

EDUCATION

Introduction

Education is fundamental to development and growth and is the most important indicator of development of a nation. Education is the best available tool to equip the humanity to achieve social and economic prosperity. Education is the social institution through which society provides the members with important knowledge, including basic facts, job skills and cultural norms values

The Constitution (Eighty-sixth Amendment) Act, 2002 inserted **Article 21-A** in the Constitution of India to provide free and compulsory education of all children in the age group of six to fourteen years as a Fundamental Right. Equal access to quality education to the entire population has become the need of the hour in order to assure their participation in nation building.

National Education Policy 2020

- The Union cabinet in July 2020 approved the New Education Policy (NEP), which **aims at universalization of education from pre-school to secondary level**. It is a comprehensive framework to guide the development of education in our country.
- The National Education Policy envisions an education system rooted in Indian ethos that contributes directly to transforming India, sustainably into an equitable and vibrant knowledge society, by providing high-quality education to all, and thereby making India a global knowledge superpower. The Policy envisages that the curriculum and pedagogy of our institutions must develop among the students a deep sense of respect towards the Fundamental Duties and Constitutional values, bonding with one's country, and a conscious awareness of one's roles and responsibilities in a changing world. The vision of the Policy is to instill among the learners a deep-rooted pride in being Indian, not only in thought, but also in spirit, intellect, and deeds, as well as to develop knowledge, skills, values, and dispositions that support responsible commitment to human rights, sustainable development and living, and global well-being, thereby reflecting a truly global citizen.

With almost 27% of India's population in the age group of 0-14 years, India's education sector provides numerous opportunities for growth. Education sector has seen a host of reform and improved financial outlays in recent years that could possibly transform the country into a knowledge haven. With human resource increasingly gaining significance in the overall development of the country, development of education infrastructure is expected to remain the key focus in the current decade. In this scenario, infrastructure investment in the education sector is likely to see a considerable increase in the current decade. Loans for education should be seen as an investment for economic development and prosperity. The Reserve Bank of India (RBI) has advised all Scheduled Commercial Banks to adopt Education Loan Scheme, formulated by Indian Banks' Association (IBA), vide Circular RPCD.PLNFS. BC. NO.83/06.12.05/2000-01 dated April 28,2001.IBA has formulated and circulated to

all Member Banks including State Bank of India (SBI) a 'Model Education Loan Scheme' for providing financial support to meritorious students for pursuing higher education in India and abroad. Salient features of the Scheme inter-alia include:

- i) Loan upto ₹10 lakh for study in India and upto ₹20 lakh for study abroad.
- ii) Collateral free loans upto ₹ 7.5 Lakh under the Credit Guarantee Fund Scheme for Education Loans (CGFSEL).
- iii) No Margin for loan up to ₹ 7.50 Lakh.
- iv) Repayment period of 15 years
- v) One Year Moratorium for repayment after completion of studies in all cases.
- vi) Moratorium taking into account spells of unemployment/under-employment, say two or three times during the life cycle of the loan.

GOVERNMENT OF INDIA INITIATIVES

Some of the other major initiatives taken by the Government are:

- 100% FDI under automatic route is allowed in the Indian education sector.
- To liberalise the sector, the Government has taken initiatives such as the National Accreditation Regulatory Authority Bill for Higher Educational and the Foreign Educational Institutions Bill.
- The government schemes of Revitalising Infrastructure and System in Education (RISE) and Education Quality Upgradation and Inclusion Programme (EQUIP) are helping the government tackle the prominent challenges faced by the education sector.
- As per the Union Budget 2022-23, allocation towards the Samagra Shiksha Scheme has increased by around 20.3%, from ₹ 31,050.16 crore in FY22 to ₹ 37,383.36 crore in FY23.
- In February 2022, the central government approved the "New India Literacy Programme" for the period FY 2022-27 to cover all the aspects of adult education to align with National Education Policy 2020 and Budget Announcements 2022-23.
- In February 2022, the Ministry of Education approved the scheme of Rashtriya Uchchatar Shiksha Abhiyan (RUSA) to continue till 2026.
- National Education Policy (NEP) 2020 emphasis on early childhood care and education. The 10+2 structure of school curricula is to be replaced by a 5+3+3+4 curricular structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 year, respectively.
- The Cabinet accepted the continuance of the Samagra Shiksha School Education Scheme in 2021 from April 1, 2021, to March 31, 2026.
- In October 2021, the NSDC launched the largest 'Impact Bond' in India, with a US\$ 14.4 million fund, to help 50,000 youngsters in the country acquire skills necessary for employment.
- In September 2021, the ATL Space Challenge 2021 was launched by the Atal Innovation Mission (AIM) in cooperation with the Indian Space Research

Organisation (ISRO) and the Central Board of Secondary Education (CBSE) for all school students in India.

- In September 2021, The National Commission for Women started a country-wide capacity building and personality development programme for women undergraduate and postgraduate students in an effort to make them more independent and job-ready. The commission will partner with central and state institutions to prepare women students for the job market by providing sessions on personal capacity building, professional career skills, digital literacy and effective use of social media.
- STEM-based edtech companies are partnering with Niti Aayog and the government to build a STEM ecosystem by establishing Atal Tinkering Labs (ATL) to spread knowledge about STEM, STEAM, AI, ML, AND Robotics for K-12 students.
- On September 17, 2021, Mr. Ashwini Vaishnaw, the Minister of Railways, Communications, Electronics and Information Technology, launched Rail Kaushal Vikas Yojana, a programme under Pradhan Mantri Kaushal Vikas Yojana (PMKVY), to empower youth by providing entry-level training in industry relevant skills through railway training institutes.
- In September 2021, NITI Aayog announced a collaboration with BYJU's. In this partnership, students in government schools in 112 'aspirational districts' will have free access to the company's 'quality learning materials'. BYJU'S will also give free engineering and medical entrance test preparation sessions to 3,000 deserving students in Classes 11 and 12 through Aakash Institute.

Government Vs Private Schools

As per the latest data available, there are 14,94,052 schools in the country of which 10,83,678 (74%) were in the Government sector and 86,614 (6%) in aided sector. Number of private schools stood at 325760 as per the latest data. There has been a clear shift from private schools to government schools in the last three years and the maximum increase in government school enrolment, according to Annual Status of Education Report (ASER,2021).

Status of Education in India

India holds an important place in the global education industry. Though India is one of the largest networks of higher education in the world, there is still a lot of potential for further development in the education system.

The State of the Education Report 2021 for India by UNESCO shows an encouraging trend regarding enrolment. For elementary schools, Gross Enrolment Ratio (GER) has increased from 81.6 in 2001 to 93.03 in 2018-19 and stands at 102.1 in 2019-2020. Further, the proportion of teachers employed in the private sector grew from 21% in 2013-14 to 35% in 2018-19.

Market Size

India has the world's largest population of about 500 million in the age bracket of 5-24 years. India's education sector offers a great opportunity with 26.31% of India's population in the age group of 0 to 14 years.

As per the data available, there are over 45000 colleges and more than 1000 universities as on 31 March 2022. Total enrolment in higher education in 2020-21 stood at 38.5 million with 19.6 million male and 18.9 million female students, with the latter constituting 49 per cent of the total enrolment. Currently, India's higher education is the largest in the world enrolling over 70 million students in less than two decades. India has managed to create additional capacity for over 40 million students.

Investment/ Recent developments

Government of India has allowed 100% Foreign Direct Investment (FDI) in the education sector through the automatic route since 2002. From April 2000 to September 2020, Foreign Direct Investment (FDI) equity inflows stood at US\$ 3.8 billion or 0.77 per cent of the overall FDI inflows during the period. 10 universities in India were ranked among the first 500 universities in the Global University Employability Ranking 2022, based on hiring by top companies.

Budget announcements

Some of the major budget announcements by Govt of India are:

- The Union Budget has allocated ₹ 104277 crores for education sector for 2022-23, up from ₹ 93224 cr for 2021-22.
- Higher allocations to futuristic programmes like DESH, ASPIRE, and NAPS.
- The concept of 'exemplar schools' was first introduced in Budget 2021. It is proposed to convert 15,000 schools to "exemplar schools" with quality education.
- A digital university to provide access to students for world-class quality education with ISTE standards. Major focus on skilling programmes. The Skill Hub Initiative of MoE and MSDE will be launched in 5000 skill centres during the year.
- 750 virtual labs to be created for science and maths, 75 skilling e-labs for stimulated learning environment.

Status of students studying abroad

There has been a continuous increase in the number of students going abroad for higher studies especially for post-graduation and professional studies from 2016 to 2019. However, there was a massive dip during 2020 due to outbreak of COVID-19 pandemic. During 2021, there were 1,133,749 Indian students studying abroad. The figure is likely to reach 1,180,000 during the current year.

Priority sector and Education In terms of RBI Master Directions on Priority Sector Lending dated 04 September 2020 (updated as on June 2021), loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification.

Education Sector Kerala

Kerala's achievements in the field of education-near total literacy, free and universal education, low dropout rate at the school level, easy access to education institutions, gender equality in access are well known.

Literacy

According to National Statistical Office (NSO) data, as of the year, 2021 **India's average literacy rate is 77.70%**. The male literacy at the India level in 2021 stands at 84.70% & female literacy stands at 70.30%.

Kerala has once again emerged as the most literate state in the country with average literacy rate of 96.2 per cent, as per National Statistical Office. Kerala's literacy rate, which was only 47.18 per cent in 1951, has almost doubled by 2011. The female literacy rate is 95.2% and male literacy rate is 97.4%. Literacy rate of the State from 1951 to 2021 is shown below.

Literacy rate- Kerala 1951-2021

Year	Overall	Male	Female
1951	47.18	58.35	36.43
1961	55.08	64.89	45.56
1971	69.75	77.13	62.53
1981	78.85	84.56	73.36
1991	89.81	93.62	86.17
2001	90.86	94.24	87.72
2011	93.91	96.02	91.98
2021	96.20	97.40	95.2
<i>Source: KSLMA/ National Statistical Office Survey</i>			

As per 75th round of National Sample Survey, Kerala holds the **first place in the country in female literacy** with 95.2 percent.

Variation in literacy rate among the districts of Kerala is low. As per Kerala Economic Review 2021, Pathanamthitta with 96.93 per cent has the highest literacy rate in the state followed by Kottayam district (96.4%) and Alappuzha (96.26%). Palakkad district has the lowest literacy rate in the State (88.49%).

Enrolment of Students

There is an increase in the enrolment of students in 2021-22 (provisional) to 38.68 lakh from 37.58 lakh in 2020-21. The increase is more prominent in LP and UP sections. The stage-wise enrolment of students shows a large increase of students from 2020-21 to 2021-22. In all sections, the students in government aided schools outnumber the students in Government and unaided schools

Compared to previous years, around 1,28,504 new students sought admissions in government and government aided schools in Kerala during the academic year 2020-21. The corresponding number for the year 2021-22 is 2,56,448. It is seen that during Covid-19 pandemic, students preferred public funded schools and compared to previous years more students have been enrolled in government schools. The total number of new students sought admission in government and aided schools for the last five years is 8,91,046.

Kerala has been one of the forerunners in promoting higher education and has surpassed the national average GER under all categories as given in the following table.

Gross Enrolment Rate (GER): Kerala and All India 2019-20

Category	Male	Female	Total	SC	ST
All India	26.9	27.3	27.1	23.4	18
Kerala	32.9	44.7	38.8	26.7	24

Source: AISHE 2020-21, MHRD, GoI

Physical infrastructure and facilities in Government schools

Most of the government schools in Kerala are functioning in pucca buildings. Local Governments and programmes like Sarva Shiksha Abhiyan have contributed much to the overall development and improvement of physical infrastructure and common facilities in government schools in the state. Government has also availed assistance under RIDF for construction of school infrastructure. As per the latest data, construction of buildings of 52 schools have been completed with RIDF assistance of 104 crore.

University and Higher Education

There are 14 state universities functioning in the State. Sreenarayanaguru Open University, the only open university in Kerala, and Digital University established in 2020 are the newly founded universities in the mandates of education and research on cutting edge knowledge domain. Out of these, four universities viz. Kerala, Mahatma Gandhi, Calicut and Kannur are general in nature and offer general science and arts subject courses. Sree Sankaracharya University of Sanskrit, Thunchath Ezhuthachan Malayalam University, Cochin University of Science and Technology, Kerala Agricultural University, Kerala Veterinary and Animal Science University, Kerala University of Health Sciences, Kerala University of Fisheries and Ocean Studies and Kerala Technological University offer specialised courses in specified subject areas.

Besides these, the National University of Advanced Legal Studies (NUALS) established in 2005 and the Central University established in Kasaragod district are also functioning in the State.

Engineering Colleges

There were 175 engineering colleges in the State with a sanctioned intake of 47,025 in 2020-21. Out of these engineering colleges, 163 (93.1 per cent) are self-financing colleges (unaided), 9 (5.1 per cent) are government colleges and 3 (1.7 per cent) are government aided colleges. Highest number of the unaided engineering colleges are functioning in Ernakulam (30) followed by Thiruvananthapuram (26). There is no government engineering college in Kollam, Pathanamthitta, Alappuzha, Ernakulam, Malappuram and Kasargod Districts. The sanctioned intake of government colleges in 2021 was 3,570 (7.6 per cent), aided colleges 2,030 (4.3 per cent) and unaided colleges 41,425 (88.1 per cent).

Of the engineering colleges in Kerala, the highest number of branch wise seats in 2021-22, was in Computer Science and Engineering (9,335) followed by Mechanical Engineering (9,030), Civil Engineering (8,169) and Electronics and Communication Engineering (7,134). But in 2020-21, highest number of seats was in mechanical engineering branch (9,780). At graduate level, the proportion of girls' intake was 41.8 per cent in 2020-21 in government and aided colleges. 1,700 students have been admitted in government and aided engineering colleges for post graduate courses in 2020-21. Girl students constitute 67 per cent of total students in government and aided engineering colleges studying for post graduate courses.



Scheme for Her Empowerment in Engineering education (SHE)

The programme Scheme for Her Empowerment in Engineering education (SHE) initiated in Government college of Engineering in Kannur during 2020-21, proposes to enable girl students to realize how much potential and support they require to become great leaders in technical fields. The scheme is proposed to be extended to all higher education institutions under DTE from 2022-23 onwards.

Kerala State Higher Education Council

For the effective implementation of the national level policies in higher education, the Kerala State Higher Education Council has been set up on 16 March 2007. The Council is the principal higher education policy input provider of the state.

The Major Initiatives of the Higher Education Council during the 13th Five Year Plan SAAC is formulation of concept of state level accreditation mechanism namely SAAC, in line with the suggestions of National Assessment and Accreditation Council and

University Grants Commission with the objective of accomplishing the task of assessing and grading the institute affiliated/educational institutions.

Community Higher Education (Prabudhatha): This is an initiative formulated to help the larger public to be aware of how advanced knowledge impacts the quality of life and conditions of human existence.

Kerala Academic Libraries Network (KALNET)

This initiative ensures the co-operation of the libraries attached to the Higher Education Institutions by forming a network in the State which would enable sharing of resources among them. KALNET consists of two levels (1) Libraries of a University to be networked and to be known by the name of the University and (2) The network of the affiliated college libraries which in turn would be linked to KALNET.

- Kerala State Literacy Mission Authority (KSLMA) has been implementing innovative programmes in the field of literacy and continuing education. Literacy is not merely the ability to read and write, but in broad sense it is also the basic awareness of how to lead a healthy and progressive social life. Keeping this in mind, KSLMA has launched social literacy programmes in the fields of health, environment, gender, renaissance of Kerala, Constitution of India and e-learning. KSLMA conducts focussed and specialised literacy programmes for persons belonging to Scheduled Caste and Scheduled Tribes, migrant workers and transgender which are more relevant in the context of Kerala. The adult learners under literacy and continuing education are the direct beneficiaries of these programmes.
- Changathi: This project aims to make migrant labourers in Kerala literate. In 2018-19, the programme was implemented in 14 Local Governments and 2,256 migrant labourers became literate. It is expected that about 25 lakh migrant workers in Kerala will be benefitted in future. In 2020-21, 2031 people registered in this programme. Apart from imparting training for reading and writing, awareness on good health and hygiene practices is also given as part of the programme.

Progress under Education Loans --Kerala

(₹ crore)

Particulars	March 2017	March 2018	March 2019	March 2020	March 2021	March 2022
New applications recd (Nos.)	41935	28183	59795	65332	55311	65877
New sanctions (Amt.)	1777	1444	1683	1661.70	1601.40	2092.16
Cumulative loan o/s	9373	8885	9897	11202	10740.29	11129.03
NPA position (Amt)	1235	1706	1346	1348	1060.51	941.53

Source: SLBC 2017 to 2022

As on March 2022, ₹ 2092 crore was the fresh sanctions to 65877 students. The share of public sector commercial banks was almost 92% of the total sanctions. The NPA to total outstanding loan was 8.46% as on 31 March 2022 as against 9.86% as on March 2021 which was mainly due to support of the State Govt under **Educational Loan Repayment Support Scheme (ELRSS)**.

This scheme aims at providing repayment support to the borrowers who are struggling to repay the education loan debts after the completion of their course. This scheme envisages government support to the borrower student to repay their educational loan in the 4th year relief period after the repayment holiday and to settle and close the loan account which turned NPA on or before 31 March and remained NPA as on 31 March.

Issues and constraints

Although Kerala has been in the forefront in the field of education, there are some issues that need to be addressed. We may take keen interest in providing teachers with meaningful Information and Communication Technology (ICT) training.

Education, especially higher education in Kerala requires careful attention and improvement. The courses offered have to cover in their syllabus the latest developments in the respective fields, so that the students are equipped and have a cutting edge in terms of knowledge and employability. Professional courses have to be more industry focussed.

Way Forward

Higher Education in Kerala has been subject to significant policy shifts. Government of Kerala has placed special emphasis on improving the quality of higher education as a part of its policy to build and nurture a knowledge economy. Three Commissions have been constituted at the state level to explore reform initiatives in higher education system of the State, particularly keeping in view the larger objectives of transforming the state into a knowledge society and developing a knowledge economy. The reforms in the higher education sector would definitely improve the quality of research, education, outreach and functions of higher education institutions.

References:

- a) All India Survey on Higher Education 2019-20
- b) Economic Review 2021, Planning Board, Kerala
- c) Educational Statistics at a Glance 2021, MHRD, GoI
- d) Kerala SLBC www.slbckerala.com