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Untapped Business Opportunities in Education Sector: India, Poland **Perspective**

Abstract

European countries are known to India for high returns and successful investment with long traditions. Investment either for profit making or human development- both ways Indian-European partnerships were well appreciated in the past, and creating new road maps for the future . In terms of doing business- Poland ranked 1st as most attractive FDI destination in Central Eastern Europe and 5th most attractive in Europe (after Germany, UK, France and Netherlands)¹, at the same time India ranked 9th as most attractive destination in the world (2016)².

India and Poland- both governed by single Party governments, and bringing successful changes in policy making mechanism on daily basis in order to minimise the barriers for foreign investors and increase foreign collaborations in the interest of national income. With such new policies and openness- trade between India and Poland has been increased up to \$2.23 billion in 2015 and expected to be doubled as \$5billion by 2018³. But there is an identified untapped potential area which may boost this cooperation is- 'Education'. Education as a business sector has yet to be acknowledged by both countries in order to fulfil each-others need and desires.

Poland is known for well established educational system and institutions for research & development with high class study programs from centuries. But in current scenario, facing huge demography problems and struggling for survival. Many private universities are getting closed (not getting enough number of students), and public universities are depending on public funded students (from public schools). At the same time Indian is facing trouble to accommodate it's own young people under territorial universities due to huge number of applicants and less number of universities. Growing Indian middle class is in the capacity to expand \$500 - \$15000 for their quality higher education abroad. Thus, Poland-India has space to work together based on 'demand and supply' policy.

Keywords- India, Poland, education, business, students, universities.

¹ Polish Information and Foreign Investment Agency, 2016. Available at: https://www.atkearney.com/gbpc/foreign-direct-investment-confidence-index/publication/-/asset_publisher/lsBVD71WgZDd/content/2016-a-t-kearney-foreign-direct-investment-confidence-index/10192

² A.T. Kearney FDI Confidence Index, 2016. Available at: https://www.atkearney.com/gbpc/foreign-direct-investment-confidence-index/publication/-/asset_publisher/lsBVD71WgZDd/content/2016-a-t-kearney-foreign-direct-investment-confidence-index/10192

³ Radio Poland, *India and Poland to double trade to USD 5 billion by 2018*, Published on 18.06.2015. Available at: <http://thenews.pl/1/10/Artykul/210650,India-and-Poland-to-double-trade-to-USD-5-billion-by-2018>

1. Introduction

Evidence shows that the relation between India and Poland is very reliable & historic, began in 15th century and continued through many phases- from establishing diplomatic missions in 1954, to celebration of 60 years of diplomatic relations in 2014⁴. During centuries, India and Poland were not known for developing trade relations, and never been considered as serious potential partners for future business development. But this scenario has been changed since 2004, when Poland became full member of the European Union Community (EU), which gives enormous opportunities for foreign investor's by choosing Poland as host country in the interest of business expansion in EU (union of 27 countries) as single market. By identifying market size and skilled labour forces along with other factors and advantages- India, Poland started to notice each other's importance and possibilities to develop trade relations.

Since 2004, India became one of the most important and interesting destinations among Polish businesses; Poland also started to get popularity not only among Indian business communities but also in the society at large for higher education. Recent data shows that Indian youth taking interest for Polish education system and particularly in Poland. In 2014, were total number of Indian students studying in Poland was 227, which has been dramatically increased up to 896⁵ in 2016 and expected to cross 5000 by 2022⁶. For any country, when international students enrolled for their higher education- it means direct capital flow to the host country. In case of India and Poland, it is applicable for both the nations in order to create a bridge for academic cooperation by addressing each-other's need and requirements.

This paper is presenting the possibilities for India-Poland cooperation in the field of education sector. It is well said for the transition economies "*if you want to get better life, you need to get better education*", and all young Indians are growing by listening similar thoughts, which make them determined for carrier opportunities by getting better education. In this regard, Poland can be a potential market as favourite destination for higher education among Indian students, and India will be supportive market for Polish universities and academic institutions.

⁴ Embassy of India in Warsaw, Poland. Available:<http://www.indembwarsaw.in/index.php/en/economic-commercial-services/message-from-ambassador>

⁵<http://www.studyinpoland.pl/en/index.php/news/43-over-57-119-international-students-in-poland>

⁶ It's an author view based on his own experiences working with Polish Universities, and in Indian market.

2. Education as untapped opportunities- a comparative analysis

Higher education in Poland as well as in India is undergoing through considerable changes based on global demands and national requirements. Government plans are in place to transform the sector over the next 5 years. In one hand, India with over 600 million people in under 25 years old⁷, is under tremendous pressure to expand the system of higher education; Poland- making changes in policies to attract foreign students- for survival of their universities due to increasing demographic problems. India's young population has a huge appetite for education and, as the growth in the size of the middle classes escalates, millions are increasingly able to pay for it; Polish private universities are fighting for survival and Public universities in stress to get funds with less enrolments. By 2020, India will have the largest tertiary-age population in the world⁸ and will have the second largest graduate talent pipeline globally, following China and ahead of the USA⁹. Thus, opportunities for Poland is to engage with India through education (academic cooperation) and transform Polish Universities by working in many area e.g. students recruitment, joint research projects, relationships with industry, international collaboration, exchange of students and scholars, teachings and joint publications etc.

2.A. Polish Education Market

There are approximately 501 universities in Poland, including 131 government funded and 326 privately owned, and accommodating about 1, 500, 000 students. Out of this total number of students, about 57 119 international students are studying in Poland, which is 10,000 more than a year ago. Currently international students make up 4.1% of the total student body in the country (ten years ago the figure was only 0.6%, in 2015 - 3.1%)¹⁰.

Increasing number of international students to the Polish universities are not an accident but it is an effects of being more global and internationalised. By launching more English medium courses, Polish universities are trying to attract more foreign students which can be supplementary to the left vacate places by insufficient number of Polish students. Its very important to get more foreign students specially- when Poland is facing demographic problems and not getting enough number of students as per required by educational institutions. In the academic year 2015/16 total 1,405,133 people were studying at the Polish universities – over 64,254 students are less than in the

⁷Prof Pankaj Chandra, Director IIM, Bangalore, *Going Global conference speech*, Dubai 2013, available at:https://www.britishcouncil.org/sites/default/files/understanding_india_report.pdf

⁸UN population division

⁹Education indicators in focus', OECD (2012)

¹⁰Perspektywy Education Foundation 2016. available: <http://www.studyinpoland.pl/en/index.php/news/43-over-57-119-international-students-in-poland>

previous year, and over 200,000 lower than three years ago¹¹. It means- in coming years Polish universities need to get more & more foreign students otherwise they wont be able to run many classes, faculties, departments or even universities. Many private schools/universities are facing such problems and getting closed due to insufficient number of students and lack of funds. Public universities started to get similar problems and in order to avoid it they are wiling to be more internationalised by accommodating more foreign students. But the problem is that maximum Polish universities run programs only in Polish languages, and very few academic institutions and universities are running programs thought in English medium.

So, being internationalised means attracting more foreign students and generating self support system, by getting funds through tuition fee paid by the students. It might be possible only when most of the programs run by the universities will be thought in English language, which is an agenda with first priority for many public and private universities. As a result of ongoing such changes- Poland received unprecedented number of foreign students from European as well as many other countries and regions.

2.B. Foreign Students studying in Poland (2015-16)

A general data analysis shows that the total number of foreign students enrolled in Poland coming from different part of the world, but the maximum numbers are from European countries only. Also impact of Ukrainian students are visible to Polish universities from classrooms to migration policies.

Figure-1. *International European Students studying in Poland*

European Countries	Number of Students 2016	Changes/ Comparision	with percentage (%)
Ukrainian	30589	7197 more than last year	53% of the total number of foreign students in Poland
Belarusians	4615		
Norwegians	1581		
Spanish	1407		
Swedish	1291		
Europe			over 83% of international students came to Poland from the European Countries

Source: *Perspektywy Education Foundation, 2016, Study in Poland*¹²

¹¹<http://www.studyinpoland.pl/en/index.php/news/43-over-57-119-international-students-in-poland>

¹²<http://www.studyinpoland.pl/en/index.php/news/43-over-57-119-international-students-in-poland>

Figure-1, shows that many European students joins Polish universities and number is much higher for Ukranian Students which is about 53% of the total number of foreign students studying in Poland. There are many reasons of such changes but mainly can be identified as:

- Language- Polish language is not barrier for Ukranian students. Due to similarity in the languages most of Ukranian students are able to continue their education in Polish language.
- Instability in Ukraine- On going political crisis in Ukraine appreciating young generation to abroad for higher education and look forward for bright future.
- Poland as EU member- Interest of Ukranian and Belarusian students are not only to go for higher study to Poland but also to find better life style in EU member states. So they consider Poland as first destination to the European Union.
- Dropdown- the scale of dropdown Ukranian students at Polish universities are also very high due to insufficient funds (1st year they tuition fee they pay due to visa process and admissions to Polish University, but during 2nd year maximum students are not in the position to pay) or migration to other EU member states. So many universities are not able to run programs for 2nd, 3rd, 4th or 5th years due to insufficient number of students.

Figure-2. *International Asian Students studying Poland*

Asian Countries	Number of Students	Changes/ Comparison from last year
Chinese	846	increased by 60 students
Taiwanese	505	
Indian	896	increased by 351 students
Vietnamese	234	increased by 29 students
Malaysian	182	

Source: *Perspektywy Education Foundation, 2016, Study in Poland*¹³.

Figure-2, shows that dramatic changes are taking places among Indian students. In the academic year 2015-16, number has increased by 351, which shows the possibilities to get much higher number in coming future. And Polish universities must have specific plans for Indian market.

Figure-3. *International Students from other continents in Poland*

Other Countries	Number of Students	Changes/ Comparison from last year
South America	173	
North and Central America	1230	increased by 28 students
Africa	1197	increased by 719
Saudi Arabia	854	
Turkey	1205	

Source: *Perspektywy Education Foundation, 2016, Study in Poland*¹⁴

¹³<http://www.studyinpoland.pl/en/index.php/news/43-over-57-119-international-students-in-poland>

¹⁴<http://www.studyinpoland.pl/en/index.php/news/43-over-57-119-international-students-in-poland>

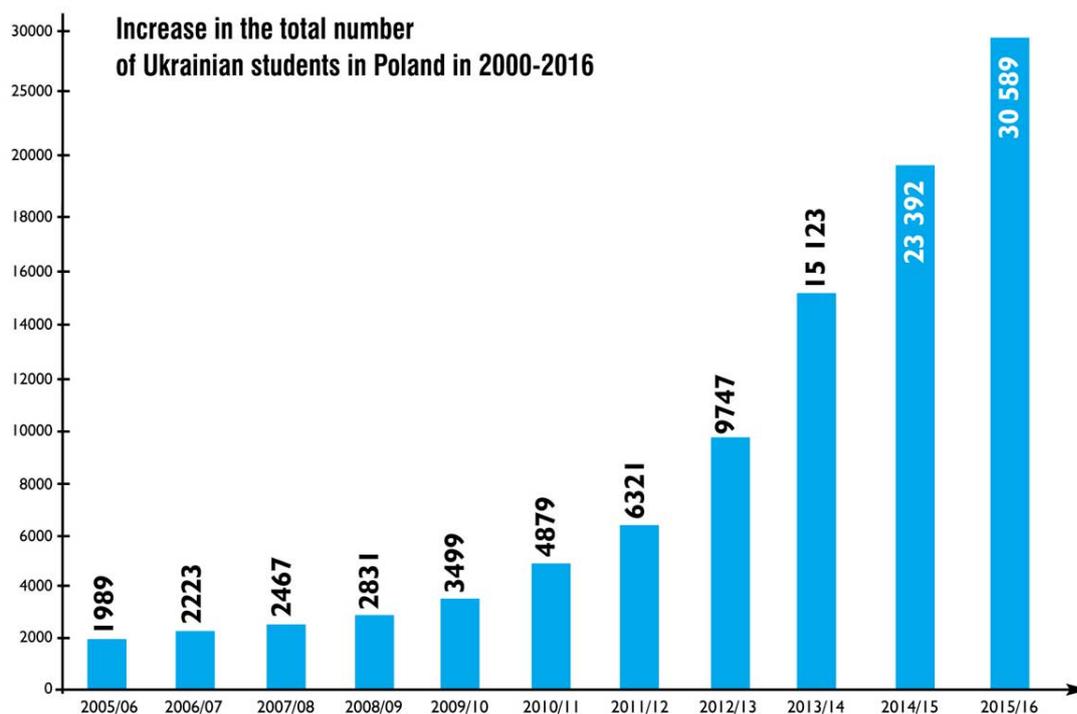
Figure-3 also presents the potential market about Africa, but it's again risky market for Poland as well as EU as a whole by considering migration policies. Most of African students those joins Polish universities never get back to their home countries.

2.C. Poland in World Context

In general, the global scale market of international studies is estimated about \$100 billion market per year for the hosting foreign country. And the annual input of the international students into the Polish economy is currently estimated at 150 million euro¹⁵.

In the world over **4.5 million students study outside their own countries**. According to the prognoses, by 2020 this number will double. Over a half of international students come from Asia (the majority from China, India and Korea)¹⁶. Most foreign students study in the OECD countries including USA, Australia, UK, Germany and France. These “great five” host over a half of all the international students in the world.

Figure-4. Internationalisation factor at the Polish universities¹⁷



Source: Perspektywy Education Foundation, 2016, Study in Poland¹⁸

¹⁵Perspektywy Education Foundation, 2016

¹⁶Education Indicators in Focus: OECD (2012)

¹⁷Perspektywy Education Foundation 2016

¹⁸<http://www.studyinpoland.pl/en/index.php/news/43-over-57-119-international-students-in-poland>

Despite the spectacular growth, there is still not only less percentage of foreign students studying in Poland in comparison to the most developed Western countries, but also in comparison with Polish neighbours: Czech Republic, Hungary, Slovakia, Lithuania, Latvia, Estonia and Bulgaria¹⁹.

The evidence shows that still Polish educational institutions are not ready to accommodate foreign students and need to be more globalised as well as internationalised. Considering Indian students going abroad can play wider role by selecting Poland as host country.

2.D. Indian Scenario in Higher Education

India has the largest education system in the world in terms of the number of institutions, and largest in terms of the number of students. With a median age of 25 years, India has over 550 million people below the age of 25 years²⁰. According to Census figures, over 32 per cent of the 1.1 billion population is between the age group 0- 14. This means that the number of people in India needing primary and secondary education alone exceeds the entire population of the USA²¹. Since these students will be seeking higher education in India over the next decade it illustrates the sheer size of the Indian education market. As per today India has 26 million students enrolled in tertiary education, by illustration, it would need another 800 universities and over 40000 colleges in the next eight years to provide the planned additional 14 million places. The indicators shows that by 2020, India needs 40 million university places²² (an increase of 14 million), and 500 million skilled workers.

2.E. Number of Higher Education Institutions in India

India has mainly three types of higher education institutions: 1). University and University Level Institutions, 2). Colleges and 3). Diploma Awarding Institutions. These divisions are based on funding sources: Central Government, State Government and Private.

As per 2014 available data (MHRD- Government of India Ministry of Human Resource Development), the list of higher education institutions are as follows:

¹⁹<http://www.studyinpoland.pl/en/index.php/news/43-over-57-119-international-students-in-poland>

²⁰ India-Higher Education Sector, Opportunities for Private Participation, 2012. Available:<https://www.pwc.in/assets/pdfs/industries/education-services.pdf>

²¹<https://www.pwc.in/assets/pdfs/industries/education-services.pdf>

²²40 million by 2020: preparing for a new paradigm in Indian higher education', Ernst & Young (2011)

Figure-4. Universities in India as per record available for 2014-15.

Universities in India	As per 2014-15
Central Universities	43
State Public Universities	316
Deemed Universities	122
Central Open University	1
State Private Universities	181
State Open University	13
Institutes of National Importance	75
State Private Open University	1
Institutions under State Legislature Act	5
University level Institutions	64
Others	3
Total	760

Source: Government of India Ministry of Human Resource Development 2014²³.

Figure-5. Institutions offering degree & diplomas

Institutions	2014-15
Colleges	38498
Diploma Level Technical	3845
PGDM	431
Diploma Level Nursing	3114
Diploma Level Teacher Training	4730
Institute under Ministries	156
Total	50 774

Source: Government of India Ministry of Human Resource Development 2014²⁴.

As indicators shows, India need 40 million places by 2020, above mentioned datas in figure 4 & 5 is not enough to enrol them at for tutorial higher education. So either India need to build new universities/institutes or students will be seeking opportunities abroad.

²³http://mhrd.gov.in/sites/upload_files/mhrd/files/statistics/ESG2016_0.pdf

²⁴http://mhrd.gov.in/sites/upload_files/mhrd/files/statistics/ESG2016_0.pdf

Figure-6. Number of Recognised Educational Institutions since 1950-2015.

Level/Year	Primary	Upper Primary	Secondary	Senior Secondary	College	University
1950-51	2097	136	NA**	74	578	27
1960-61	3304	497	NA	173	1819	45
1970-71	4084	906	NA	371	3277	82
1980-81	4945	1186	NA	516	6963	110
1990-91	5609	1515	NA	798	5748	184
2000-01	6387	2063	877	384	10152	254
2005-06	7726	2885	1060	536	16982	350
2006-07	7849	3056	1122	574	19812	371
2007-08	7878	3252	1138	592	23099	406
2008-09	7788	3656	1221	642.29	27882	440
2009-10	8199	3941	1222	717	25938	436
2010-11	7485	4476	1312	720.46	32974	621
2011-12	7143	4788	1283	841	34852	642
2012-13*	8539	5778	2189	1224	35525	667
2013-14*	8589	4215	1335	1036	36634	723
2014-15*	8471	4251	1353	1093	38498	760

Source: Government of India Ministry of Human Resource Development 2014²⁵.

NA**: Not Available, from 1950-51 to 1990-91, figures for Class XI-XII include Class IX-X.

Above mentioned number of colleges and universities will be much smaller in order to accommodate the number of students for undergraduate course at the pace of uncontrolled population growth and changing middle class earnings, which is expected to increase from 50 million (2012) to 500 million by 2020²⁶.

²⁵For School Education:- (i) figures for 1950-51 to 2011-12: Ministry of Human Resource Development, Government of India (website: <http://mhrd.gov.in/statist>) (ii) figure for 2012-13 & 2014-15: National University of Educational Planning & Administration, New Delhi (website: <http://dise.in/>)

* Figures related to School Education are provisional. For Higher Education : Ministry of Human Resource Development, Government of India (website: <http://mhrd.gov.in/statist>)

²⁶McKinsey Report (2007) cited in 'The Emerging Middle Class in Developing Countries' OECD Development Centre, Working Paper 285 (2010)

2.F. Foreign Students studying in India

One side where, India is facing huge challenge for their own citizens for territorial education, most of her neighbour countries are selecting India for their higher education.

Figure-6. Enrolment of Foreign Students in Higher Education 2014-15.

Country	Male Students	Female students	Total
All Countries	27889	14404	42293
Nepal	5542	3152	8694
Afghanistan	3411	306	3717
Bhutan	1605	1092	2697
Sudan	1937	167	2104
Nigeria	1384	568	1952
Malaysia	934	990	1924
Sri Lanka	641	969	1610
Iran	729	815	1544
Iraq	1220	166	1386
United Arab Emirates	600	684	1284
United States	465	514	979

Source: Government of India Ministry of Human Resource Development 2014²⁷

Figure-6 shows about top 11 countries from where foreign students come to India for their higher education. India is not favourite destination for foreign enrolment under full time study programs, but at the same time it has been considered as one of the favourite place among students from United States (US) and other above listed countries.

3. Why Indian students prefer to go abroad for Higher Education?

India is a country of 1.27 billion people and fastest growing middle-class about 25 million households in next 5 year will be in the position to pay \$15000 as fee for their higher education²⁸. To get admission at pioneer Indian Institutions and universities for Indian students is very difficult. The successful selection ratio is 1:250 students. As an option foreign universities are much favourable due to low expenses degree programs and high quality education- e.g. low tuition fee and low leaving costs in comparison to the local private/government universities.

²⁷http://mhrd.gov.in/sites/upload_files/mhrd/files/statistics/ESG2016_0.pdf

²⁸Rivers of Innovation: NESTA (2012). available: https://www.britishcouncil.org/sites/default/files/understanding_india_report.pdf

Global exposure with the limited time frame also initiate Indian students to go abroad for higher education. Programs such as Erasmus+ mobility and internships during study course time is another assets for EU/Polish universities to get more students from India, where students can get exposure for minimum two different universities during their bachelor or master study programs by paying at one university's tuition fee. If students get such benefits of mobility and global exposures, by paying even less tuition fees at the Polish Universities in compare to Indian universities, than why not to Poland?

3.A. Income Factor

Figure-7. The number of Households within the top three income brackets (2011 vs 2022)²⁹

Household Income	No. of Households (2012)	No. of Households (2022)
Over \$ 20K	2.5m	7m
\$10k to 20k	4m	19m
\$ 5k to \$ 10k	34m	81m

Source: McKinsey & Company 2012

It is not only about the growth of population but also changing dynamism of households incomes in Indian society. Figure 7, shows that by 2022, about 40-45 million, Indian household will be in the position to expend \$5,000 - \$10,000, for their higher education, when more than 50% of India's population is under the age of 25³⁰. By 2020, India will have one of the youngest populations in the world, with an average age of 29 years³¹.

Figure-8. Expected Spend on Higher Education

Source of Investment	2012	2022 Estimate
Public	\$7bn	\$50bn
Private	\$13bn	\$50bn
Total	\$20bn	\$65bn

Source: McKinsey & Company 2012.

Figure-8 shows the picture of estimated expenditure from public and private sectors. In the year 2012 public investment is lower than private investment and predictions shows that government

²⁹McKinsey & Company 2012

³⁰Rivers of Innovation: NESTA (2012)

³¹Estimates and projections of the economically active population: 1990-2020', International Labour Organisation (2011)

is taking initiative to increase public investment unto \$50 billion which will be equal to private investment. It means Private sectors are more actively participating in Higher education system then the Public sector.

Thus, it's an open area for cooperation for foreign investors or universities to select India as host country. And significant changes in population growth in demographic profile and demands for higher education, can link Poland to be a favourite destination for higher education in Europe.

4. Demand of Courses

Education sector for undergraduate students- India has huge space: currently 14.6 million (86%) students are enrolled on undergraduate courses, compared to 2 million (12%) on post-graduate courses³². In general, Indian university's are running general bachelor and master courses which is affordable for everyone. But in recent years, demand of professional degree courses such as engineering, medical, management, law and others has been increased. So the demand of technical universities are much higher. For general students it is very difficult to get admission at public technical universities due to complex selection process and high competition. And getting similar professional degree from private colleges/universities/institutes is much more costlier then public universities, even sometimes 10-15 times more³³ which is out of reach for many.

In the area of research- India has not enough research scholars and not focused to research activities. Even India produce very less PhDs in compare to other countries. So many private university are not able to find teaching scholars with PhDs and effecting quality of higher education. So this is another are where India-Poland has potential opportunities to cooperate and create best Indian scholars as PhDs.

4.A. Demand-Supply Gap

As entire economic and marketing policies are based on *demand-supply* economic theory, it is also applicable for India-Poland academic relations and business opportunities. Poland demands number of qualified students from foreign countries, and India has the largest skilled human capital ready to go abroad for higher education *vice-versa* India is lacking number of universities in order to accommodate all young people seeking tertiary education for quality education, in that case Polish Universities can provide such opportunities and receive well qualified Indian students, which will help them to maintain their long traditions of quality education. as quality education providers.

³² 'Higher education in India at a glance': University Grants Commission of India (2012)

³³Higher Education in India: Twelfth Five Year Plan (2012-2017) and beyond', Ernst and Young (2012)

With the rapid growth of Indian middle class- spending on education has become the single largest outlay to acquire better education after food and groceries. India's public expenditure on education (centre plus state expenditure) has ranged \$7 billion (2012) and expected to be increased up to \$50 billion (2022). While there has been some private investment in setting private educational institutions, there remain glaring mismatch in demand and supply, particularly in high quality institutions- e.g. only one out of approximately 250 applicant get admission into the elite Indian Institutes such as Indian Institute of Management or Indian Institute of Technology, comparing with the ratio of 1:10 for Oxford or Cambridge and 1:2, 1:1 or even 1:0 ratio with average Polish Universities.

Despite of average growth rate of over 7.5 % in the last decade, India's GER in higher education is very low. By some estimates, even if India succeeds in its target of 30% GER by 2020, 100 million qualified students will still not have places at university³⁴. India needs to drastically increase the number of places at universities and enrolment through distance learning programmes.

Therefore it is much easier for Indian students to get overseas higher education than in india. According to presented data by Industry chamber, 450,000 Indian students spend over USD 13 billion each year in acquiring higher education overseas³⁵. Thus, this huge potential market is open for foreign cooperations with unlimited opportunities and Poland can play a wider role to fillip the gap of demand of supply in education sector left in both the countries.

5. Conclusion

In case of India and Poland the knowledge sharing and understanding of potential market for education is lacking- educational sector is very limited & approaches are insufficient. This sector can play very wider role to develop India-Poland relations by increasing awareness in both the societies and business communities.

Despite of the fact that both economies are experiencing growth and willingness to create a new trade relations, sufficient strategies hasn't been implemented for 'inclusive growth' in education sector. There are still requirement of significant changes through multi-dimensional approaches to make *India and Poland as complementary and supplementary for each-other*.

³⁴ Nikhil Sinha, Vice-Chancellor of Shiv Nadar University in presentation at Going Global 2013 conference.

³⁵<https://www.pwc.in/assets/pdfs/industries/education-services.pdf>

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