

Gist of

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Rural Education

Policy and Planning
towards Rural Education

Strategy to Promote
Rural Education

Impact of the
Right To Education

Teacher Education and
Development in Rural India

Availability of Teachers for
Better Education

INCREDIBLE RESULTS

CSE 2018 Results

11 Ranks in Top 50

28 Ranks in Top 100

183 Ranks in the Final List



Rank 11
Puja Priyadarshni



Rank 16
Dhodmise Trupti Ankush



Rank 21
Rahul Jain



Rank 24
Anuraj Jain

CSE 2017

5 Ranks
in top 50

34 Ranks
in top 100

236 Ranks
in the final list



Rank 3
Sachin Gupta



Rank 6
Koya Sree Harsha



Rank 8
Anubhav Singh



Rank 9
Soumya Sharma



Rank 10
Abhishek Surana

CSE 2016

8 Ranks
in top 50

18 Ranks
in top 100

215 Ranks
in the final list



Rank 2
Anmol Sher
Singh Bedi



Rank 5
Abhilash Mishra



Rank 12
Tejaswi Rana



Rank 30
Prabhash Kumar



Rank 32
Avdhesh Meena

CSE 2015

5 Ranks
in top 50

14 Ranks
in top 100

162 Ranks
in the final list



Rank 20
Vipin Garg



Rank 24
Khumanthem
Diana Devi



Rank 25
Chandra Mohan
Garg



Rank 27
Pulkit Garg



Rank 47
Anshul Agarwal

CSE 2014

6 Ranks
in top 50

12 Ranks
in top 100

83 Ranks
in the final list



Rank 4
Vandana Rao



Rank 5
Suharsha Bhagat



Rank 16
Ananya Das



Rank 23
Anil Dhameliya



Rank 28
Kushaal Yadav



Rank 39
Vivekanand T.S

CSE 2013

5 Ranks
in top 50

62 Ranks
in the final list



Rank 9
Divyanshu Jha



Rank 12
Neha Jain



Rank 23
Prabhav Joshi



Rank 40
Gaurang Rathi



Rank 46
Udit Singh

KURUKSHETRA- NOVEMBER 2019 ISSUE

RURAL EDUCATION

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1. Policy and Planning Towards Rural Education

According to the World Bank figures compiled from officially recognized sources, the rural population was reported at 66.46 percent (2017) of the total population in India. Hence rural India needs to be accorded top priority to ensure sustainable growth and development of the country. The level of education is not only a reflection of the level of development attained by the society but, in turn, it also gives impetus to the growth and modernization of the society. As a result, promoting rural education becomes one of the prime objectives of the Government.

I. Status of education in India (Rural vs. Urban)

- As per the Census of 2011, the literacy rate in the rural areas was around 68 percent while it was 84 percent in urban areas.
- Furthermore, only 59 percent of rural women were estimated to be literate as compared to nearly 80 percent of urban women who were literate, in 2011. As per Unified District Information System for Education (UDISE) 2016-17, the total number of schools in India was 15.3 lakhs out of which nearly 12.97 lakh schools were in rural areas. Total enrolment in schools from rural areas was 25.13 crore.
- The **National Achievement Survey 2017 (NAS 2017)** of the **Ministry of Human Resource Development**, tried to assess the attainment of competency-based learning outcomes.
 - A surprise finding of NAS 2017 with respect to learning outcomes in Rural vs Urban areas is that the learning outcomes are similar in rural and urban school-going population and in fact, even higher for rural students over urban ones, for class 8th in Mathematics, Science and Social Science subjects.
- In terms of school infrastructure, while there are marginal differences in the availability of drinking water facilities and toilets, the urban-rural divide is evident in terms of the provision of electricity. Similarly, urban areas tend to have more schools with libraries and classrooms in good condition.
- The rural regions perform better in terms of gender parity, as evident in the ratio of girls' enrolment to total enrolment.
- While the pupil-teacher ratio is almost equivalent, rural regions have more than double the number of single-teacher schools than urban areas.
- The Government of India has now taken determined steps to correct the rural-urban imbalance in literacy rates which affect the overall development of the economy.
- The Ministry of Human Resource and Development of the Government of India works through two departments:
 - Department of School Education & Literacy
 - Department of Higher Education.

Since **education is a subject of Concurrent List**, therefore the Central Government and the State Governments work together for the betterment of the education sector.

II. Government Initiatives for Rural Areas

A. Jawahar Navodaya Vidyalaya

- The Ministry of HRD is running **Jawahar Navodaya Vidyalayas** in various states across the country (except Tamil Nadu) and provides free and quality education to talented rural children, comparable to the best in a residential school system for class VI to XII.

B. Samagra Shiksha

- It subsumes three of the earlier centrally sponsored schemes i.e. **Sarva Shiksha Abhiyan (SSA)**, **Rashtriya Madhyamik Shiksha Abhiyan (RMSA)** and **Teacher Education (TE)** and has been recently launched as an **Integrated Scheme for School Education** extending from pre-school to class XII.
- The Samagra Shiksha Scheme supports the states for strengthening the school infrastructure in rural areas.
- It focuses on the improvement of quality of education by providing support for different interventions like in-service training of teachers and school heads, grants for the library, sports and physical activities, support for Rashtriya Avishkar Abhiyan, ICT (Information and Communication Technology) and digital initiatives, remedial teaching for academically weaker students etc.

C. Revamped Kasturba Gandhi Balika Vidyalaya (KGBV) Scheme

- The revamped scheme of KGBV under Samagra Shiksha will provide the facility of at-least one residential school for girls from Classes VI-XII in every educationally backward block which does not have residential schools under any other scheme.
- In a nutshell, though Samagra Shiksha Scheme covers both the urban and rural areas, the emphasis will be primarily on rural areas.

D. Mid-Day Meal Scheme

- One of the objectives of this scheme was to attract children from disadvantaged sections. Around 9.12 crore children were benefitted from the hot cooked nutritious food in 11.35 lakh schools during 2018-19.

E. Revamped Eklavya Model Residential School (EMRS) Scheme

- The objective of EMRS is to provide quality and free of cost middle and high-level education to the Scheduled Tribes (ST) students especially the ones in remote areas.
- By the year 2022, every block with more than 50 percent ST population and at least 20000 tribal persons, will have an Eklavya Model Residential School.

F. Swachh Vidyalaya Initiative

- The Department of School Education and Literacy launched the **Swachh Vidyalaya Initiative (SVI)** for construction and repair of separate toilets for girls and boys in every school which was completed within a year in 2015.

G. Digital Initiatives

- The recent launch of Operation Digital Board aims to introduce digital boards all over the country in government and government-aided schools. Some of the initiatives taken are:
 - i. **e-PATHSHALA**- NCERT books are now available in a digital version for free.
 - ii. **Diksha**- is a digital platform for teachers to enable the capacity building of all categories of teachers.

- iii. **MOOCs on SWAYAM Platform-** It is an integrated platform that offers online courses covering from school to Post Graduate level. The online courses are being used not only by the students but also by the teachers and non-student learners, in the form of lifelong learning.
- iv. **SWAYAM PRABHA (Kishore Manch) DTH TV Channels-** have been launched for transmission of educational e-contents through 32 National Channels i.e. SWAYAM PRABHA DTH-TV.
- v. **National Digital Library of India (NDL)-** is a project to develop a framework of virtual repository of learning resources with a single-window search facility.

H. The 'Transformation of Aspirational Districts' Programme

- Higher education, as per the AISHE 2018-19 Report (All India Survey of Higher Education), 60.53 percent of colleges are located in rural areas.
- It shows that we have enough colleges in rural India but they are lacking in quality. The “**Transformation of Aspirational Districts**” Programme aims to expeditiously improve the status of Higher Education in 117 aspirational districts from across 28 states.
- During the first phase of Rashtriya Uchchatar Shiksha Abhiyan (RUSA), central assistance to States has been provided for the creation of a Model Degree College in each of the 60 educationally backward districts.
- During the second phase of the RUSA, central assistance would be provided for the opening of the new Model Degree Colleges (MDCs) in ‘Aspirational Districts’ identified by NITI Aayog and in unserved & underserved districts in North Eastern and the Himalayan States.

I. NISHTHA

- **National Initiative for School Heads and Teachers Holistic Advancement (NISHTHA)** has been launched to build capacities of 42 lakh elementary school level teachers, principals, block resource centre coordinators, and cluster resource centre coordinators.
- The basic objective of the ‘**NISHTHA**’ Programme is to motivate and equip teachers to encourage and foster critical thinking in students.

J. A vision of Draft New Education Policy (NEP) to increase Supply of Good Quality Teachers in Rural Areas

- To ensure that truly excellent students enter the teaching profession- especially from and in rural areas, the draft NEP envisions creating special merit scholarships which will also include guaranteed employment in their local areas upon successful completion of their four- year integrated B.Ed. programs.
- To further encourage outstanding teachers to be deployed to rural areas, incentives like housing will be provided for teachers to take up teaching jobs in rural areas, especially in those rural areas with the greatest current teacher shortage.

Note:

Atal Tinkering Lab (ATL) is a program run by **Atal Innovation Mission (AIM)** under NITI Aayog to foster curiosity and an innovative mindset in young students across India to encourage research and innovation in schools across the country. The vision of the initiative is ‘To create one million children in India as Neoteric Innovators’.

K. Unnat Bharat Abhiyan & Swachh Bharat Summer Internship

- Under **Unnat Bharat Abhiyan**, each Higher Education Institution will be linked with at least 5 villages to engage the faculty and students of these Institutions in understanding rural realities; to identify technologies, innovative methods to solve problems of rural people; and to allow Higher Educational Institutions to contribute in devising systems for smooth implementation of various Government programs.
- **Swachh Bharat Summer Internship (SBSI)** aims at engaging the college youth with Swachhata work. Candidates are required to undertake 100 hours of swachhata related activities in and around nearby villages.

Conclusion:

The massive effort in recent times to revamp and expand the education system in India has far-reaching implications, not only is the thrust on infrastructure, but also on quality and unique solutions through technology to improve delivery systems of education.



2. Strategy to Promote Rural Education

Given the country's ripe demographic opportunity, the development of rural India is critical to forge the nation's progress.

An Overview of the Education Sector in India

Table 1: Summary Statistics of Education in India

	Rural	Urban
Number of schools (in lakhs)	12.97	2.39
Number of students enrolled (in crores)	18	7.1
Number of teachers (in lakhs)	65	24

With a marked increase in first-generation learners, students are transcending the educational attainment of their parents. The United Nations Human Development Report reveals a doubling in the mean years of schooling from 3.0 to 6.4 between the years 1990 and 2017.

Strategies to Promote Equitable Education

- India's achievement, in terms of equitable and universal access at the primary school-level, establishes an opportune platform for the education system to now deliver "learning for all".
- Launched by the Prime Minister in 2018, the **Transformation of Aspirational Districts Programme** aims to expeditiously improve the socio-economic status of some of the most backward regions in the country.
- **NITI Aayog** is also steering the **Sustainable Action for Transforming Human Capital (SATH)** program in Jharkhand, Madhya Pradesh, and Odisha.
 - These three states are undertaking simultaneous academic and administrative reforms with an aim to- create efficient schools, enhance human resource capacity, strengthen organization structure and most importantly, improve learning outcomes.
 - The large-scale learning enhancement programs have also led to a 10-15 percent improvement in learning outcomes across all SATH States.
- NITI Aayog released the **School Education Quality Index-SEQI**. The Index provides the first national ranking of States based on the success of their school education systems.
- SEQI strives to drive evidence-based policymaking and will facilitate cross-learning among States/UTs.
- India is on the verge of finalizing a New Education Policy. It advocates for equalizing participation and learning outcomes across regions through concerted policy action.
- Through the establishment of special education zones, targeted funding for inclusion as well as district-wise assistance for independent research on inclusive education, existing efforts to this end.

Conclusion:

With over 50 percent of the workforce from rural India in 2050, it is imperative to establish the strongest foundations of learning through school education.

3. Impact of the Right to Education

The passing of the **Right to Education (RTE)** Act has been one of the country's most defining moments. India has come a long way from 1910 when Gopal Krishna Gokhale demanded 'Free and Compulsory Primary Education' in India to the year 2002 when the Article 21-A was inserted in the Constitution of India which declared that "The State shall provide free and compulsory education to all children of the age of six to fourteen years in such manner as the State may, by law, determine."

Main Features of the Act:

- The Act makes education a Fundamental Right of every child between the ages of 6 and 14 years and specifies minimum conditions or input criteria that have to be met in all elementary schools.
- It mandates all the private schools to reserve 25 percent of seats, absolutely free of cost, for children belonging to disadvantaged categories, which is to be reimbursed by the State. It also states that the provision for donation or capitation fees is not permissible.
- The Act also recognizes a large number of children who have had to drop out for financial reasons and/or other considerations and provides for their mainstreaming in schools through special training so as to bring them at par with their peers in all schools.
- Quality of education in schools has also been given a top priority in the RTE Act. Section 29 of the Act provides for curriculum and evaluation procedures in elementary schools.
- **Notification of teacher qualifications under section (23) of the RTE Act** and the prescription of a **Teacher Eligibility Test (TET)** by the **National Council for Teacher Education (NCTE)** are other significant developments to improve the quality of education in schools.

Why does the RTE Stand out?

- This is the first legislation in the world that puts the responsibility of ensuring enrolment, attendance, and completion on the Government
- "Free" education does not merely mean waiving off the tuition fees. It excludes any charge that may hinder a child's pursuit of his/her elementary education in a school of his/her choice.
- It looks at learning and education as a process and prescribes quality principles for the same.
- By making RTE a Fundamental Right, it becomes a duty and obligation of the government towards its people.
- This is a giant leap ahead from **Article 45, which was merely a Directive Principle** and hence not justiciable in the court of law.

The RTE: A Great Leveler

- An increase in enrolment of children in schools has been one of the most significant achievements under the RTE.
- In 2016, only about 3 percent of children in the 6-14 years of age group, were out of school.
- **Swachh Bharat-Swachh Vidyalaya campaign** has been responsible for the creation and maintenance of hygienic sanitation and drinking water facilities in schools. This has resulted in a large number of female students not only enrolling but also staying on in schools up to higher grades than before.
- The goal of '**access to education**' is more or less considered to be achieved at the elementary level and the focus is now shifting to secondary and higher secondary level.

- However considering the challenges in the actual realization of the RTE objectives, such as high dropouts and residual (disadvantaged) children remaining out of school, there is a demand for continuous efforts at the elementary level also.

Identifying and Correcting Some Implementation Gaps

- Section 12(1) (c) of the act has been the subject of much research in the education policy space. It is this section that mandates non-minority private unaided schools to reserve 25 percent of their entry-level seats for children belonging to disadvantaged categories.
- However, the MHRD reports say that only 5-6 lakh seats annually are being filled under this provision. Delays or non-payments of dues to schools by the respective state governments are a major reason for private schools refusing to admit students under the RTE provision.
- There is a need to discuss all the RTE provisions and their compliance by the States in a regular fashion.
- An IIM Ahmedabad report suggests that a number of vital measures needed for the RTE's Section 12(1) (c) to be realized in letter and spirit are:
 - Clarity and enforcement (of rules regarding admissions, eligibility criteria, free entitlements).
 - Building a robust Management Information System to manage expenditure and reimbursement effectively.
 - Creation of school profiles.
 - Awareness campaigns.
 - Availability of alternate mode of application (other than the online mode).
 - RTE cell and Help Centre.
 - Active participation of officials, judiciary, and private stakeholders.
 - Training and capacity building.
- Another issue is India's historically conservative spending on education. The reforms envisaged through the RTE and Draft new Education policy, 2016 would require a substantial increase in public expenditure on education as well as support through Corporate Social Responsibilities (CSRs) and Central Statistics Offices (CSOs).

Note: MHRD Announces National Educational Alliance for Technology Scheme

- The Ministry of Human Resource Development has announced a new PPP Scheme, National Educational Alliance for Technology (NEAT) for incorporating technology in education to yield better learning outcomes in Higher Education.
- The objective is to use Artificial Intelligence to make learning more personalized and customized as per the requirements of the learner.
- MHRD would act as a facilitator to ensure that the solutions are freely available to a large number of economically backward students. MHRD would create and maintain a National NEAT platform that would provide one-stop access to these technological solutions. Edtech companies would be responsible for developing solutions and to manage the registration of learners through the NEAT portal.
- AICTE would be the implementing agency for the NEAT program.

Conclusion:

- The big leap towards skills development may not be successful unless it is accompanied by concerted efforts to raise the learning levels of rural and marginalized students for promoting equitable basis for employment and inclusive growth.

- The focus should be on improving quality by developing bespoke solutions instead of a standard straitjacketed program design.
- Another praiseworthy aspect of the Act is that it demands that the School Management Committee (SMC), the Local Authority and the Education Department have concurrent responsibilities rather than concentrating the responsibilities on a single unit.
- The SMCs could play a vital role at the local level by developing a robust and feasible School Development/Improvement plan.



4. Teacher Education and Development in Rural India

Teachers are the builders of the national edifice. As education and training lead to capability augmentation, a good Teacher Education (TE) would make capable teachers leading to a strong and prosperous nation.

Need to Revamp Teacher Education:

- For preparing good teachers, the nation had an elaborate range of Government-owned Teacher Education Institutions (TEI) having B.Ed., D.El.Ed, among other courses.
- When the clarion call for universal education met with the programmatic and financial support of Sarva Shiksha Abhiyan (SSA) in the year 2001, the demand for schools and that of teachers escalated.
- After the introduction of the Right to Education (RTE), proliferation degenerated into mushrooming.
- National Council for Teacher Education (NCTE), with its skeletal presence in states, failed to enforce the concerned regulations, the officials of affiliating universities were often found to be in cahoots with these shady Teacher Education Institutions (TEIs).
- This backdrop provides the present status of Teacher Education (TE) and highlights the need to revamp and revitalize it.

Current Scenario:

- The rural TE landscape is imbued with District Institutes of Education Training (DIETs), Primary Teacher Education Centres (PTEC) in addition to the B.Ed. colleges.
- In view of the amendment to Section 23 (2) of RTE which mandates that all teachers should be trained, a widening and deepening of TE, particularly in the rural areas, is the need of the hour.

What is the widening & deepening of TE?

- The widening of TE means spatial coverage of TEIs to all districts and also to some of the blocks if needed.
- The deepening of TE involves:
 - Enlarging the bouquet of courses.
 - Bringing in new techno-pedagogical practices.
 - Leveraging Information and Communication Technology (ICT) in education.
 - Designing and conducting several thematic modular courses for the Continuing Professional Development (CPD) of the Teachers.

Initiatives:

- The **State Council of Educational Research and Training (SCERT)** and the DIETS would constantly conduct Teacher Need Analysis (TNA) and devise CPDs to address them.
- The Ministry of Human Resource Development (MHRD), under the aegis of Samagra Shiksha Abhiyan (SSA), has started a condensed one-week CPD for all the elementary teachers of India. This ambitious CPD program has been named the National Initiative for School Heads and Teachers Holistic Advancement (NISHTHA).
- Another aspect of deepening TE entails attracting good students to the profession of teaching.
- The draft **New Education Policy (NEP)** envisages a four year integrated B.Ed. course with attractive variations to attract bright students to B. Ed. The redesigning of curriculum and faculty orientation is already underway. All B.Ed colleges are to introduce this course if they are to continue after 2030.

- The next logical step after the intent of widening and deepening TE would be to bring in effective regulation well as infuse necessary functional autonomy into the TEIs.
- The draft NEP envisages to bring TE under the umbrella of higher education and the proposed **National Higher Education Regulatory Authority (NHERA)** would be the sole regulator whereas the National Council for Teacher Education (NCTE) would transform into a **Professional Standard-Setting Board (PSSB)**.

Conclusion:

It is expected that the widening and deepening of TE would not only meet the rising need for teachers but would also bring honour and pride to the profession of teachers, a profession that had been exalted to the status of the gods in our holy scriptures.



5. Availability of Teachers for Better Education

According to Swami Vivekananda, “Education is that by which character is formed, the strength of mind is increased, the intellect is expanded and by which one can stand on one’s own feet.” As per the Draft **National Education Policy** (NEP) 2019, it is through the teachers that the children are imparted with values, knowledge, empathy, creativity, ethics, life skills, and social responsibility,

Current Situation

- While India has done well in terms of access and equity and brought almost every child to school, the learning levels of children need considerable improvement.
- Data shows that currently 8.33 lakh teacher posts are vacant at the elementary stage and 1.11 lakh teacher posts are lying vacant at the secondary level.
- There is an uneven availability of teachers across schools and subjects, even while most states have an overall Pupil-Teacher Ratio (PTR) which is within the norms.
- Classroom processes remain mostly ‘traditional’ with one-way transmission and little interaction.
- Most in-service teacher needs are still met by a one-size-fits-all ‘training’ approach. Transaction in this training is also largely one-way. It is important to involve teachers as professionals in a training program and discuss their experiences and understanding.
- There does not seem to be enough focus on building the capability of the Head Teacher, as for a change to happen at the school level, school leadership is a key factor.

Issues Regarding Teachers

- Lack of initiatives and mechanisms that explicitly aim to recruit the best-performing students or those that have the talent for teaching, into the teaching profession.
- Quality teacher education is severely lacking as many **Teacher Education Institutions (TEI)** are ‘stand-alone’ teaching colleges. Thus, despite their good intentions, they generally do not have the capability of providing teacher education that includes a strong pedagogical and practical training.
- The next major issue is the deployment of teachers, as the sudden and unpredictable transfers to which teachers are subjected can often have an adverse effect on the student’s learning.
- Lack of sufficient infrastructure, resources, and supplies are other impediments that affect the availability of teachers, especially in rural India. Lack of safe drinking water, working toilets, and electricity in some schools pose grave challenges for effective learning to take place.
- In spite of the **Right to Education Act** mandating teachers not to indulge in non-teaching activities, teachers are often asked to spend large portions of their time on activities such as midday meal preparation, administrative tasks, data management, etc.
- The system does not promote a constant update of teaching skills and capacity building in a way to ensure that training fatigue doesn’t occur.
- Finally, issues like salary, promotion, etc. in the school system are hardly based on merit and competence.

Suggestions to Improve Teacher Efficacy

- To ensure that truly excellent students enter the teaching profession from and in rural areas, merit-based scholarships need to be instituted across the country. In rural areas, special merit-scholarships that also guarantee employment in their local areas should be established upon successful completion of their four-year integrated B.Ed. Programs.

- To ensure decent and pleasant service conditions, all schools need to be equipped with adequate and safe infrastructure.
- The stability of the tenure of teachers must be ensured for better and enhanced educational outcomes.
- Teachers must be given constant opportunities for self-improvement and to learn the latest innovations.
- The availability of a full complement staff of teachers in every school with a focus on remote schools and remote districts should be ensured.
- States should develop a strong core group of outstanding teacher educators through a rigorous process of selection and professional development in partnership with identified institutions.
- Material for teachers and teacher educators should be made available in the state/local language.
- Finally, teachers need to be given more autonomy in choosing finer aspects of curriculum and pedagogy, so that they may teach in the manner that they find most effective for the students in their classrooms and communities.

Conclusion:

If education is to improve, teaching has to improve. Any change or effort has to recognize the centrality of the teacher. Teaching is an intellectually and ethically demanding profession. Teachers must be seen as independent, capable, and responsible professionals with respect given to their professional identity and knowledge.

6. Involving Local Communities in Rural Schools

Educating and imparting quality education to the rural masses to empower and make them an equal partner in the development process is one of the challenges India is still grappling with. It's worth noting that after India got independence, the rural literacy rate was just 12.1 percent in 1951 but it reached a respectable 67.8 percent in 2011.

An Unfinished Agenda:

- 100 percent literacy in rural masses, especially among women, SCs/STs and marginalized sections of the society, is still an unfinished and humongous task to achieve.
- The challenge is finding a way to drastically improve female literacy rate which is still 58.75 percent.
- Meanwhile, the literacy rate is 62.8 percent and only 56.9 percent for SCs and STs living in rural areas, respectively.
- However, the bigger challenge is to ensure access and equity in the educational entitlement of the rural masses and to simultaneously improve the quality of education in rural areas.

Quality of Education & Challenges:

Despite the fact that India has made remarkable gains in achieving higher literacy among the rural masses in the last few decades, some of the factors which pose a challenge before the governments and policymakers are:

- The poor quality of education- Number of surveys conducted by either non-governmental organizations like ASER (Pratham) or by Government's National Achievement Survey (NAS) indicate that more than 50 percent children in class V are unable to read the text prescribed in class II and that the average scores in many grades and subjects still ranges between 40-50 percent.
- Students dropping out of school.
- Shortage of educational institutions: The shortages of higher and technical/professional educational institutions in rural areas are some of the most pressing challenges before the governments and policymakers.
- While the central and state governments have almost resolved the access problem in rural areas by providing primary schools in and around every habitation/village, according to NITI Aayog majority of these schools have less than 50 students.
 - These schools are also facing the shortage of qualified and trained teachers, the perennial problems of poor infrastructure including no toilets or non-functioning toilets, no electricity, no running water, no library or computer labs, absenteeism in teachers and poor governance.
 - In public perception government schools are now synonymous with poor quality of education. It is not surprising that the percentage of children going to private schools is increasing every year.
- The conditions of rural high schools and colleges are not good either. It is certainly affecting the employability of young people from rural areas as employability is directly related to the educational outcomes.

India may miss the benefits of the 'demographic dividend' if it fails to improve rural education, as a majority of the workforce will be coming from rural areas.

Finding Creative Solutions:

- Time has come to discard the 'top-down' approach. It is very important to involve the local communities in rural areas as the most crucial stakeholder in educating the rural masses with quality education.

- Decentralization in school/college management and governance is the key to fix and revive the broken governance system of rural education in India. In this context, the role of local bodies and Self-Help Groups (SHGs) becomes very crucial in reviving and improving the quality of education in rural areas of the country.
- Both local bodies and SHG's can mobilize local communities to take the ownership of the local schools/colleges and motivate its members to contribute physically and financially (for example Shramdaan or giving land or other resources for school/college) in expansion and maintenance of the school/college infrastructure on a regular basis.

Role of SHG's:

- The SHGs can be used in the management and governance of rural schools on a pilot basis after giving proper training.
 - The Government can initially, on an experimental basis, hand-over the operational management of five rural schools to different SHGs with a clear mandate and full financial as well as manpower support to improve the quality of education in three years' time period.
- SHG's can play an important role by managing the mid-day meals in rural schools.
- SHGs can play an important role in dealing with the rampant problem of teachers' absenteeism in rural schools. Teachers should be accountable to the school management committee managed by a SHG.

Conclusion:

India cannot ignore the issue of quality of education in the rural areas. Time has come to involve local bodies and SHGs creatively and purposefully in revitalizing rural education.

7. Teacher's Education: Challenges and Reforms

Teacher education is a process for preparing professional teachers by inculcating necessary knowledge, competence, and skills for teaching at various stages of school education.

Policy Perspective

- The Government of India set up many committees and commissions to improve the quality of teachers and for their professional development.
- One significant event during the sixties was the formation of the **National Council of Education Research and Training (NCERT)** by an amalgamation of various central and national institutions. After the **Department of Teacher Education** was set up within NCERT, four regional colleges of education of NCERT were established at Ajmer, Bhopal, Bhubaneswar, and Mysore.
- Another important landmark was setting up the **State Institute of Education (SIE)** in 1964 for providing greater coverage and regional specificity in the programs of in-service education and training of teachers.
- The NCERT has also brought out a draft teacher education curriculum during 2004.
- The National Curriculum Framework (2005) and Position Paper on teacher education for Curriculum renewal (2005) recommended that teacher education program to be recast to reflect professionalism in the process of training and teaching. It suggested that TE must become more sensitive to the emerging demands of the school system.

Government Initiatives

The Government of India has taken many initiatives for formulating schemes and programs from time to time for improvement in the quality of teacher education.

- **Right to Education Act (2009)** was implemented from 1st April 2010, which has made it mandatory to appoint trained teachers in schools.
- **NCTE** revised the rules and regulations, norms and standards of 15 teacher education programs during 2014, in the light of recommendations of **J.S. Verma Commission**.
- **Pandit Madan Mohan Malviya Scheme** on National Mission of Teacher and Teaching, an umbrella scheme, was initiated during 2014 by MHRD for improving the quality of teachers, teaching, professionalism and preparation of teachers.

Challenges and Problems

- Various studies including the one by J.S. Verma Commission shows that a large proportion of teacher education colleges are not providing quality education.
- In our existing system, the teachers with a general degree of B.Ed. have been teaching across elementary to senior secondary classes. In some places, they are teaching subjects that they have not studied at graduation and post-graduation levels. It has resulted in complicated problems like dropping out, absenteeism and low achievement amongst the children.
- In the case of higher education, there is no provision for pre-service education.
- Both teacher education and school education are working in isolation and don't have any existing relationship between the two in the curriculum and its translation.
- There is no mechanism of **Management Information System (MIS)** on teacher's education.
- There is no permanent policy and mechanism for the in-service education program for about 90 lakh teachers and teacher educators who are working in schools and teacher education institutions in the country for their continuous growth and development.

- Long term training courses in a distance-cum-contact mode have not been conceptualized for the in-service teachers.

Suggested Reforms in Teacher Education

There is an urgent need to implement the following suggestions for bringing reforms in the teacher education programs which will certainly be beneficial for rural areas.

- NCTE has notified to introduce four years of integrated Bachelor of Education Programme in arts and science from pre-primary to secondary stages.
- Suggestions have been made that Merit-based scholarships, particularly in rural areas, should be instituted across the country for studying in a four year integrated Bachelor of Education Programme.
- **INSET (In-Service Education of Teachers)** requires a systematic and comprehensive policy by strengthening and coordinating the national level institutions.
- ICT is to be integrated into teacher education programs. Use of interactive television will be an effective mode for coverage and recurrent training for the professional development of teachers.
- The training methodology should focus on local specific activity-based training approaches and IT/ET integration to training transactions.
- Policy research, innovations, and experimentation should be promoted for improving the quality of the teacher education program.
- A strong mechanism for monitoring, evaluation, and follow-up should be developed and made an integral part of the teacher education program.

Conclusion:

Many reforms have taken place in the area of teacher education from time to time in the light of recommendations made by different commissions and committees set up by the Government of India for the professional development of teachers and teacher educators. But the issues and concerns raised still need deep thinking and action on the part of both policy planning and implementation at the micro and macro levels.

8. Infrastructure Development in School Education

A well-educated and skilled population equipped with knowledge not only drives socio-economic development but also ensures personal growth.

Initiatives taken:

- During the last two decades, a major emphasis has been placed on improving the school environment by different educational programs like Operation Blackboard, District Primary Education Programme (DPEP), Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Samagra Siksha.
- Further, the RTE Act 2009, has recommended that each school should be equipped with 'All-weather buildings' consisting of:
 - At least one classroom for every teacher.
 - Barrier-free access.
 - Separate toilets for boys and girls.
 - Safe drinking water facility to all children.
 - A playground.
 - Securing the school building by boundary wall or fencing.
- The two major centrally sponsored schemes for school education **Sarva Shiksha Abhiyan (SSA)** and **Rashtriya Madhyamik Shiksha Abhiyan (RMSA)** work to ensure, that all children in the country have access to elementary and secondary schools with adequate infrastructure, in partnership with States/UTs. Some of the important infrastructure facilities provided during SSA and RMSA are:
 - a. **An increase in the number of schools:** SSA and RMSA during its decade long program have sanctioned more than 3.64 lakh elementary and secondary schools. SSA has a provision of residential facilities in sparsely populated or hilly and densely forested areas with difficult geographical terrains.
 - b. **Girls' hostel for students of secondary and higher secondary schools:** This is also a Centrally Sponsored Scheme that has been implemented since 2009-10 to set up a 100-bed girl's hostel in each of the 3,479 **Educationally Backward blocks (EBBs)** of the country in an effort to ensure that girls are retained at the secondary level of education.
 - c. **School Building and classrooms:** Due to the inception of the erstwhile Centrally Sponsored Schemes-SSA and RMSA, 18.40 lakh classrooms have been constructed and as a result, the student classroom ratio (SCR) reduced drastically.
 - d. **Drinking-Water:** Investment for enhancement in facilities was not limited to the opening of new schools alone. The school infrastructure (physical facilities in the school) has also augmented substantially with financial and technical support provided by SSA and RMSA.
 - e. **Separate Toilet for Boys and Girls:** Department of School Education and Literacy had launched the Swachh Vidyalaya Initiative with an objective to provide separate toilets for girls and boys in all government schools.
 - f. **Ramp and Children With Special Needs (CWSN) Toilet:** One of the major objectives of all education programs that have been implemented at present is to develop an inclusive education system by providing access to children with disabilities. Provisioning of the ramp and CWSN toilet facilities are two major interventions in this regard.
 - g. **Library:** The RTE Act and RMSA specify that the Library will be an essential component of the school, providing not only resource for learning but also for strengthening the idea of reading for pleasure, among the students.

- h. Information and Communication Technology (ICT):** “ICT@schools” or “ICT in schools” was a scheme launched in 2004 by MHRD and revised in 2010 to provide opportunities to secondary and senior secondary students to mainly build their capacity on ICT skills and make them learn through a computer-aided learning process. The use of ICT in rural area schools has additional application in the teaching and learning process:
 - i. It provides teachers with a range of new tools to facilitate traditional pedagogies.
 - ii. It presents the teacher with the potential to develop new teaching methods.
- i. Computer-Aided Learning (CAL):** The main objective of the CAL program is to attract rural children, retain them in the schools and to improve the quality of education through the usage of animated multimedia-based educational content. This program improves the IT literacy in the rural areas particularly and will go a long way in removing the digital divide in India.
- j. Playground:** RTE Act 2009 places emphasis on building playgrounds in schools as playing has an enormous positive impact on children in their learning and overall physical development.
- k. Science Laboratory for Secondary and Higher Secondary schools:** Science is different from any other subject. Laboratory teaching and experiments that are being conducted help encourage deep understanding in children. Children are able to retain knowledge longer when they see the experiments being performed in front of them.
 - i. Under RMSA, integrated science labs have been sanctioned to the Secondary Schools.

Conclusion:

- A good school infrastructure makes it a conducive place for the children to study.
- Both SSA and RMSA have improved access to elementary and secondary education in the country.
- The augmented school infrastructure has enhanced the enrolment of children in schools especially girls and other disadvantaged groups, in the rural areas. It makes the learning process more interesting and gets the children motivated to attend school.

9. Towards Digital and Financial Literacy

Digital literacy is the understanding and navigation of several digital platforms and analyzing their potential as a medium of communication. On the other hand, financial literacy is the ability to understand different areas and concepts of finance like financial planning, budgeting, investment, savings and much more. Combining the digital platform and financial facility, the digital-financial interface is the new medium that has revolutionized the experience of financial connectivity and interaction, world over.

Importance of Financial Literacy

- a. **Inclusive Growth and Financial Inclusion:** Financial education assumes a crucial role in making consumers respond to the initiatives of the supplier. Financial literacy, and education play a critical role in making available the services and benefits that the weaker groups need, so as to achieve the agenda of inclusive growth and sustainable prosperity.
- b. **Familiarity and Ability:** To make an informed choice, it is necessary to have financial literacy. The knowledge regarding the schemes and options develops confidence, familiarity, and skills to administer.
- c. **Freedom from exploitation:** Financial literacy will assist in safeguarding individuals and the general public against manipulative financial schemes and the inflated interest rates charged by moneylenders.
- d. **Prevention of over-indebtedness:** Financial education will help avoid over-indebtedness, improve the quality of services and in making wise financial decisions.
- e. **Promotion of entrepreneurship:** It helps in making educated entrepreneurs who have small scale businesses become aware of the new financial ventures and products, thereby guiding them in understanding the workings of the market mechanisms which will improve their business dealings.
- f. **Positive Spill-over effects:** A household with a substantial amount of financial education would make regular savings and invest in the correct channels to generate income.
- g. **Making the Pension Responsibility an individual or personal affair and not that of the State/Corporations:** An individual who is financially literate would be in a superior situation to evaluate his/her own necessities and make savings in suitable schemes. This leads to a reduced strain on social programs and pension plans and promotes an economy that is tougher.
- h. **Behavioral Change:** The outburst of many financial products has made their usage grow quite rapidly without any refrain from the larger financial implications. A certain degree of behavioral change can be brought about by means of financial education.
- i. **More and better input in Financial Markets:** In India, the need of the hour is to convert savers into 'investors'. It is mentioned in the National Strategy for Financial Education that more participation from the domestic retail investors in the securities market will increase the strength and depth and will give dividends by increasing depth of securities market, reducing reliance on foreign investors and domestic savers reaping benefits of the Corporate Growth and reducing the strain on Government Treasury for the investment in National Infrastructure.

Government Endeavors to Strengthen Financial Literacy in India

There have been numerous initiatives taken by the government to spread financial literacy in the country:

(I) National Strategy for Financial Education (NSFE)

- National Strategy for Financial Education has been prepared in 2012 to bring about a massive financial education campaign that would create awareness and would educate the consumers on how to gain access to financial services, what are the products available and how a change in the attitude of people can be brought about so as to "translate knowledge into behavior".

(II) Project Financial Literacy

- RBI is the central bank, which aims to disseminate information regarding its basic banking concepts to schools, colleges, economically weaker sections residing in the rural and urban areas, senior citizens, defense personals, and many more in the specific target group.
- Under this initiative, RBI organizes trips of school and college students to the RBI headquarters and also conducts banking and insurance-related quizzes in schools to create awareness about the general economy and bring about financial literacy.
- It also creates modules on General Indian Economics for the same purpose. There is also a Financial Literacy Week that is observed by the RBI.

Government Endeavours to Strengthen Digital Literacy in India

- India is a country where awareness and literacy regarding the digital aspect of communication are of utmost necessity.
- Thus, the degree of familiarity with the technological and digital platform decides how effectively the communication of content, ideas, information, and entertainment takes place.
- Under the Digital India campaign, the government has taken numerous initiatives to bring about digital literacy in the country. Some of the endeavors are:
 - a. **Digital Saksharta Abhiyan (DISHA): The National Digital Literacy Mission (NDLM)** Scheme has been initiated by the government in order to impart IT training to citizens who are not literate in the IT-sphere. This scheme aims at making target groups like the Anganwadis, ASHA workers, etc, IT literate.
 - b. **Digitize India Platform (DIP):** This is an initiative of the Union Government under the Digital India Programme. DIP is an interface that provides digitization services for the scanned images of documents or physical copies for any organization. This scheme aims at creating a digital repository of all existing content in a digitized pattern.
 - c. **Direct Benefit Transfer (DBT):** DBT was initiated with an aim to identify beneficiaries, accurately target them by directly transferring funds into their account, and doing away with any sort of middlemen in the process. It is an initiative to reform the delivery system of the government and ensure an efficient, effective, non-duplicable, faster and simpler transfer of information/funds in order to achieve the goal of “Maximum Governance, Minimum Government”. DBT promotes greater transparency and lesser frauds so as to make the government accountable.
 - d. **AADHAR and AADHAAR Enabled Payment System:** AADHAR platform is one of the main pillars of the Digital India Platform. This platform has the largest biometrics-based recognition system and is “a strategic policy tool for the social and financial inclusion, public sector delivery reforms”, to “promote hassle-free people-centric governance”. This model brings into force financial inclusion.
 - e. **Sugamya Bharat Abhiyan:** It is a pan-India flagship campaign that is also known as the “Accessible India Campaign”. This campaign aims at achieving “universal accessibility” for people with disabilities in order for them to have access to equal opportunity, independent living, and inclusive socio-economic development.
 - f. **AgriMarket App:** This app has been created to enable the farmers to stay updated with the crop prices in order to ensure the best market for the sale of their crops and assess the market

conditions beforehand. The app has been helpful in preventing the farmers from carrying out distress sales.

- g. **Bharat Interface for Money (BHIM):** This app makes the bank transactions simple, swift and uncomplicated. It enables a bank to bank direct transfer, using a mobile phone.
- h. **Cyber Swachhta Kendra:** Under this initiative of the government, the main task of the centre is to quarantine and safeguard the cyber-space by spotting botnet infections and subsequently notify the end-users to prevent further damage.
- i. **Vittiya Saksharta Abhiyan (VISAKA):** The principle of the 'Vittiya Saksharta Abhiyan' is to energetically connect the Higher Education Institutions and their students and encourage all payers and payees to use a "digitally enabled cashless economic system" for their fund transfer.

Conclusion:

Educating people about the various facets of socio-economic and developmental concepts is a step taken towards efficient and productive governance. The concept of financial and digital literacy is important in the present-day scenario and India has already started moving towards realizing the value of the digital and financial transformation and tapping into the benefits from them.

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