
VAJIRAM & RAVI

POLICY AND PLANNING TOWARDS RURAL EDUCATION

- According to the World Bank, rural population as per cent of total population in India was reported at 66.46 per cent in 2017. Hence, rural India needs to be accorded top priority to ensure sustainable growth and development of the country.
- Level of education is not only a reflection of the level of development attained by the society but in turn it also give impetus to growth and modernization of the society. As a result promoting rural education becomes a prime objective of the Government.

Status of Education In India (Rural vs. Urban)

- As per Census 2011, literacy rate in rural area was around 68 per cent while it was 84 per cent in urban areas. Furthermore only 59 per cent of rural women were estimated to be literate as compared to nearly 80 per cent urban woman being literate in 2011.
- As per U-DISE 2016-17, total number of schools in India were 15.3 lakh school out of which nearly 12.97 lakh schools were in rural areas. Total enrolment in schools was 25.13 crore out of which 18.02 crore was enrolment of students from rural areas.
- The National Achievement survey 2017 (NAS 2017) of MHRD tried to assess the attainment of competency - based learning outcomes.
- A surprise finding of an 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.
- Government of India has now taken determined steps to correct the rural - urban imbalance in literacy rates.
- The Ministry of Human Resources Development of Government of India works through two departments
 - a) Department of School Education And Literacy
 - b) Department of Higher Education.
- And since **education is a subject of concurrent list** therefore Central Government and state government works together for the betterment of education sector.

Government Initiatives For Rural Areas

A. Jawahar Navodaya Vidyalaya

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

B. Samagra Shiksha

- It subsumes the three earlier centrally sponsored scheme 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.
- It **supports States for strengthening** of school infrastructure including in rural areas.
- It also focuses on **improvement in quality of education** by providing support for different interventions like *in- services training of teachers, and heads, grant for library, sports and physical activities*, support for **Rashtriya Avishkar Abhiyan**, ICT and digital initiatives, remedial teaching for academically weaker student.

C. Revamped Kasturba Gandhi Balika Vidyalaya(KGBV) scheme

- The revamped scheme of KGBVs Under Samagra Shiksha will now 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 school under any other scheme.
- In a nutshell though Samagra Shiksha Scheme covers both urban and rural areas but the emphasis will be primarily on rural areas in every aspects of the education.

D. Mid-Day Meal Scheme

- One of the objectives of this scheme was to attract children from disadvantage sectors. Around 9.12 crore children were benefitted from hot cooked nutritious food in 11.35lakh 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 Schedule Tribes (ST) students especially in remote areas.
- By the year 2022, every block with more than 50 per cent ST population and at least 20,000 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 the 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.
- **e-PATHSHALA** - NCERT books are now available in digital version for free for anybody.
- **Diksha** - Diksha is digital platform for teachers to enable capacity building of all categories of teachers.
- **MOOCs on SWAYAM Platform** - It is an integrated platform for offering online course and covering School (9th to12th) to Post Graduation 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.
- **Swayam Prabha (Kishor Manch) DTH-TV Channels** have been launched for transmission of educational e-contents through 32 National channels i.e. SWAYAM PRABHA DTH-IV.
- **National digital library** of India (NDL) is a project to develop the framework of virtual repository of learning resources with a single window search facility.

H. The 'Transformation of Aspirational Districts' programme

- If we talk about Higher Education as per 2018-19 Report (**All India Survey of Higher Education**), **60.53 per cent Colleges are located in rural areas**.
- It shows that we have enough college in rural India but they are lacking in quality. The **'Transformation of Aspirational Districts'** Programme aims to improve the status of Higher Education in 117 aspirational districts from 28 states.
- During the first phase of **Rashtriya Uchchar Shiksha Abhiyan (RUSA)**, Central assistance to States has been provided for creation of one **Model Degree College** each in 60 Educationally Backward Districts.

- During the second phase of RUSA, Central assistance is provided for opening new Model Degree Colleges in 'Aspirational Districts' identified by NITI Aayog and in unserved and underserved districts in North Eastern and 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 coordinator and cluster resource Centre coordinators.
- The basic objective of 'NISHTHA' programme is to **motivate and equip teachers to encourage and foster critical thinking in students.**

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

- To ensure that truly **excellent students enter the teaching profession**- especially from the 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 programme.
- 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's shortage.

Note:

- Atal Tinkering lab (ATL) is a program run by Atal Innovation Mission (AIM) under NITI Aayog to foster curiosity and 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 and 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 student of these Institutions in understanding rural realities; and to allow Higher Educational Institutions to contribute in devising systems for smooth implementation of various Government programmes.
- **Swachh Bharat Summer Internship** 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.

STRATEGY TO PROMOTE RURAL EDUCATION

- Celebrated as the 'soul' of the nation, rural India comprises 70 per cent of India's population and is in fact, home to more people than the entire continent of Europe.
- 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

	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 parent. 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.

A Rural-Urban Comparison in school Education

- 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 conditions.
- The rural regions **perform better in terms of gender parity**. Rural region fall short in terms of having **optimally resourced schools**.
- While the pupil – teacher ratio is almost equivalent, rural regions have more than double the number of single – teacher school than urban areas.

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 Program** 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 per cent 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**. The draft National Education Policy 2019 envisions an **inclusive and equitable education system** where all children have an equal opportunity to learn and thrive.
- It advocates for equalizing participation and learning outcomes across regions through concerted policies action.
- Through the **establishment of special education zones, targeted funding** for inclusion as well as **district – wise assistance** for independent research on inclusive education, the policy lays the road ahead for India, building on existing efforts to this end.

Conclusion:

With over 50 per cent of the work force estimated to come from rural India in 2050, it is imperative to establish the strongest foundations of learning through school education.

IMPACT OF THE RIGHT TO EDUCATION

- We have come a long way from 1910 when Gopal Krishna Gokhale demanded 'Free and Compulsory Primary Education' in India to 2002 when the article 21-A was inserted in the Constitution.
- It declared that "The States Shall Provide Free and Compulsory education to all children at the age of 6 – 14 years in such manner as the state may, by law, determine".
- The passing of the right to education (RTE) act has been one of the Country's most defining moments.

Main Features of the Act:

- The Act makes education a **fundamental right** to every child between the age of 6 and 14.
- It mandates all private school to reserve **25 per cent of seats, absolutely free of cost**, for children belonging to disadvantaged categories, which is to be reimbursed by the State.
- It also states that **provision for donation or capitation fees is not permissible** as well as that *no child or parent should be required to appear for interviews prior to admission*.
- In addition, the Act **recognizes the large number of children who have had to drop** for financial 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 school.
- The Act also states that necessary provisions such as **teacher – student ratio, minimum infrastructure** shall be made available in all school.
- **Quality of education** in school has also been given a top priority in the RTE Act. **Section 29 of the Act** provides for curriculum and evaluation procedure in elementary schools.
- **Notification of teacher qualifications** under section (23) of the RTE Act and the **prescription of the Teacher Eligibility Test (TET)** by the National Council for Teacher Education (NCTE) are other significant developments to improve the quality of education in school.

Why Does The RTE Stand Out?

- This is the **first legislation in the world** that puts the **responsibility of ensuring enrolment, attendance and completion of the Government**.
- Free education does not merely mean waiving off tuition fees. It excludes any charge that may hinder a child's pursuit of her elementary education in a school of her choice.
- It looks at **learning and education as a process** and prescribes **quality principles** for the same.
- It makes it the duty and obligation of the Government towards its people **by making it a Fundamental Right**. This is a giant leap ahead from Article 45 which was merely a Directive Principle and hence not justiciable in a court of Law.
- An **external constitutional body** is necessary to monitor the implementation of the Act which brings in transparency and accountability.

The RTE: A Great Leveller

- **Increase in enrolment** has been one of the most significant achievements under the RTE. In 2016, **only about 3 per cent of children** in the 6 -14 years of age were out of school.

- **Swachh Bharat – Swachh Vidyalaya campaign** has been responsible for 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 grade than before.
- There has been significant improvement in measures of **social infrastructure** as mandated by the RTE.
- The goal of ‘**access to education**’ is more or less considered to be achieved at elementary level and the focus is now shifting to **secondary and higher secondary level**.
- However, considering the challenges in actual realization of the RTE objectives, high dropouts and residual (disadvantaged) children remaining out of school there is a demand of continuous efforts at elementary level also.

Identifying and Correcting Some Implementation Gaps

- Section 12(1) (c) of the Act mandates **non-minority private unaided schools to reserve 25 per cent** of their entry-level seats for children belonging to disadvantaged categories.
- However, the MHRD reports says that **only 5-6 lakh seats annually are being filled under this provision**.
- Delays or non – payments of dues to school by the respective State Governments are a major reason for private school 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 Ahmadabad report suggests a number of vital measures needed for the RTE’s Section 12(1) (c) to be realized in letter and spirit.
- These are: “Clarity and enforcement, 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 and 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 substantial increase in public expenditure on education as well as support through CSRs and CSOs.

Way Forward:

- 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 of employment and inclusive growth.
- Focus should be on **improving quality by developing bespoke solutions** instead of a standard straight jacketed programme 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 responsibility on a single unit.
- The SMCs could play a vital at the local level by developing a robust and feasible school Development/ Improvement Plan.

MHRD Announces National Educational Alliance for Technology Scheme

- MHRD has announced a new PPP Scheme, **National Educational Alliance for Technology (NEAT)** for using technology for 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.
- It would **create and maintain a National NEAT platform** that would provide one – stop access to these technological solutions.
- AICTE would be the **implementing agency for NEAT programme**.

TEACHER EDUCATION AND DEVELOPMENT IN RURAL INDIA

- As education and training leads to capability augmentation, a good Teacher Education (TE) would make capable teachers leading to a strong and prosperous nation.
- For preparing good teachers, the nation had elaborate panoply of Government – owned Teacher Education Institution (TEI) having B.Ed., D.El.Ed. and other courses.

Need to Revamp Teacher Education:

- When the clarion call for universal education met with programmatic and financial support of Sarva Shiksha Abhiyan (SSA) in the year 2001, the **demand for schools and that of teachers escalated**.
- After introducing of the Right of Education (RTE), proliferation degenerated into mushrooming.
- The National Council for Teacher Education (NCTE), failed to enforce the concerning regulations, the officials of affiliating universities were often found to be in cahoots with these shady Teacher Education Institution (TEIs).
- This backdrop provides the present status of Teacher Education (TE) and highlights the need to revamp and revitalize it.

Status:

- The rural TE landscape is imbued with District Institutes of Education Training (DIETs), primary Teacher Education Centers (PTEC) in addition to the B.Ed. colleges.
- In review 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 Does Widening and Deepening of TE Mean?

- 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** –
 1. Enlarging the bouquet of course
 2. Bringing in new techno-pedagogical particles
 3. Leveraging information and Communication Technology (ICT) in education and
 4. Designing and conducting several thematic modular courses for the Continuing Professional Development (CPD) of the teachers.

Initiatives:

- The State Council of Education Research and Training (SCERT) and DIETs would constantly conduct Teacher Need Analysis (TNA) and devise CPDs to address them.
- MHRD, under the **aegis of Samagra Shiksha Abhiyan (SSA)**, has started a **condensed one – week CPD** for all elementary schools in India. This ambitious CPD programme has been named, **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 would be to bring in **effective regulation** as 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 NCTE would transform into a professional Standard Setting Board (PSSB).

Conclusion:

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

AVAILABILITY OF TEACHERS FOR BETTER EDUCATION

- According to Swami Vivekananda, education is that by which character is formed, strength of mind is increased, the intellect is expanded and by which one can stand on one’s own feet.
- It is through teachers that our 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 school and subjects, even while most states have an overall Pupil – Teacher Ratio (PTR) within the norms.
- Classroom processes remain mostly ‘traditional’ with most 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 any training programme and discuss their experiences and understanding.
- There does not seem to be enough focus on **building the capability of the Head Teacher**. For change to happen at the school level, school leadership is a key factor.

Issue Regarding Teachers:

- Lack of initiatives and mechanisms that explicitly aim to recruit the best performing students.
- Quality teacher education is severely lacking.
- Many teacher education institutions are '**stand-alone**' **teaching colleges**; thus despite their good intentions, they generally do not have the capability of providing teacher education that includes strong pedagogical and practicum training.
- Next major issue is that of deployment of teachers. The sudden and unpredictable transfer to which teachers and indirectly their students and school are often subjected.
- Lack of safe drinking water, working toilet, 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 these activities, such as **midday meal preparation, administrative tasks, data management**, etc.
- The system does not promote constant update of teaching skills and capacity building in such a way that it does not lead to training fatigue.
- Finally, issues like salary, promotion, etc. in the school are hardly 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. programmes.
- To ensure decent and pleasant service conditions, all schools need to be equipped with adequate and safe infrastructure.
- Teachers need to be given more autonomy in choosing finer aspects of curriculum and pedagogy.
- Teachers must be given constant opportunities for self-improvement and to learn the latest innovations.

Recommendations

- **Ensure availability** of a full complement staff of teachers in every school with a focus on remote schools and remote districts.
- 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.
- Make material for teachers and teacher educators available in the state/local language.

Conclusion:

- If education is to improve, teaching has to improve. Any change 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.

VAJIRAM & RAVI

INVOLVING LOCAL COMMUNITIES IN RURAL SCHOOLS

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

Unfinished Agenda

- It is still unfinished and humongous task to achieve 100 per cent literacy in rural masses **especially among women, SCs/STs and marginalized section** of the society.
- The challenge is how to drastically improve female literacy rate which is still 58.75 per cent while literacy rate in SCs is 62.8 per cent and only 56.9 per cent STs are literate in rural areas.
- But the bigger challenge is **how to ensure access and equity** in educational entitlement of the rural masses and simultaneously improve the quality of education in rural areas.

Quality of Education

- Number of surveys conducted either by non-government organizations like ASER (Pratham) year after year indicate that more than 50% children in class 5 are unable to read the text prescribed in class 2 or government's National Achievement Survey (NAS) which shows that the average scores in many grades and subjects still ranges between 40-50 per cent.

Finding Creative Solutions:

- Firstly and most importantly the **solution must come from grassroots**. 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. They must take the ownership of rural education.
- **Decentralization in school/college management and governance** is the key for fixing and reviving the broken governance system of rural education in India. In this connection, the role of local bodies and self-help group becomes most crucial.
- Both 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 regular basis.
- **SHGs can be used in management and governance** of rural schools on pilot basis after giving proper training and capacity building programmes.
- In the beginning, on experimental basis the state governments can 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.
- Another area where SHGs can play an important role is **managing the mid-day meal** in rural schools. Similarly, SHGs can play important role in **dealing with the rampant problem of teachers' absenteeism** in rural school. Teachers should be accountable to the school management committee managed by a SHG.

Conclusion:

- It is important to note that India cannot ignore the issue of quality of education in its rural areas. The time has come to involve local bodies and SHGs creatively and purposefully in revitalizing the rural education.

VAJIRAM & RAVI
INFRASTRUCTURE DEVELOPMENT IN SCHOOL EDUCATION

- During last two decades, a major emphasis has been given on improving school environment by different educational programmes like Operation Blackboard, District Primary Education Programme (DPEP), Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Samgra Siksha.
- Further, RTE Act 2009, has recommended that each school should be equipped with 'All weather building consisting of at least one classroom for every teacher; barrier-free access; separate toilets for boys and girls; safe drinking water facility etc.
- The main aim of two major centrally sponsored schemes for school education SSA and RMSA works 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. Increase in number of Schools:

- SSA & RMSA during its decade long programme have sanctioned more than 3.64 lakhs elementary and secondary schools. SSA has a provision of residential facilities in sparsely populated or hilly and densely forested areas with difficult geographical terrains.
- Kasturba Gandhi Balika Vidyalaya (KGBV) are residential upper primary schools set up in educationally backward blocks for girls from SC,ST,OBC and Minority communities.

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 girls' hostel in each of the 3479 Educationally Backward Blocks.

C. School Building and classrooms and Drinking Water Supply

D. Separate Toilet for Boys and Girls

- Department of School Education & Literacy had launched Swachh Vidyalaya Initiative with an objective to provide separate toilets for girls and boys in all government schools within the timeline of 15th August 2015.

E. Ramp & CWSN Toilet

- One of the major objectives of all education programmes that have been implemented at present is to develop an inclusive education system by providing access to children with disabilities. Provisioning of ramp and CWSN toilet facility are two major interventions in this regard.

F. Library:

- The RTE Act and RMSA specifies that the Library will be an essential component of the school.

G. Information and Communication Technology (ICT):

- ICT@ schools was a scheme launched in 2004 to provide opportunities to secondary and senior secondary students.

H. Computer Aided Learning (CAL):

- Under SSA the CAL is primarily introduced in rural government upper primary schools covering the classes VI to VIII to attract and retain children and also in the process, enhance the quality of learning.

I. Playground:

- RTE Act 2009 gives emphasis on playground in schools as playing puts enormous positive impact on children in their learning and overall physical development.

J. Science Laboratory for Secondary & Higher Secondary schools:

- Under RMSA, integrated science labs has been sanctioned to the secondary schools.

Conclusion:

- A good school infrastructure with good spaces makes conducive place for the children to study. Both SSA and RMSA have improved access to elementary and secondary education in the country.
- In rural areas, the augmented school infrastructure has enhanced enrolment of children in schools especially girls and disadvantaged groups.
- It makes the learning more interesting and gets the children motivated to attend school, this in turn improves the attendance and interest of students in learning.

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, saving 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 the world over.

Importance of Financial Literacy:

- A. Inclusive Growth and Financial Inclusion:** Financial literacy, and education, plays 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.
- C. Freedom From exploitation** – It will make people aware about manipulative financial schemes and inflated interest rate charged by moneylenders.
- D. Prevention of over indebtedness**
- E. Promotion of entrepreneurship**
- F. Positive Spill-over effects** – A household with a substantial amount of financial education would make regular savings and invest in correct channels to generate income. The financial well being of persons will in turn augment the societal welfare.
- G. Making the Pension Responsibility an individual or personal affair and not that of 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 lead to a reduced strain on social programs and pension plans, and promote 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. There can be brought about certain degree of behavioral change by means of financial education.
- I. More and better input in Financial Markets:** In India, the need of the hour is to ‘covert savers into investors’.

Government Endeavours To Strengthen Financial Literacy in India

i. National Strategy for Financial Education (NSFE):

- It 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 attitude of people can be brought about so as to “**translate knowledge into behavior**”.

ii. Project Financial Literacy

- This is a central bank (RBI) endeavor that aims to **disseminate information** regarding its basic banking concepts to schools, colleges, economically weaker sections in 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 (for classes VII to XIV) to create awareness about 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 RBI.

Government Endeavors To Strengthen Digital Literacy in India

A. Digital Saksharta Abhiyan (DISHA)

- **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 schemes aims at making target groups like Anganwadis, ASHA workers etc. IT literate.

B. Digitize India Platform (DIP)

- This is an initiative of Union Government under the Digital India Programme. This scheme aims at creating a digital repository of all existing content, which includes the certificates and degrees of people, in various formats and media in a digitized pattern.

C. Direct Benefit Transfer (DBT)

- It is an initiative to reform the delivery system of the government and ensure efficient, effective and simpler transfer of information/funds in order to achieve the goal of “Maximum Governance, Minimum Government”.

D. AADHAR and AADHAR Enabled Payment System

- AADHAR platform is one of the main pillars of the Digital India Platform.

E. AGRIMARKET App

- This app has been created to **enable the farmers to stay updated with the crop prices**. It **automatically traces the location** of the farmer through GPS and fetches the market prices of the crops within a range of 50 km.

F. Bharat Interface for Money (BHIM)

- This app makes the bank transactions simple, swift and uncomplicated.

G. Cyber Swachhta Kendra

- **Under this initiative**, the main aim 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.

H. 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 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 the digital and financial transformation and tapping into the benefits from them.