of residence has become a growing, slightly than a diminishing, contributor to overall inequality in upper education access between two recent national survey rounds, a trend the authors attribute to the increasing concentration of unaided private higher education institutions in urban and semi-urban areas. Because private institutions now account for the substantial majority of colleges in India, their uneven geographic distribution effectively means that the expansion of higher education access over the past decade has disproportionately benefited students already located near urban centres, reinforcing rather than dissolving pre-existing spatial inequality.

The Digital Divide

The COVID-19 pandemic introduced a new and, in the Indian context, particularly severe axis of educational inequality: differential access to digital devices, internet connectivity, and the skills needed to use them for learning. Using panel survey data collected in Tamil Nadu during the pandemic, Jafar *et al.* (2023) ^[6] document substantial disparities in access to online education by region, economic status, and, closely related, caste and social group, and find that state-level interventions such as televised instruction played an important role in partially offsetting the divide for students without reliable internet access. More recent ASER data indicate that smartphone ownership among rural households has continued to rise sharply in the years since the pandemic, yet the report also finds that a large share of children with a smartphone in the household still do not have regular, independent access to it for learning purposes, and that digital access alone has not translated into measurable improvements in foundational reading or arithmetic skills, which continue to depend primarily on classroom-based instruction (Pratham Education Foundation, 2025) ^[10].

The digital divide in Indian education is not just a device ownership issue that will easily close as smartphone penetration grows, this evidence suggests. It is a question of usage, competing household priorities and quality of digital content and support available to a child, which remain the same as discussed above with regards to socio-economic disparities in income, caste and gender. If things aren't managed with careful policy focus, digital learning can be a mechanism for reinforcing inequities, not bridging them.

Policy Frameworks: The RTE Act and the NEP- 2020

India's key legislation to safeguard education access is the RTE Act, 2009,^[12] which provided constitutional protection to the right to access free education for every child between the ages of 6 to 14 in their neighborhood school. Near universal enrolment of children in elementary schools, as

reflected in the national surveys (Pratham Education Foundation, 2025) ^[10], is the most direct measurable gain of the Act, while a quarter of the seats in private unaided schools are reserved for children from disadvantaged and economically weaker sections of society was meant to directly tackle the socio-economic stratification of school choice that was documented by scholars like Kamal (2023) ^[7]. However, the Act's scope is limited in ways that bear directly on the inequalities discussed in this paper: it does not extend a justiciable right to secondary, higher secondary, or higher education, precisely the stages at which economic and caste-based inequality, according to the evidence reviewed above, becomes most pronounced (Choudhury & Kumar, 2026; Gopinath *et al.*, 2025) ^[2, 5].

The NEP, 2020 represents a more expansive, though non-justiciable, policy response. The NEP explicitly names "full equity and inclusion" as a foundational principle underlying all educational decisions (Ministry of Human Resource Development, 2020) ^[9] and introduces the category of Socio-Economically Disadvantaged Groups, a deliberately broad grouping intended to bring gender, caste, regional, and economic disadvantage under a single policy framework for targeted interventions, including gender-inclusion funding, special education zones, and free digital learning content. The policy groups an ambitious Gross Enrolment Ratio target of fifty per cent in higher education by 2035, explicitly framed as a means of expanding access for groups currently underrepresented in the system.

Independent scholarly exploration of the NEP, however, raises significant concerns about the hole between its equity rhetoric and its likely practical effect. Rangarajan and Grové (2025) ^[11], applying the Context Led Model of Education Quality to a systematic document analysis of the policy, find that while the NEP makes genuinely progressive statements about inclusion, it simultaneously presents structural pitfalls that risk undermining its own social justice commitments, particularly around how implementation responsibility is distributed across levels of government and how equity provisions will be monitored and enforced. A related concern, raised in broader policy commentary, is that the NEP's move toward a single, broadly defined Socio-Economically Disadvantaged Groups category, while administratively convenient, risks diluting the specific, historically grounded entitlements that Scheduled Caste and Scheduled Tribe communities have secured through decades of targeted affirmative action, by treating categorically distinct forms of disadvantage as interchangeable. These critiques do not suggest that the NEP's equity provisions are without value, but they indicate that translating the policy's stated commitments into measurable reductions in caste-, gender-, and income-based inequality will depend heavily on implementation choices that remain, as of the writing of this paper, only partially made.

Implementation Gaps and Persistent Challenges

Three implementation gaps stand out across the evidence reviewed in this paper. The first is a learning gap masked by an enrolment success story: because RTE-era policy attention concentrated heavily on getting children into classrooms, less institutional capacity was built for ensuring that they learn once there, a gap starkly visible in ASER's finding that a large share of Class 5 students cannot read at the Class 2 level despite near-universal enrolment (Pratham Education Foundation, 2025) ^[10]. The second is a financing

gap: household expenditure research consistently shows that as children move up the education ladder, out-of-pocket costs rise and increasingly determine who continues and who drops out, yet public policy instruments to offset these costs for the poorest households remain comparatively underdeveloped relative to the scale of private educational expenditure documented by Varughese and Bairagya (2023) ^[13] and Choudhury and Kumar (2026) ^[2]. The third is a social climate gap: legal and policy commitments to non-discrimination have not been matched by systematic monitoring of caste-based segregation or discrimination within schools and universities, so that phenomena as significant as the near-stagnant national segregation levels documented by Edara (2025) ^[4] or the discriminatory campus experiences documented by Kumar (2025) ^[5] remain largely outside the scope of routine government reporting.

A further, cross-cutting challenge is the absence of consistent, disaggregated data linking these dimensions together. Much of the strongest evidence reviewed in this paper comes from independent academic research using National Sample Survey or DISE data rather than from routine government monitoring designed explicitly to track intersectional equity, meaning that policymakers frequently lack real-time visibility into whether interventions are narrowing or widening the caste-, gender-, and income-based gaps this paper has documented.

Policy Recommendations

Building on the evidence and gaps identified above, this paper suggests four directions for strengthening inclusive education policy in India. First, elementary-level gains in enrolment need to be matched by an equally determined focus on foundational learning outcomes, with additional instructional support targeted at government schools serving predominantly poor, rural, and socially marginalised populations, building on the recovery in government-school reading levels that ASER 2024 data already show is achievable (Pratham Education Foundation, 2025) ^[10]. Second, financial support mechanisms, including scholarships, fee waivers, and conditional cash transfers, should be extended more deliberately to the secondary and higher education stages, where household expenditure research shows economic status exerts its strongest independent effect on participation (Choudhury & Kumar, 2026; Varughese & Bairagya, 2023) ^[2, 13]. Third, addressing caste-based inequality requires moving beyond seat reservation toward active monitoring and reduction of within-school segregation and campus-level discrimination, drawing on the kind of segregation indices developed by Edara (2025) ^[4] as a template for routine government data collection. Fourth, digital learning investment should be explicitly designed around the finding that device access alone does not translate into improved learning, meaning that policy should prioritise structured content, teacher training in blended pedagogy, and equitable within-household device access alongside continued infrastructure expansion (Jafar *et al.*, 2023; Pratham Education Foundation, 2025) ^[6, 10].

Underlying all four recommendations is a shift in how success is measured. As long as enrolment ratios remain the dominant metric of educational progress in India, policy attention will continue to concentrate on the point of entry into the system rather than on whether children from

disadvantaged backgrounds are learning, persisting, and eventually converting education into genuine opportunity, the substantive notion of access that Drèze and Sen (2002)^[3] argue should be the true benchmark of educational development.

Conclusion

India's education system has, over the past two decades, achieved a genuine and often underappreciated success in bringing nearly all children into the schoolroom at the elementary level. This paper has argued, that formal enrolment increasingly obscures a deeper and more persistent set of socio-economic inequalities that reassert themselves at every subsequent stage of the education system, in foundational learning, in secondary completion, in access to higher and professional education, and, since 2020, in the dimensions to learn through digital means. These inequalities are not randomly distributed; they track closely with household income, caste position, gender, and place of residence, and they compound one another in ways that a single-axis policy response cannot adequately address. The RTE Act and the NEP 2020 both represent significant, good-faith commitments to educational fairness, yet the evidence clearly suggests that neither instrument has yet closed the gap between its stated principles and the lived educational experience of India's most disadvantaged children. Bridging that gap, this paper says, requires policy that treats access to education not as a matter of enrolment alone but as a matter of sustained, substantive opportunity, and that is willing to measure its own success against the harder, more intersectional evidence that recent Indian educational research increasingly makes available.

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