Workplace Financial Challenges Faced by Women in Private Higher Educational Institutions in India: A Review of Secondary Data

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Abstract: *Women now make up nearly 45 per cent of the teaching workforce in Indian higher education, yet their economic experience of academic work remains far from equal to that of their male colleagues, especially in private institutions. This paper looks closely at the workplace financial challenges faced by women employed in private higher educational institutions (HEIs) in India. It relies entirely on secondary data drawn from government surveys, peer-reviewed research, and credible institutional reports. Using data from the All India Survey on Higher Education (AISHE), the Periodic Labor Force Survey (PLFS), and independent academic studies, the paper identifies five connected problem areas: the gender-based wage gap, contractual and ad-hoc employment, financial exploitation within self-financing colleges, barriers to promotion and leadership, and the financial penalty attached to maternity. The paper finds that private HEIs, particularly self-financing and unaided colleges, frequently pay women below the pay scales prescribed by the University Grants Commission (UGC), withhold statutory benefits, and offer very little job security. These conditions compound the economic disadvantage that women already face in the wider Indian labor market. The paper closes with a set of practical, policy-oriented recommendations for regulators, institutions, and future researchers.*

Keywords: Women in academia, private higher education, gender pay gap, financial challenges, contractual faculty, India

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Introduction

Higher education in India has expanded rapidly over the last two decades, and private institutions have driven much of that growth. Between 2016-17 and 2020-21 alone, 132 new state private universities were established, compared with only 58 new state public universities (Careers360, 2021). Today, close to two-thirds of all colleges in India are run as private-unaided institutions (Ministry of Education, 2024). This expansion has opened up teaching jobs for a growing number of educated women. Female faculty strength rose from 5.69 lakh in 2014-15 to 7.78 lakh in 2023-24, and women now account for 44.9 per cent of all faculty in the country (Ministry of Education, 2026).

However, a rise in numbers is not the same as a rise in economic security. A large part of India's private higher education sector runs on tight budgets, thin regulatory oversight, and a heavy reliance on contractual staff. Multiple studies and reports suggest that women, who form a disproportionately large share of this contractual and self-financing workforce, are the ones who absorb most of the financial strain that comes with this model (Majeed, 2023; "Exploiting the weak," 2013). Pay that falls short of official scales, absent maternity benefits, unstable ad-hoc contracts, and a persistent inability to reach paid leadership roles are not separate, isolated problems. Together, they form a pattern of workplace financial disadvantage that is specific to how private higher education is organised in India.

This paper draws together the available secondary evidence on this pattern. It does not collect new data. Instead, it reviews and connects government statistics, peer-reviewed journal articles, and credible reportage to build a clearer, evidence-based picture of the financial challenges that women face while working in India's private higher educational institutions.

Objectives of the Study

The paper is guided by the following objectives:

1. To review secondary data on the representation of women in India's higher education workforce, with particular attention to the private sector.
2. To examine wage-related and non-wage financial disparities faced by women faculty in private higher educational institutions.
3. To analyse how institutional structures, such as contractual hiring and the self-financing college model, shape the financial position of women employees.
4. To assess the financial consequences of women's underrepresentation in academic leadership and promotion.
5. To situate these institution-level findings within the broader Indian labour-market context for working women.
6. To suggest evidence-based measures that could reduce the financial vulnerability of women working in private HEIs.

Research Methodology

This is a descriptive and analytical paper based wholly on secondary data; no primary survey, interview, or fieldwork was carried out for this study. Data and evidence were drawn from three broad categories of authentic sources:

a) Government statistical sources, including the All India Survey on Higher Education (AISHE) published by the Ministry of Education, and the Periodic Labour Force Survey (PLFS) published by the Ministry of Statistics and Programme Implementation (MoSPI).

b) Peer-reviewed academic literature published in journals such as SAGE Open, Frontiers in Global Women's Health, and the International Journal of Law and Management.

c) Reports and analyses published by recognised research and policy organisations, including UNFPA India and the IMPRI Impact and Policy Research Institute, along with careful, dated reportage from established higher-education news outlets that documents on-the-ground institutional practice.

Women's Presence in Indian Higher Education: Setting the Context

Before examining financial challenges specifically, it helps to look at where women stand in the higher education workforce overall. According to the Ministry of Education (2024), the total number of faculty and teachers in India stood at 15.98 lakh in 2021-22, of which 43.4 per cent were women. By 2023-24, the total faculty strength had grown to 17.32 lakh, and the female share had risen slightly to 44.9 per cent (Ministry of Education, 2026). Female faculty numbers, in absolute terms, grew from 5.69 lakh in 2014-15 to 7.78 lakh in 2023-24, a meaningful increase over the decade (Ministry of Education, 2026).

At the same time, the private sector has become the fastest-growing part of Indian higher education. Private universities account for roughly 26.3 per cent of total student enrolment even though government universities still enrol the majority of students (Ministry of Education, 2024). Around 65.3 per cent of all responding colleges in the AISHE 2021-22 survey were private and unaided, meaning they receive no government grant and are expected to be financially self-sustaining (Ministry of Education, 2024). This is the segment of higher education in which pay, benefits, and job security depend almost entirely on what an individual institution or management trust chooses to offer, rather than on a government-fixed scale. It is precisely this segment that employs a very large share of India's women academics, particularly at the entry and mid-career level ("Exploiting the weak," 2013).

The statistics summarised in Table 1 give a snapshot of the scale of the challenge discussed through the rest of this paper.

***Table 1**: Key Statistics on Women's Workplace Position in Indian Higher Education*

Indicator	Statistic	Source
Female faculty share in Indian higher education (2023-24)	44.9%	Ministry of Education (2026)
Colleges that are private-unaided (self-financing)	65.3%	AISHE 2021-22
HEIs (incl. IITs, IIMs, public & private) headed by women	11.24%	Banker (2025)
Women in senior leadership roles (VC/Director/Dean)	6.67%	Mayya et al. (2021)
Women faculty "stagnant" at middle-level leadership	66.22%	Mayya et al. (2021)
Wage gap for women in high-skill jobs (incl. teaching)	34% less pay	The Secretariat (2024)
Female Labour Force Participation Rate, India (2023-24)	41.7%	MoSPI (2024)
Companies hesitant to hire women post-2017 maternity amendment	26%	IMPRI (2025)

Findings and Discussion

5.1 Gender Pay Gap and Wage Disparity

Wage disparity is the most direct financial challenge women face at work, and academia is not exempt from it. Research on India's broader labour market shows that the gap widens with seniority: an IIM-Ahmedabad study found that women at the individual-contributor level earn about 2.2 per cent less than men in similar roles, but the gap grows to 4.9-6.1 per cent for directors and senior executives (as cited in Kelphr, 2025). A similar pattern shows up in skill-based analysis of national wage data: women in high-skill jobs that require advanced education or specialised training, a category that includes college and university teaching, earn around 34 per cent less than men in equivalent roles (The Secretariat, 2024).

In private higher education specifically, this gap is worsened by the gap between official pay scales and what institutions actually pay. The UGC pay matrix, when properly applied, entitles a permanent assistant professor to a gross salary running into lakhs of rupees a month once dearness allowance, house rent allowance, and other components are added. In practice, many private colleges pay far less than this. Entry-level positions at smaller private colleges commonly pay between ₹25,000 and ₹80,000 a month, frequently on a contractual basis and without the full basket of allowances and benefits that a UGC-scale appointment would carry (Academicjobs, 2026). Even at some well-regarded private universities, pay can match or exceed government scales at senior levels, but permanence is rare, which itself becomes a source of financial insecurity discussed further in Section 5.2.

This occupational pattern is consistent with a wider trend documented in Indian labour research: sectors where women are concentrated, such as education, healthcare, and social work, tend to carry lower overall wage ceilings than male-dominated, high-paying sectors like technology and finance (India Leaders for Social Sector, 2025). Because private higher education absorbs a very large share of newly qualified women PhDs and postgraduates, this occupational segregation has a direct bearing on the lifetime earnings of women academics.

5.2 Contractual Employment and Job Insecurity

Perhaps the most consistently documented financial challenge in the secondary literature is the widespread use of ad-hoc, contractual, and guest-faculty appointments. Mehak Majeed (2023), writing about her own experience as an academic, describes how "ad-hoc job appointment has evolved into a permanent feature of the Indian academic system in both private and public academic institutions" (para. 8). What began, in the early 2000s, as a temporary measure to staff new courses while institutions found the funds for permanent posts has, in practice, become a lasting employment model (Majeed, 2023).

Contractual appointments carry a direct financial cost. Guest and ad-hoc faculty are frequently paid a fraction of the honorarium that regulatory bodies prescribe. In one documented instance, a public university was found to be paying guest faculty ₹500 per lecture against a UGC-mandated rate of ₹1,500 per lecture, even though the guest faculty followed the same qualification and selection process as regular assistant professors (Tribune News Service, 2018, as cited in this literature). While this particular example comes from a public institution, similar or worse pay violations are widely reported in the private and self-financing college sector, where regulatory monitoring is weaker still ("Exploiting the weak," 2013).

Recent regulatory changes have raised further concern. In 2025, the UGC proposed draft regulations that would remove the existing 10 per cent cap on the proportion of contractual teachers an institution can employ. Faculty associations warned that this change would deepen exploitation and job insecurity, and that genuinely well-qualified candidates from top universities would simply avoid contractual positions offering ₹20,000-₹30,000 a month in preference for any available permanent post, however distant (Qazi & Krishna, 2025). Contractual faculty, in addition to earning less, are routinely excluded from dearness allowance, housing allowance, medical benefits, pension contributions, and promotion eligibility, even while carrying teaching loads equal to, or greater than, those of permanent colleagues (Equal Pay for Equal Work, 2024).

5.3 The Self-Financing College Model and Financial Exploitation

Self-financing colleges, which receive no state grant and must cover their costs entirely from student fees, form a distinct and particularly precarious segment of private higher education. This model expanded rapidly in states such as Kerala and Tamil Nadu from the 1990s onward, as governments encouraged private capital to meet the growing demand for higher education ("Exploiting the weak," 2013). A detailed study of self-financing colleges in Kerala found that the majority of both teaching and non-teaching staff employed in these institutions were women, and that these women tended to remain in such jobs out of necessity, driven by family responsibilities, distance from other opportunities, and social compulsion, rather than because the jobs offered fair terms ("Exploiting the weak," 2013). The same study noted that this workforce was "neither organized nor members of any trade unions" ("Exploiting the weak," 2013), leaving individual women with very little collective bargaining power over pay or conditions.

Reporting on self-financing courses more broadly has documented teachers being paid by the hour, being required to teach evening shifts after regular classes end, and, in some cases, being employed despite not meeting the qualification standards that UGC and university rules require, simply to keep costs down (Scroll.in, as cited in this literature). The financial precarity in this segment became serious enough to prompt legislative action: in November 2021, the Kerala Legislative Assembly passed the Kerala Self-Financing College Teaching and Non-Teaching Employees Bill, 2021, intended to guarantee employees in this sector a defined salary scale, allowances, insurance, and leave broadly comparable to what government and aided-sector staff receive (Kaushik, 2021). The very need for such a bill is itself evidence of how far outside standard financial protections this workforce, disproportionately female, had fallen.

5.4 Barriers to Promotion and Leadership: The Financial Cost of the Glass Ceiling

Underrepresentation in leadership is not only a matter of visibility or voice; it carries a direct financial cost, since leadership posts bring higher pay scales, special allowances, and control over research and project funding. On this measure, Indian higher education shows a stark gender gap. Mayya et al. (2021) report that only 6.67 per cent of women occupy senior leadership positions such as Vice-Chancellor, Director, or Dean in India, and that a large majority of women in academic administration, 66.22 per cent, remain concentrated in middle-level positions without moving further up. A 2025 industry survey by EduShine Search Partners, covering 1,352 higher education institutions across India, including IITs, IIMs, and public, private, and deemed universities, found that only 152 of them, or 11.24 per cent, were headed by a woman, an improvement from 9.56 per cent in 2021 but still far below the 25 per cent figure typically seen in the United States, United Kingdom, and Australia (Banker, 2025). This gap persists despite women's strong academic performance at earlier career stages. Research on academic leadership repeatedly points to a combination of person-centred, structure-centred, and culture-centred barriers, ranging from limited mentoring and networking opportunities to entrenched assumptions about women's availability for demanding administrative roles, that keep qualified women from advancing (Mayya et al., 2021). For women in private institutions specifically, the absence of transparent, criteria-based promotion policies, common in smaller and less-regulated colleges, means that advancement can depend heavily on management discretion rather than merit, further limiting women's access to the higher pay bands that come with senior academic and administrative rank.

5.5 Maternity, the Motherhood Penalty, and Financial Insecurity

The financial cost of maternity is one of the clearest examples of how general labour law and academic employment practice interact to disadvantage women. The Maternity Benefit Act, 1961, as amended in 2017, entitles eligible women to 26 weeks of paid maternity leave in establishments with ten or more employees (Majeed, 2023). On paper, this is one of the more generous maternity leave provisions among developing economies. In practice, however, Majeed (2023), describing her own experience as a contractual academic, notes that women on annual academic contracts are routinely told there is "little chance that leave would be granted and even if... granted that there was no chance... [of] be[ing] paid during it" (para. 27). Because so much of the private higher education workforce is hired on ad-hoc, semester-to-semester, or annually renewed contracts, many women academics fall outside the practical protection of a law that assumes continuous, regular employment (Majeed, 2023).

This problem is not confined to academia. At a national level, a TeamLease Services report found that roughly 26 per cent of surveyed companies admitted to hesitating over hiring women after the 2017 amendment extended paid leave, out of concern over the added cost (IMPRI, 2025). Gethe and Pandey (2023), reviewing the impact of the amended Act in the International Journal of Law and Management, found that when employers compare the cost of hiring a male candidate against a female candidate with similar qualifications and experience, the additional statutory cost associated with maternity benefits can tilt hiring decisions toward men, even though the law's intent is to protect women's employment. For women already working in financially constrained private institutions, this creates a double bind: institutions have a direct cost incentive to keep women's positions contractual and temporary specifically so that maternity benefit obligations do not fully apply, which in turn keeps those same women locked out of the pay and security that comes with permanent status.

5.6 Broader Labour-Market Context

The challenges documented above sit within a wider national pattern. India's Female Labour Force Participation Rate (FLFPR) rose from 23.3 per cent in 2017-18 to 41.7 per cent in 2023-24 (Ministry of Statistics and Programme Implementation, 2024). While this looks like strong progress, closer analysis shows that most of this increase has come from rural, informal, and self-employed work rather than secure, salaried formal employment, and has not been matched by a comparable rise in women's earnings (UNFPA India, 2026). Male participation, by comparison, stood at 76.3 per cent over the same period, meaning a large gender gap in workforce engagement persists even after the recent increase (Ministry of Statistics and Programme Implementation, 2024).

Wage disparity of this kind has consequences that go beyond the individual woman's pay packet. When women's earnings decline relative to men's, families that rely partly or wholly on a woman's income are left more financially exposed, a risk that is especially severe for single women and female-headed households ("Closing the gender pay gap," 2025). Persistent pay inequity of this kind can also discourage women from continuing to work at their full educational capacity, meaning that the investment a woman, her family, and the education system have made in her doctoral or postgraduate qualification is not fully realised in the labour market ("Closing the gender pay gap," 2025). This is the backdrop against which the sector-specific findings in Sections 5.1 to 5.5 must be read: private higher education does not create gender-based financial disadvantage from nothing, but its particular structure of contractual hiring, weak regulation, and thin institutional finances tends to amplify a disadvantage that already exists across the Indian economy.

Discussion

Taken together, the evidence reviewed in this paper points to a consistent pattern rather than a set of unconnected problems. Private higher educational institutions in India, and self-financing or unaided colleges in particular, operate with limited government oversight of pay and service conditions. In this environment, women, who form a large and growing share of the teaching workforce, are disproportionately represented in the categories of employment that carry the least financial protection: contractual and ad-hoc posts, lower-paid entry-level positions, and roles outside the leadership structure where discretionary funding and higher pay scales sit. The absence of strong faculty unions in much of the private sector, noted specifically in the Kerala self-financing college study ("Exploiting the weak," 2013), removes one of the main mechanisms through which employees elsewhere negotiate better pay and conditions.

The maternity-related findings in Section 5.5 illustrate how a protective law can, without careful implementation, end up reinforcing the very disadvantage it was designed to prevent. Because institutions bear the direct cost of maternity benefits, and because contractual staff can be more easily kept outside the scope of that cost, financially stretched private colleges have a built-in incentive to avoid converting women's positions to permanent status. This is not necessarily evidence of deliberate discrimination by any single institution; it is better understood as a structural outcome of combining a cost-bearing maternity law with a largely unregulated, contract-heavy private education sector.

Similarly, the leadership data in Section 5.4 suggest that the financial rewards of seniority in Indian academia, higher pay bands, research funding control, and administrative allowances, remain concentrated among men, even in a workforce where women now make up nearly 45 per cent of all faculty. This gap between representation at entry level and representation at the top is what several of the studies reviewed here describe using the metaphor of a glass ceiling (Mayya et al., 2021).

Recommendations

Based on the evidence reviewed, the following measures could help reduce the financial vulnerability of women working in private higher educational institutions in India:

1. Stronger enforcement of pay-scale parity: Regulatory bodies such as the UGC and state higher education departments should audit private and self-financing colleges for compliance with prescribed pay scales, with penalties for institutions that pay below the approved matrix.
2. Wider adoption of service-condition legislation: Other states could look to the Kerala Self-Financing College Teaching and Non-Teaching Employees Bill, 2021 (Kaushik, 2021) as a model for guaranteeing baseline salary, leave, and insurance protections to private-college staff.
3. Closing the maternity-benefit loophole for contractual staff: Policy should ensure that women on annually renewed academic contracts are not, in practice, excluded from maternity benefits, potentially through a shared-cost or insurance-backed model that

reduces the direct financial burden on individual employers, in order to remove the cost-based incentive to avoid hiring or retaining women.

4. Time-bound, transparent promotion policies: Private institutions should be encouraged, or required, to adopt clear, criteria-based promotion and leadership-appointment procedures, reducing the role of managerial discretion in decisions that carry significant financial consequences.
5. Support for collective representation: Encouraging the formation of faculty and staff associations in private and self-financing colleges would give women employees a stronger voice in pay and service-condition negotiations.
6. Better monitoring of contractual employment caps: Any relaxation of limits on contractual hiring, such as the changes proposed in the UGC's 2025 draft regulations (Qazi & Krishna, 2025), should be accompanied by safeguards that prevent a further shift of the workforce, and especially of women, into low-paid, insecure positions.

Limitations of the Study

This paper is based entirely on secondary data and does not include any original survey, interview, or institution-level financial audit. Several of the sources used are regional in scope (particularly studies from Kerala, Tamil Nadu, and Jammu and Kashmir), and the extent to which their findings generalise to private higher education across all Indian states cannot be confirmed without further primary research. Some figures, such as the industry survey on women heading HEIs, come from private research and staffing organisations rather than peer-reviewed academic studies, and should be read as indicative rather than definitive. Finally, because private higher education in India is diverse, ranging from well-funded, prestigious private universities to small, financially stretched self-financing colleges, the challenges described in this paper will not apply uniformly to every institution or every woman employed within this sector.

Conclusion

Women have become a substantial and growing part of India's higher education workforce, and private institutions have played a major role in creating the teaching positions they now occupy. Yet the secondary evidence reviewed in this paper shows that this growth in numbers has not been matched by an equal growth in financial security. Lower pay relative to prescribed scales, heavy reliance on contractual and ad-hoc appointments, the specific vulnerabilities of the self-financing college model, limited access to well-paid leadership roles, and a maternity-benefit system that can inadvertently penalise the very women it is meant to protect, together describe a workplace environment in which women in private higher education carry a disproportionate financial burden. Addressing this will require coordinated action from regulators, institutions, and policymakers, grounded in the kind of evidence-based understanding that secondary data, drawn together carefully, can provide.

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