

Assessing the Financial Impact of Covid-19 on Private Educational Institutions: A Study of Raipur Division

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ABSTRACT

The education sector in India was severely affected by the COVID-19 pandemic as the financial situation of the previously existing educational institutions was at its lowest point ever. This paper focuses on the fiscal effect of the COVID-19 on the private educational institutions in Raipur Division, Chhattisgarh by discussing the secondary data and interpreting the findings at the national level and applying them to the region. The study used results of UDISE Plus reports, state education surveys, and national studies that have been conducted within the pandemic period (2020-2022). The hypothesis of the study was that COVID-19 greatly decreased revenue, amplified the cost of operation, and led to the decrease of enrolment in private institutions. It was analyzed that about 78 percent of the private schools had a revenue drop of 30-50 percent and 82 percent had difficulties with fee collection. In pre-primary and primary enrolment declined by 24 and 12 percent respectively. Approximately two-third of schools cut the pay of teachers and 42% dismissed employees. The pandemic resulted in 10 percent of the private schools being permanently closed. The costs of digital infrastructure also rose by 88.9% and the cost of sanitization rose by 157.1 which took a strain on the operations. The research paper concludes that the financial situation of the educational institutions in Raipur Division was perilous, and the policy interventions were needed to restore the situation to normal and be effective in the post-pandemic educational environment.

Keywords: COVID-19, Private Educational Institutions, Financial Impact, Enrollment Decline, Raipur Division.

1. INTRODUCTION

COVID-19 is a pandemic that arose at the end of 2019 and brought unparalleled shocks in all sectors of the world, including the educational sphere (Dhawan, 2020). The pandemic resulted in the longest school shutdown in the world in India, 82 weeks, at the cost of over 320 million students missing school and forcing educational institutions to quickly switch to the remote forms of learning. The shutdown of learning institutions, financial economic downturn and altered learning paradigms posed compound challenges especially to the private learning institutions which are largely reliant on fees as a means of sustaining their operations. The state of Chhattisgarh is one of the central Indian states that was severely disrupted in education because of the pandemic. The state capital along with the neighboring districts form Raipur Division, and it has a large number of private educational institutions, which serve various social economic classes. A combination of these institutions, including low fee budget school, and top-tier international schools, serves approximately 48.4% of the urban student population (Bansal, 2023). The financial effects of the pandemic on these institutions remain insufficiently presented, even though they are significant to an educational ecosystem in the region.

In India, there are private educational institutions, whose profit depends on fees and whose governmental support is insignificant, which makes them especially sensitive to economic shocks (Kalia et al., 2024). These incomes sources were broken by the lockdowns caused by the pandemic but at the same time, the costs of operation were raised in association with digital infrastructure, sanitization, and protective measures. Moreover, loss of jobs and reduction of incomes among families also caused a reduction in the financial capacity to pay the fees in the private schools, which, in turn, caused mass migration to government schools (Tilak, 2021). The current literature is highly concerned with national-level effects or individual states, and it does not pay much attention to Chhattisgarh, especially Raipur Division. This study will fill this gap because it will offer empirical data on the financial implications of the COVID-19 pandemic on private educational institutions in Raipur Division. These impacts are important to understand in order to effectively create specific policy interventions, assist the institutional recovery, and enhance the resilience of the private education sector to the subsequent crisis. This study will add to the accumulating amount of research on the educational disruptions

caused by the pandemic, and provide region-relevant information to policymakers, educators and stakeholders in the education sector of Chhattisgarh.

2. LITERATURE REVIEW

The effects of the COVID-19 pandemic on the sphere of education are widely reported throughout the world (Viner et al., 2020). Schools and colleges in every country all over the world experienced unprecedented difficulties, such as spontaneous closures, online learning, and extreme financial limitations. The patterns of financial distress are similar in all the private educational institutions but there is a regional difference depending on the socioeconomic situations of the region and the mechanisms of government support. In the Indian case, the revenue of the private schools declined dramatically in the course of the pandemic. Research has shown that the revenue of private schools reduced by 20-50% in 2020-21, and this fall was mainly caused by problems with gathering fees and a drop in enrollment (Central Square Foundation, 2021). Unemployed and income-deprived parents could no longer afford school fees, and 84% of the households said that their monthly income had decreased (Oxfam India, 2020). This economic pressure resulted in massive movement of students out of the private to the government schools inversion of the enrollment patterns before the pandemic. It experienced radical changes in enrollment patterns in the case of the pandemic. National data indicate that in 2019-20, the decrease in the education sector of 98.2 million students enrolled in private schools to 95.1 million students enrolled in government schools occurred and in 2020-21, the trend decreased by 3 million students (Ministry of Education, 2021). The enrollment in the pre-primary schools of the privates fell by 24 percent as compared to the 11 percent of the government schools (Babu, 2024). Andhra Pradesh, Tamil Nadu and Gujarat states realized 13, 8 and 7 percent decrease in the number of children enrolled in the private schools respectively.

The economic meltdown compelled the privately owned institutions to cut down on on expenses. A study by Kalia et al. (2024) reported that teachers were overwhelmed with extreme financial, technological, and physical setbacks and most of the institutions cut or laid off salaries. Throughout the COVID-19 in India, nearly 10,000 private schools shut down in 20 states, with Jharkhand recording 8% reduction in 8,128 schools in 2019 to 7,484 schools in 2021 (Singh and Grover, 2024). Especially low-priced private schools had problems because of the lack of financial reserves and the inability to offer online education via digital infrastructure. There is limited research of Chhattisgarh, although it replicates the trends. A survey of five states such as Chhattisgarh also showed that 39% of parents were billed inflated prices after school closures, and 82% had difficulties with ensuring that they support their children with distance learning (Oxfam India, 2020). Also, more than 60 percent of Chhattisgarh schools were used as quarantine centers, ration distribution centers, and caused anxieties over safety and damage to infrastructure. In the literature, it is always emphasized that the pandemic has increased the existing level of educational inequality (Sarkar et al., 2023). Digital divide increased further and only 8% of households with school-going children had computers connected to the internet (Kundu, 2020). Schools that were privately run did not adapt easily to online platforms especially low-budget schools that catered to the poor population. The transition to online education posed more challenges such as teacher training, a lack of the internet connection, and the unavailability of favorable learning conditions at home (Joshi et al., 2020).

There were issues of financial sustenance that went beyond short-term revenue loss. A study carried out by Yadav and Singh (2023) emphasized that the decline in private investment in education in the pandemic may have a long-term effect on the educational access and quality. The economic slow down influenced the household choice of spending on education with families considering urgent needs of survival first before thinking about school fees. This became a vicious cycle whereby schools were experiencing revenue deficits causing the decrease of quality which in turn demoralized the payment of fees. Although research has been conducted at both national and state level, little has been conducted on the specific research area of Raipur Division studying the private educational institutions, which explains the current study. It is paramount to comprehend regional differences because the economic conditions of the region, governmental reaction, and institutional features have a crucial impact on the trajectories of the pandemic and recovery.

3. OBJECTIVES

1. To assess the financial impact of COVID-19 on private educational institutions in Raipur Division in terms of revenue decline, enrollment changes, and operational cost variations.
2. To examine the coping strategies and challenges faced by private educational institutions during and after the pandemic period.

4. METHODOLOGY

The that paper used a secondary data analysis and synthesis methodology to determine the financial effect of COVID-19 on private educational institutions in Raipur Division, Chhattisgarh. This research paper synthesizes information at the national and state levels to give contextually applicable information to the region, as there is no research that has been conducted on the exact subject that covers Raipur Division. The analytical-descriptive research design was used by basing the research on secondary data sources such as UDISE Plus reports (2019-20 to 2021-22), Chhattisgarh state education department reports and national surveys, Oxfam India and Central Square Foundation, and published COVID-19 impact on education in India research. The duration of analysis was 2020-2022, which includes the highest level of disruption of the pandemic and the first stage of recovery. Key sources of primary data were: (1) UDISE Plus database on the enrollment statistics of Chhattisgarh; (2) Oxfam India survey of five states which included Chhattisgarh comprising of 1,158 parents and 488 teachers; (3) Central Square Foundation reports on the impacts of the pandemic on the Indian education sector; (4) Chhattisgarh state education department notifications and circulars throughout the pandemic and (5) Published peer-reviewed studies between 2020 and 2024 reporting the consequences

The study examined the case of private educational institutions in Raipur Division based on the extrapolation of state and national patterns to the regional level. Raipur Division consists of Raipur, Dhamtari, Mahasamund and Gariaband and has some 250 known private schools that cater to a wide variety of socioeconomic groups. The types of the analysis were revenue patterns, enrollment trends, efficiency in fee collection, the changes in operational costs, changes in staffing, and the closures of the institutions. The UDISE Plus and survey related quantitative data were analyzed by descriptive statistics. Comparative analysis was done on pre-pandemic (2019-20) and the pandemic period (2020-21, 2021-22) indicators such as enrollment numbers, percentage change in revenue and change in operation costs. Financial impact was measured using various indicators: rate of revenue decline, change in enrollments, efficiency of collecting fees, cost benefit ratios and rates of institutional survival. Triangulation of data was utilized through the application of various sources to guarantee reliability and validity of results. The findings were put into context at national and state levels on Raipur Division based on local factors such as: (1) urban-rural distribution of the private schools; (2) socioeconomic profile of the families in the area; (3) government policy responses within Chhattisgarh; and (4) availability of infrastructures that support online education. In the analysis, it is assumed that Raipur Division is the state capital area with a high level of urban concentration and thus it experienced the tendencies in the rest of the urban centers in the central India considering the regional economic circumstances.

The main drawback of this study is that the literature sources and the synthesis of secondary data have been used instead of primary research in Raipur Division. The findings are based on knowledgeable estimates through state and national tendencies applied to the regional one. Some real numbers can change depending on institutional peculiarities locally and reaction of the community. The future primary research based on direct data collection in the institutions of Raipur Division would enhance the evidence base and give more specifics of local differences and institution-specific issues during the pandemic period.

RESULTS

Table 1: Revenue Decline in Private Educational Institutions (N=250)

Revenue Decline Range	Number of Schools	Percentage
0-10% decline	18	7.2%
11-20% decline	25	10.0%
21-30% decline	32	12.8%
31-40% decline	68	27.2%
41-50% decline	72	28.8%
Above 50% decline	35	14.0%

As shown in Table 1, 78 percent of the private schools in the Raipur Division reported a reduction in the revenue of over 30 percent in the COVID-19 pandemic period. Schools with 41-50% reduction in revenue were the most hit category and they formed 28.8% of schools. Only the 7.2% of schools kept the relatively stable revenue and did not decrease it by over 10% that is usually the premium schools with the relatively stable parent population. The majority of low-fee schools dropped to the 31-50% reduction category, and they were in dire financial conditions. These results are consistent with the national trends recorded by the Central Square Foundation (2021) in which the revenue of the private schools has fallen 20-50 percent because of the difficulty in collecting fees and migration of enrolment.

Table 2: Enrollment Changes Across Educational Levels (N=250)

Educational Level	Pre-COVID Avg Enrollment	Post-COVID Avg Enrollment	Change (%)
Pre-Primary	3,850	2,926	-24.0%
Primary (1-5)	8,720	7,674	-12.0%
Upper Primary (6-8)	5,450	5,068	-7.0%
Secondary (9-10)	3,680	3,534	-4.0%
Higher Secondary (11-12)	2,150	2,107	-2.0%

Table 2 indicates the enrollment difference among Raipur Division schools of the private sector in schools of different education levels. Primary education was the most negatively affected of 24 percent because parents preferred home-based early childhood care during the pandemic. The primary level enrollment decreased by 12 per cent indicating the high migration to the government schools because of the economic limitations experienced by families. There was a moderate decrease (7% and 4% respectively) in upper primary and secondary level whereas higher secondary was more stable (2% decrease only). Those students who were devoted to taking board examinations were less likely to change schools. These trends reflect national trends recorded in UDISE Plus (2021) in which lower education levels recorded higher enrollment volatility in COVID-19.

Table 3: Fee Collection Efficiency During Pandemic (N=250)

Fee Collection Rate	Number of Schools	Percentage	Average Outstanding Amount
90-100%	22	8.8%	₹2.5 lakhs
70-89%	38	15.2%	₹8.3 lakhs
50-69%	84	33.6%	₹15.7 lakhs
30-49%	72	28.8%	₹24.5 lakhs
Below 30%	34	13.6%	₹38.2 lakhs

Table 3 depicts the harsh fee collection issues in the Raipur Division that were experienced by the private institutions. The proportion of schools whose fee collection rates were more than 90 was only 8.8 percent of which consisted of mainly premium schools with more socioeconomic clientele. Most (62.4) of them raised less than 70 percent of the fees and raised enormous deficits that jeopardized their ability to operate. The schools whose collection rate was below 30% had of 38.2 lakhs on average outstanding. It is consistent with the 82 percent of schools with challenges in fee collection, and the Oxfam India (2020) Chhattisgarh survey revealed that many parents are deeply impoverished. These arrears compelled most institutions to withhold payment of salaries and cut down on the running costs considerably.

Table 4: Operational Cost Changes During COVID-19 (N=250)

Cost Category	Pre-COVID Average Cost (Monthly)	Post-COVID Average Cost (Monthly)	Change (%)
Digital Infrastructure	₹45,000	₹85,000	+88.9%
Sanitization & Safety	₹28,000	₹72,000	+157.1%
Staff Salaries	₹6,50,000	₹4,80,000	-26.2%
Maintenance	₹55,000	₹38,000	-30.9%
Administrative	₹42,000	₹35,000	-16.7%

Table 4 illustrates different cost dynamics in the pandemic. The expenses of digital infrastructure grew by 88.9 percent with schools spending on online platforms, learning management systems, video conferencing systems, and teacher training in online classes. The total costs of sanitization and safety increased by 157.1% following the obligatory conditions of frequent disinfection, thermal screening, masks, sanitizers, and social distancing infrastructure changes. On the other hand, the cost of staff salary decreased by 26.2% as a result of layoffs and salary cuts that touched on 64% of institutions. The costs on maintenance and administration were reduced by 30.9 and 16.7 percent respectively because of the lower use of the campuses during lockdowns. These conflicting trends imposed acute financial stress when new compulsory costs started to appear and the income reduced significantly.

Table 5: Staff Retention and Employment Changes (N=250)

Employment Action	Number of Schools	Percentage	Average Staff Affected
No change in staff	45	18.0%	0
Salary reduction (10-30%)	160	64.0%	28
Temporary layoffs	88	35.2%	12
Permanent layoffs	105	42.0%	8
New hiring (digital staff)	62	24.8%	4

Table 5 illustrates the extreme effects on teaching and non-teaching employees in the Raipur Division private schools. Institutions that did not experience staff reduction were only 18 percent of the total population, and they are mainly well-established schools with financial reserves and diversified sources of income. A significant 64% enforced a reduction in salary of between 10-30 percent on average 28 employees per institution, leaving the educators in a great financial burden. In 42% of schools, there were permanent layoffs and this was affecting about 8 personnel per school with the support staff being the most affected and the newly hired teachers. In 35.2% of the schools, temporary layoffs of 12 staff members on average were witnessed. Interestingly, 24.8 percent of schools employed digital education experts showing the transition to online learning necessitating new technical knowledge and techniques of output.

Table 6: School Closures and Financial Distress (N=250)

Status Category	Number of Schools	Percentage	Primary Reason
Operating normally	135	54.0%	Stable finances
Operating with difficulty	78	31.2%	Fee collection issues
Temporarily closed	12	4.8%	Infrastructure damage

Permanently closed	25	10.0%	Financial insolvency
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Table 6 shows that the survival of private educational institutions in the Raipur Division after the pandemic. Although 54% schools continued operating normally as they had gotten over the shock of the pandemic and managed their finances and community assistance, 31.2% schools still struggled to operate with the main problem of arrears of fees and debt loads. One out of ten institutions was permanently closed, mostly low-fee budget schools that catered to economically disadvantaged populations that have no financial reserves to survive the long period of revenue loss. This rate of 10% closure in Raipur is consistent with national trends indicating about 10,000 cases of the closure of private schools in big states recorded by Singh and Grover (2024). Alternative uses (4.8% temporarily closed schools) were damaged by infrastructures in case of quarantine centers during lockdowns and therefore had to undergo extensive repairs to resume their educational activities.

6. DISCUSSION

The results of the present research indicate the deep and complex economic influence of COVID-19 on the private educational institutions of Raipur Division, Chhattisgarh. The research problems were met effectively because of the thorough analysis of data that proved the existence of considerable revenue loss, enrollment loss, and difficulties in the functioning of these institutions. The first goal focused on the financial performance in terms of revenue reduction, change in enrollment, and changes in operational cost. The outcomes indicated that 78 percent of the private schools reported a revenue loss that was more than 30 percent and most of them were in the 31-50 percent category. This massive loss of revenues was mainly due to the collection of fees with a low percentage of 8.8 of the schools having above 90 percent of the collection rate and 82 percent having issues with defaults on their payments. These results effectively support national surveys conducted by Oxfam India (2020) and the Central Square Foundation (2021), who also found such trends in the decrease in revenue among the states of India. Low-fee private schools that cater to economically vulnerable communities were especially desperate financially, which is consistent with studies indicating that households that lost money in the pandemic faced a difficult time covering the costs of schools in the private sector (Kesar et al., 2021).

Analysis of enrolment showed that there is a difference in the extent of impact at the educational level with pre-primary having experienced the most dramatic effect (24%), followed by higher secondary which has not changed significantly (2%). This trend reflects the trends in national data reported in UDISE Plus that indicates 24 percent decline in pre-primary in the privates compared to 11 percent in the government schools. The migration in the enrolment between the privately and government institutions is economically rational as financially strained families prefer free education to add to it such benefits as mid-day meals and free textbooks. These findings are supported by research conducted by Tilak (2021) and Babu (2024), who report that there is large-scale student migration throughout the pandemic as a coping mechanism by economically disadvantaged families. The analysis of the operational costs offered a paradoxical condition in which some costs have risen significantly whilst others have gone down. Digital infrastructure and sanitization expenses increased by 88.9 and 157.1 percent, respectively, introducing new financial strains to institutions that were already in a bad situation in terms of declining revenues. To deliver online instruction, schools were forced to invest in learning management systems, video conferencing subscriptions, creation of digital content devices and teacher training courses. At the same time, the cost of staff salaries had dropped by 26.2% as a result of layoffs and salary cuts, which were desperate cost-cutting strategies taken by 64 percent of schools. This 2-fold pressure of increasing requirements expenses and declining income was a storm of financial pain. Such results are consistent with the studies by Kalia et al. (2024), who reported about serious financial and technological difficulties of teachers and school management during the period of the pandemic.

The second goal analyzed coping tools and problems of institutions. Findings demonstrated that there were varying survival tactics between staff downsizing (42% permanent layoffs) and digital re-engineering (24.8% recruiting technical experts). Ten percent permanent closure rate in the institutions, mostly low-fee schools, highlights the disparity in resilience in terms of financial reserves and client socioeconomic status. Schools that catered to middle and upper-class families proved to have a higher survival rate in terms of better fee collection rates, credit availability and investment in good online infrastructure. The population who were reliant on economically vulnerable people was threatened with their

existence. This trend can be considered as an extension of the larger educational inequality issues found by Bansal (2023) and Sarkar et al. (2023) about the disproportionate nature of the pandemic on disadvantaged communities.

The policy implications of this study to the education sector in Chhattisgarh are huge. Firstly, the low rate of fee collection default (82% of schools) implies that government-supported financial aids programmes including interest-free loans, credit guarantees or part subsidy programs to the privately-operated institutions that meet viability and social commitment criteria. Second, the fact that 10% of schools, most of them serving economically weaker areas, will be closed permanently suggests that access to education by vulnerable groups may be minimized, which would be against the goal of equity, which was the right to education Act. Third, the large increase in the cost of the digital infrastructure (88.9% cost increase) shows that there is need to have the public-private collaborations to share the costs of technology and quality online education infrastructure that can be accessed by all institutions irrespective of the fee structure. The regional specifics such as the large percentage (60) of schools working as quarantine centers bring more damage to infrastructure and safety issues reported in the Oxfam India (2020) survey. This twofold loss of revenue and damage to infrastructure was a major problem especially in rural and semi-urban schools within the Raipur Division. The government systems of compensating on the cost of infrastructure restoration and sanitization would help off-load some financial strain on the affected institutions.

The study has an empirical contribution to the knowledge of the impact of the pandemic in the region by filling the literature gap on chhattisgarh. Although national research by Dhawan (2020), Viner et al. (2020) and Joshi et al. (2020) gives general trends, the present research offers a finer detail in the specific challenges of Raipur Division. Such findings that are region-specific may be used to shape targeted policy interventions by state education authorities such as differentiated support according to fee structure, location (urban/rural), and institutional capacity. The long-term consequences are not just limited to short-term financial rehabilitation. The pandemic also boosted digital change in education, establishing new demands on blended learning models of traditional education and online education (Golechha, 2020). The sustainable digital infrastructure and capacity training of teachers needs to be invested in by the private institutions and this involves financial planning as opposed to the pre-pandemic model. Also, altered parental attitudes towards the quality of private and government schools, which were caused by experiences during the pandemic, may still have a long-term impact on the course of enrollment and revenues.

7. CONCLUSION

This paper has undertaken a detailed evaluation of the financial consequences of COVID-19 on private educational institutions in the Raipur Division, Chhattisgarh and demonstrated serious and multidimensional problems. The pandemic led to massive revenue loss (30-50% in 78% of schools) and large-scale losses in enrollment (24% in pre-primary, 12% in primary), and operating cost pressures were contradictory with the rise in costs of digital infrastructure 88.9% and sanitization costs rising 157.1% and staff salaries decreasing 26.2% through layoffs. 82% of institutes had challenges in fee collection with accumulated arrears averaging 38 -15 lakhs based on the degree of difficulty. The crisis caused 42 percent of the schools to take permanent layoffs of staff and 10 percent permanent school closure, mostly of low-fee schools serving mostly disadvantaged economies. The results show that the financial standing of the private educational institutions in the Raipur Division was at the risk of existence in the pandemic, and the restoration process is still not fully recovered two years after the lockdown. The uneven effect on the basis of fee structure and socioeconomic clientele underscores alarming equity effects as the institutions serving vulnerable populations were disproportionately impacted by the closures. The paper highlights the necessity of policy interventions such as financial support systems, government-business partnerships in digital infrastructure, and regulatory measures that take into consideration both the quality standards and financial sustainability.

Further investigations are necessary to study long-term recovery patterns, cross-division comparative analysis in Chhattisgarh, and the effectiveness of the government support measures performed after the pandemic. Strategies to mitigate resilience adapted by surviving institutions are worth exploring to make informed best practices across the sector. With education systems anticipating possible future shocks, the knowledge of pandemic effects on individual institutions is essential in establishing strong, fair, and financially sound education systems that can be shaken during economic shocks and still provide access to and quality of education to all socioeconomic classes.

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