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**FINANCIAL IMPLICATIONS OF NATIONAL
EDUCATION POLICY-2020:
COLLECTIVE RESPONSIBILITY TOWARDS
INVESTING IN THE 'COMMON GOOD'**

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FINANCIAL IMPLICATIONS OF NATIONAL EDUCATION POLICY-2020: COLLECTIVE RESPONSIBILITY TOWARDS INVESTING IN THE 'COMMON GOOD'

Mona Khare

Several studies and reports have proven that education remains the key to escaping poverty, while poverty remains the biggest obstacle to education in all parts of the world. The NEP-2020 reclaims its rights-based philosophy by stating that “access to quality education must be considered a basic right of every child”. It is a matter of grave concern that still lakhs of children are out of school. The Directive Principles of State Policy guaranteed education to all children between 6 to 14 years of age right from 1951 but it was only much later in 2010 that passage of Right to Education Act added the legal sanctity to the constitutional provision. India is one of the youngest countries in the world with around 40 per cent of its population being children. Despite such a huge proportion of child population, merely 4 per cent of the nation’s Gross Domestic Product (GDP) goes to children. Key challenges facing the country to implement the recommendations of the NEP-2020 include substantially increasing public investments in education and exploring additional sources of funding. Going by India’s commitment to the SDGs the focus is now on increased learning and skill building – both cognitive as well as non-cognitive. The former emphasises on vocational skills, i.e., skills to work with hands and the latter emphasizes on attitudinal and aptitude building skills with aim to enhance creativity, sensitivity, innovation, honesty, discipline etc. as well as “life skills such as communication, cooperation, teamwork, and resilience” (NEP-2020). The policy thus places the onus on the ‘State’ to implement the propositions with help from the private

sector and civil society by recognising that “education is a public service”. This is the time to accept the fact that education is now being globally embraced as a ‘common good’. Thus, investing collectively in education becomes the responsibility of all stakeholders. When the world is today more interconnected and economies more knowledge-based, an educated and skilled global society becomes imperative for inclusive and sustainable development.

PRELUDE

The NEP-2020 reclaims its rights-based philosophy by stating that “access to quality education must be considered a basic right of every child”. The SDGs (2015) have integrated as many as 44 child-related indicators throughout the 17 SDGs under different goals on education, health, hunger, sanitation, poverty, reducing inequality, and justice for children. Several studies and reports have proven that education remains the key to escaping poverty, while poverty remains the biggest obstacle to education in all parts of the world. The vicious cycle between poor education and low income is well evidenced in literature. It has been empirically established that Universal secondary education could bring down global poverty to more than half the current number (Filmer, 2008; World Bank 2009; Loeb and Eide 2004; United Republic of Tanzania National Bureau of Statistics, Dar es Salaam: 2009). A UNESCO report too confirmed that if all children completed primary and secondary school, more than 420 million people could lift themselves out of poverty, thereby reducing the number of poor people worldwide by more than half. It further states, “A quality education provides knowledge, skills and self confidence that increase children’s future productivity and wage earnings and makes them less vulnerable to risks.” Across the world, the number of children who have never been to school are those from the poorest community. Even those who get to go to school are often found to perform below their classmates as they fall behind physically, socially, emotionally or cognitively.

Education thus becomes center stage to poverty reduction and development process. Today, both well-being and education are

multidimensional cutting across health and nutrition, knowledge and skill building. The global commitment is further substantiated in the UNICEF report on Progress of Every Child in the SDG Era (2018). It states, “*The Sustainable Development Goals embody our highest aspirations for a better world – and reflect our greatest responsibility as a global community: To provide children and young people today with the services, skills, and opportunities they need tomorrow to build better futures for themselves, their families, and their societies.*” The importance of education and skill development is clearly reflective in the above statement. The newly announced NEP-2020 captures the spirit of this multidimensionality at different stages of education of children between 3 to 18 years of age. It also proposes to extend the rights-based approach to education from pre-primary till secondary education. This paper highlights the financial implications of the NEP-2020 within the child rights framework and proposes a time staggered strategy of collective investment for its effective implementation.

INDIA'S HISTORICAL COMMITMENT TO EDUCATION AND EXISTING CHALLENGES

India had constitutionally committed itself way back in 1950 to ensure that “children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity.” The Directive Principles of State Policy guaranteed education to all children between 6 to 14 years of age right from 1951 but it was only much later in 2010 that passage of Right to Education Act added the legal sanctity to the constitutional provision. Simultaneously, with India's commitment to international Conventions, Covenants and Actions like the Dakar Framework of Action (2000), Millennium Development Goals 2000-2015 and commitments under International Covenant of Economic Social and Cultural Rights, SDGs 2030 etc. gave force to India's commitment to increase public investment in education.

India is one of the youngest countries in the world with around 40 per cent of its population being children. Despite such a huge proportion of child population, merely 4 per cent of the nation's gross domestic

product (GDP) goes to children. Also India's education budget has remained stagnant at around 3.67 per cent of its GDP as against a targeted 6 per cent for the past several years. Over the last decade, India has prioritised education along with nutrition through centrally sponsored schemes and flagship programmes like SSA, RMSA, MDM, Samagra Shiksha Abhiyan, including teacher training etc. in addition to various scholarship schemes. Although, a significant progress has been recorded during the Millennium Development Goals period, much remains to be done.

It is a matter of grave concern that still lakhs of children are out of school. This comes to 20 per cent of them (aged 8-16) being out of school. 1 in every 5 children in India is reported to be out of school. As per the National Sample Survey Organisation's 2017-18 household survey, the number of out-of-school children in India (6-17 years) was reported to be as high as 3.22 crore. This number is feared to go up due to increased economic insecurity of several families due to COVID-19, causing many children to leave studies. The affect is envisaged to be more adverse on the girl child (National Herald India). Also it is a hard fact that only 33 children out of every 100 children enrolled tend to complete Class XII. Data reveal that there are serious issues in retaining children in the schooling system in higher grades. The GER for Grades 6-8 was 90.9 per cent, while for Grades 9-10 and 11-12 it was only 79.3 per cent and 56.5 per cent, respectively, indicating at high dropout rate especially after elementary level, i.e., grade 8. As per the 75th round household survey by NSSO in 2017-18, the number of out-of-school children in the age group of 6 to 17 years is 3.22 crore. The figures are more alarming when it comes to education and learning outcomes of children from various socio-economically disadvantaged communities. The survey reports in general point at the current learning crisis where a large proportion of over 5 crore students in elementary school currently have not attained foundational literacy and numeracy. Children in such huge numbers are neither able to read nor comprehend basic text and their ability to carry out basic addition and subtraction is way below average. Adequacy of resources, including sufficient budgetary investments in quality education of 333 million children (6 to 18 years), assumes greater importance under such circumstances.

A CHALLENGING FUTURE

Key challenges facing the country to implement the recommendations of the NEP-2020 include substantially increasing public investments in education and exploring additional sources of funding. The challenges are diverse and deep rooted. With dwindling public resources, strained fiscal capacity, existence of complicated Centre-State financial relations coupled with a massifying education sector, India has not been able to meet the 6 per cent of GDP to education target so far. Rising aspirations for quality education and new demands placed on the education sector in terms of creating the required knowledge and skilled human resource for the labour market is further intensifying the funding needs.

The economic recession set in due to COVID-19 pandemic is also going to significantly affect the volume of public expenditure on education in the coming years. As per the credit rating agency Fitch Ratings the projected GDP growth rate will be adverse (around -10.5 per cent) in the fiscal year 2020-21, which may rebound to 11 per cent in fiscal year 2021-22, and 6 per cent in 2022-23. If we assume that these three-year annual average growth rates continue for subsequent period till 2035, then the education expenditure is bound to get adversely affected.

Also, the government's tax receipts may decline because of the predicted economic slowdown having its own toll on the already low tax-GDP ratio. The changing tax-GDP ratio due to the pandemic is likely to limit state's potential to invest in education. This puts a serious question mark on reaching the oft repeated public expenditure target of 6 per cent of GDP: will it be able to cover the targets of universalisation of school education and 50 per cent GER in higher education by 2035 along with fulfilment of the long awaited target of quality education for all? Earlier studies too projected an increase in the share of expenditure on education to GDP beyond 6 per cent to meet the targets of education for all, commensurate with the international standards in a knowledge economy, skilled manpower, growth and development in science and technology etc. While Seth (1985) projected a growth in the expenditure on education up to 10 per cent of GDP, Tilak (2006) estimated an expenditure requirement

beyond 8-10 per cent of GDP. To meet the international standards of education a very ambitious target of 25 per cent share of education expenditure to GDP is estimated (Rao, 1992). Under the current situation of a long term dampening effect of the economic recession arising out of the pandemic, as well as the possibility of meeting the 6 per cent target is all the more bleak. When the GDP in itself is projected to go down, even a 6 per cent of the reduced GDP may not be enough to achieve the targets envisaged in the NEP-2020. Besides, increasing sectoral competition (i.e., among line Ministries and Departments) for accessing public resources, dwindling revenue, and declining household income (at least, in the medium term) would have significant implications for funding the education reform as envisaged in the NEP-2020. It thus becomes important to identify critical areas that require immediate attention and devolve a staggered strategy of priority funding over a period of time, collectively by multiple agencies.

NATIONAL EDUCATION POLICY (NEP) 2020: MAJOR HIGHLIGHTS

The recently announced NEP-2020 is deemed to be a landmark policy for not just being announced after a gap of 35 long years but because it aims at a more holistic and multi-faceted development of students through integration of knowledge and skill development in the schooling process. Going by India's commitment to the SDGs the focus is now on increased learning and skill building – both cognitive as well as non-cognitive. The former emphasises on vocational skills, i.e., skills to work with hands and the latter emphasises on attitudinal and aptitude building skills with aim to enhance creativity, sensitivity, innovation, honesty, discipline etc. as well as 'life skills such as communication, cooperation, teamwork, and resilience' (NEP-2020). Among the fundamental principles enshrined in the NEP-2020 the following may deserve specific mention. To quote a few: recognising, identifying, and fostering the unique capabilities of each student, by sensitising teachers as well as parents to promote each student's holistic development in both academic and non-academic spheres; according the highest

priority to achieving Foundational Literacy and Numeracy by all students by Grade 3; multi-disciplinarity and a holistic education with emphasis on conceptual understanding creativity and critical thinking ethics and human & constitutional values extensive use of technology: to reach the unreached and adopting multiple platforms for teaching and learning respect for diversity and local context: by bringing in the local language, local art and craft as compulsory elements of schooling.

In this light the NEP-2020 expands its coverage to formally bring pre-school age children within its fold by making ECCE a part of education sector. Thus, holding itself accountable for children from 3 to 18 years of age the curricular and pedagogical structure has been restructured from the earlier 10+2 to 5+3+3+4. The new structure corresponds to ages 3-8, 8-11, 11-14, and 14-18 years. Now, with a strong base of Early Childhood Care and Education (ECCE), children from age 3 are also included in formal schooling compulsorily, aiming to promote 'better overall learning, development, and well-being' (NEP-2020). Thus, the education sector now covers the age cohort of 3-18 years of age as against 6 to 18 years of age, previously.

NEP AIMS AND TARGETS WITHIN THE SDPP FRAMEWORK

The NEP-2020 also draws extensively from the UNCRC's four broad pillars of Child Rights: Survival, Development, Protection, and Participation (SDPP) in the context of education. The global education development agenda reflected in the Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development, adopted by India in 2015 seeks to 'ensure inclusive and equitable quality education and promote lifelong learning opportunities for all' by 2030. These principles are clearly embodied in the NEP-2020 Pillars of 4 Es, i.e., Enrolment, Equity, Excellence and Employability. Specific targets are set towards Universal access, full equity and inclusion, quality and learning reveal the Government's commitment to achieve the above. These can be clubbed as follows:

Increased Participation

- i. Universalisation of education with the aim is to achieve 100 per cent Gross Enrolment Ratio in preschool to secondary level by 2030
- ii. Universal access to ECCE ensuring that every child prior to the age of 5 will attend a 'Preparatory Class' or 'Balavatika' (that is, before Class 1). These children will be entrusted to an ECCE-qualified teacher and undergo primarily play-based learning.
- iii. Bring 2 crore out-of-school children back into the mainstream through universalisation of access and expanding the open schooling system. State Open Schools to be expanded and strengthened in addition to NIOS.
- iv. Targeting inclusion of children from Socio Economically Disadvantageous Groups (SEDGs) and the Children With Special Needs (CWSN) by creating awareness, providing inclusive school environment etc. With specific emphasis on special education, the policy highlights that there is an urgent need for additional special educators with specialist requirements including subject teaching for children with disabilities (*Divyang* children) more particularly at the Middle and Secondary school levels.

Increased Survival

The policy aims at curtailing dropout and repetition rates as well as at providing a safe, enriched learning environment for all children in schools via:

- i. Improving school environment through better infrastructure and schooling facilities: it is not just about creating basic facilities (like hostels, transport, books, uniforms etc. but specific ones for ECCE as well as CWSN (like ramps, wheel chairs, special aid equipment, assistive devices and appropriate technology-based tools, teaching-learning materials like braille, etc). It is also about ensuring functional toilets, safe drinking water, health, sanitation, and nutritious food.

- ii. Teacher development: Adequate number of quality teachers by filling vacancies at the earliest especially in disadvantaged areas and areas with large pupil-to-teacher ratios or high rates of illiteracy. Training and professional development of teachers on a regular basis to enable them to deal with inclusive classrooms, new teaching pedagogy etc.
- iii. Local language and local flavor: Teaching up to at least Grade 5 is recommended to be imparted in mother tongue/regional language.
- iv. Providing for counsellors or well-trained social workers for children's needs and guidance in schools and to continuously engage with parents and communities to ensure that all school-age children are attending and learning in school.

Better development

It is targeted to achieve universal foundational literacy and numeracy in primary school by 2025, and identifying stage-wise targets and goals to be achieved by 2025. Close tracking and monitoring of the progress is emphasised too via:

- i. Adopting Holistic approach to teaching the policy recommends a more integrated education with no rigid separation between academic streams, extra-curricular, vocational streams.
- ii. Vocational Education to be compulsorily integrated from Class 6 onwards through internships with local vocational experts; skills-integrated experiential learning, multifarious enrichment activities involving arts, quizzes, sports, and vocational crafts; visits to places/monuments of historical, cultural and tourist importance, cultural exchange programme so as to make children familiar with the countries rich heritage, value our culture and instill nationalism.
- iii. 'Bal Bhavans' to be established in all states as centers of art and crafts learning and special daytime boarding school.
- iv. Improved Governance to ensure that all schools follow certain minimal professional and quality standards for which states/

UTs are advised to set up an independent, state-wide, body called the State School Standards Authority (SSSA). States will also be encouraged to conduct their own census-based State Assessment Survey (SAS) that are to be used only for developmental purposes.

Increased protection & technology support

- i. 100 per cent immunisation in schools with health cards for monitoring health and nutritional progress of children in the ECCE.
- ii. Extending the existing Mid-day meal (MDM) programme to the Pre-paratory Classes in primary schools and adding simple but energising breakfast to midday meals to children till elementary as well secondary schools.
- iii. Careful attention to safety and rights – particularly for girl children in schools – by creating good school campus with proper boundary walls, school counsellors, efficient mechanisms for reporting and proper action against errants.
- iv. Enhanced use of digital technology in education through smart classrooms, digital boards and Technology enabled classrooms, DTH channels and ICT infrastructure in schools from upper primary to higher secondary level

Exclusive Funds and Additional Support

In addition to expanding financial support for SEDG students through the existing means of scholarships, fee waivers, and freebees, the policy for the first time recommends funds creation of three specific nature:

- i. *Additional provisions should be made for Gifted Students/Students with Special Talents* in the area of sports, dance, dramatics, music, yoga, science, maths etc. through scholarships, promotional activities, trainings etc.
- ii. A '*Gender-Inclusion Fund*' to be constituted for equitable quality education to all girls as well as transgender students to improve their access and participation.

- iii. 'Inclusion Fund' schemes shall also be developed to address local/regional access issues for other SEDGs.

The policy places the onus on the 'State' to implement the propositions with help from Private sector and civil society by recognising that 'education is a public service'. It reclaims its rights-based philosophy by stating that "access to quality education must be considered a basic right of every child". The focus is on a triple pronged approach, these being:

Regional Focus

The Policy recommends special interventions for promoting the educational development in Aspirational Districts and regions of the country with large populations from educationally disadvantaged SEDGs should be declared Special Education Zones (SEZs).

Personal Focus on All Children

The policy specifically calls for monetary as well as non-monetary support and an enabling school environment for all children including the Socio-Economically Disadvantaged Groups (SEDGs). These are categorised to include children based on gender identities (particularly female and transgender individuals); socio-cultural identities (such as Scheduled Castes, Scheduled Tribes, OBCs, and minorities); geographical identities (such as students from villages, small towns, and aspirational districts); disabilities (including learning disabilities) and socio-economic conditions (such as migrant communities, low income households, children in vulnerable situations, victims of or children of victims of trafficking, orphans including child beggars in urban areas, and the urban poor); and Children With Special Needs (CWSN) or *Divyang*.

Technology and Teacher Focus

The policy envisages that each state must undertake a technology-based comprehensive teacher-requirement planning forecasting exercise and fill all vacancies with qualified teachers, including local teachers, with suitable incentives for career management and

progression. Digital infrastructure in schools and wide-ranging teacher training activities are part of this endeavor.

Most importantly, the policy reiterates Government’s commitment to increase public investment in education to 6 pc of GDP at the earliest. It calls for ‘substantial investment in a strong, vibrant public education system’. Further, it states that, “the Centre and the States will work together to increase the share of public expenditure on education as a per centage of the total government expenditure from the current level of around 14 per cent to 20 per cent. Besides substantially raising public budgetary support to education, the policy envisages to explore opportunities for higher cost recovery without affecting the needy and deserving sections (NEP-2020, p. 61).

FINANCIAL IMPLICATIONS OF NEP-2020– IDENTIFIED AREAS

It can easily be seen that apart from some ongoing schemes and programmes in the education sector that have been aiming majorly at access there are some new areas that have been emphasised in the NEP–2020. These include:

ECCE

Universalisation and formalisation of ECCE entails large budgetary requirements of good infrastructure for implementing early education for the creation, upgradation, maintenance of *anganwadis* or primary school buildings, training of teachers/anganwadi workers in ECCE, development of books, play way methods and teaching equipments, nutrition, and health monitoring. ECCE is also to be introduced in *Ashramshalas* in tribal-dominated areas.

SEDGs

The policy recommendation on expanding the scope and coverage of Direct Cash transfers, scholarships, free-bees (like books, uniforms, stationary etc), promotional incentives (like cycles, laptops etc) to

children belonging to the SEDGs and in particular girls within these categories.

Gifted and Students with Special Talents

The policy, for the first time, categorically calls upon specific support to nurture the innate talents of individual children, encouraging them by providing them with supplementary enrichment through topic-centered and project-based clubs and circles in curricular as well as ex-curricular areas like Science Circles, Math Circles, Music & Dance Performance Circles, Chess Circles, Poetry Circles, Language Circles, Drama Circles, Debate Circles, Sports Circles, Eco-Clubs, Health & Well-being Clubs/Yoga Clubs. It also recommends organisation of high-quality national residential summer programmes for secondary school students along these lines.

Children with Special Needs (*Divyaang*)

In its endeavor to make the education system more inclusive and universal, there is special mention for creating special facilities in all schools in addition to special schools for such children with all required infrastructure, specially trained staff and special equipment. The policy, for the first time, has also referred to take concerted efforts to include transgender children.

Health and Nutrition

Extending the MDM to secondary schools, pre-primary, provision for healthy breakfast, health tracking and monitoring (including mental health) of children will add to an important component of ECB. Recognising the inter-departmental nature of this responsibility, the policy endorses joint provisioning by departments like WCD, Tribal Welfare, and Health and Family Welfare.

Advanced, Digital and Technology Friendly Infrastructure Creation

There was already a global recognition towards integration of technology in school teaching as well as learning. The recent

COVID–19 pandemic has further intensified this drive. Additional budgetary provisions are needed towards developing smart classrooms in all schools, however in a phased manner. Development of online apps with quizzes, competitions, assessments, enrichment materials shall all entail financial implications. However, these maybe shared with other departments like Science and Technology, IT etc.

Child Safety and Security

Schools should become fully equipped to provide safe and secure environment to the children, especially girls. Provision for good school buildings, basic functional infrastructure like good quality school buildings, boundary walls, toilets, electricity etc. to be a mandatory requirement. In addition, provision for school counselors, doctors, community workers to ensure efficient management of child safety measures. Honorarium/remuneration to such specialised staff would entail additional expenditure.

Holistic, Integrated, Vocational and Skill Development

In order to ensure Curricular Integration of Essential Subjects, Skills, and Capacities for children in schools, financial provisions would be needed for different types of proposed activities particularly between classes 6 to 12th. These include fun courses; internships with local artisans/craftsmen & vocational experts; hands-on experience; and tours and travel expenses on visits so as to provide additional exposure outside the school premises by strengthening 'Bal Bhavans'.

Teacher Development and Special Trainings

Continuous Professional Development of teachers through regular workshops, group activities, leadership development programmes, incentives and awards, special trainings for technology-enabled teaching, skill-oriented training and special educators, language teachers are all on the card. A key incentive for teaching in rural schools will be the provision of local housing near or on the school premises or increased housing allowances.

Books, Reading Material, Libraries

The policy categorically talks about developing high quality books and teaching material in local and regional languages. Play-way teaching material, online teaching material, and assistive teaching material for CWSN, all entail financial implications. States are required to prepare their own curricula textbooks incorporating 'state flavor'. Public and school libraries are also proposed to be significantly expanded along with digital libraries.

CREATION/EXPANSION OF STATE LEVEL GOVERNING BODIES

The Policy encapsulates many state level bodies in conjunction with existing/new national level bodies for standard setting and quality monitoring. For examination, standard setting and curriculum development, states/UTs will set up an independent, state-wide, body called the State School Standards Authority (SSSA) and conduct their own the State Assessment Survey (SAS).

Several of the above identified areas require devoted attention as they were not getting any or substantive allocation in earlier times or are newly mandated in the NEP-2020. While there has been considerable improvement in the availability of basic physical infrastructure like toilets, drinking water or classroom facilities specially at the elementary level, the facilities are still lacking for computers (20.7 per cent) per cent boundary wall (56.5 per cent), play grounds (69.3 per cent), electricity connection (67.4 per cent), ramps (74.2 per cent) etc. These are extremely important for the kind of holistic education and safety norms that the NEP-2020 envisages. The situation is far worse for facilities like kitchen garden (21.5 per cent), rainwater harvesting structure (13.9 per cent), incinerator facility (14.8 per cent), and water-testing (23.6 per cent) (Economic Survey 2020-21), all of which may be considered highly desirable in the light of the environmental sustainability drive, greener, cleaner and healthier schools. Children in the newly added 3-6 years of ECCE category attending school is still very low at 33.1 per cent

for the country vis-à-vis 95 per cent of the elementary school category (6-13 years of age).

Also, it is not to be forgotten that even when the country as a whole may be performing well on certain indicators of education development there exist wide ranging inter-state and inter-district disparities. As such, the poor performing districts need focused allocations to be made in specific areas.

COLLECTIVE RESPONSIBILITY

The policy places the onus on the ‘State’ to implement the propositions with help from the private sector and civil society by recognising that “education is a public service”. This is the time to accept the fact that education is now being globally embraced as a ‘common good’. Thus, investing collectively in education becomes the responsibility of all stakeholders. When the world is today more interconnected and economies more knowledge-based, an educated and skilled global society becomes imperative for inclusive and sustainable development. International organisations like UNESCO are thus promoting the idea of considering education to be considered as a global common good and funding and financing of education to be participatory in nature (UNESCO 2015, 2016; Audrey 2020). Already, multiple and innovative ways of funding are emerging on the scene. In order to reduce the dependence on the household sector and students, institutions and governments are exploring and promoting participation of other stakeholders through new ways of cooperative funding like Public Private Partnerships (PPP); industry funding under Corporate social Responsibility (CSR); Education bonds and shares; government initiated and supported Edubanksⁱ (Nigerian Education Bank Act 1993 (Ishengoma, 2017)); Joint Funding Companies (Higher Education Financing Agency HEFAⁱⁱ in India); associations and civil society contributions/gifts/endowments; potential graduate employers/alumni; and external donors in partnering mode (Khare, 2020).

Thus, while they have the capacity to supplement and augment government resources, there is no question of replacing them. In

fact, both state and global commitments towards 6 per cent of GDP to be invested in education and international aid to be directed towards more vulnerable regions and communities gains even greater relevance with the COVID-19 pandemic, bringing to fore stark inequalities existing in both access and acquisition of education across the globe. It has been reported that 1.5 billion students – that comes to 90 per cent of the global school-age population – suffered due to school and university closures during the pandemic (UNESCO). The most affected ones being from vulnerable sections of the population, underprivileged groups, people with special needs, street children, refugees and displaced persons. Even when the education sector in its attempt to keep its activities ongoing shifted to online/distance mode of teaching, the inequalities existing in access to e-technology came out as one of the stark realities putting these vulnerable sections into a greater exclusion. It is only 57 per cent learners in the world who have internet access at home. This figure is a mere 18 per cent in sub-Saharan Africa. It is also estimated that resources available to education are likely to drop by more than \$210 due to the global economic shock. These are the estimates on the assumption that countries will continue to maintain their current levels of public investment in education. With countries facing severe economic crisis and drop in growth rates, such an assumption is highly unrealistic. As per ILO (2020), disruptions to education and training caused by COVID-19 will have profound additional impacts on young people's employability and employment which are likely to last for long. Collective action and participatory engagement in increasing investment in education thus becomes even all the more important for national governments. Time is rife to make this paradigm shift in the political economy of competitive funding in education to collective funding of education.

CONCLUSION AND RECOMMENDATIONS

Within its visionary framework of holistic and inclusive education the NEP-2020 entails specific provisions for wide ranging fundamental and advanced needs of a futuristic quality education system. The purpose is to ensure adequate:

1. Human resources
2. Physical resources
3. Digital resources

It goes without saying that the need to enhance education budget in order to meet the targets specified by the NEP-2020, is more than ever before. Also, the economic crisis emerging out of the current pandemic will create a tough situation to meet all the enhanced financial requirements and require a collective effort on a proactive basis by all stakeholders. Given the budgetary limitations, a 3-point formula may be adopted to focus on:

More vulnerable groups: OOSC, transgender, CWSN (*Divyaang*), SEDGs

More vulnerable regions: Aspirational and SEZs

More vulnerable facilities/activities: Skill-based vocational curricular integration, digitisation and teacher development

Few Innovative ways to address these through limited resources are suggested. The state may consider creating four types of special funds. These being:

Horizontal Equalisation Funds

In order to reduce inter-district disparities, prioritising the investment needs in a decentralised manner in special education zones.

Special Inclusion Funds

These funds need to be incorporated for various groups of children that require special attention and those that require incentives to nurture their innate talents by way of direct cash support, and indirect in-kind support, enabling environment support. These would include additional financial requirements to meet the ECCE targets.

Technology Integration Funds

Recent reports point at (National Sample Survey Office's (NSSO's) 75th round on Social Consumption Education 2017-18) glaring digital divide among school children in Karnataka. A mere 6 per cent of total school aged children from class I to XII have been reported to have access to computers. This figure comes down to 4.6 per cent for students' access to internet facility. The rural-urban divide, too, is more than 11 per cent . In the light of the increasing need for technology-enabled education that became all the more evident during the recent pandemic and has been rightly promoted by NEP 2020, concerted efforts to enhance the use of digital means for sustained, uninterrupted, equitable, quality education in general and in particular for the relatively disadvantaged groups is the need of the hour.

Performance-based Incentivisation Funds

As suggested by the 15th Finance Commission to introduce financial incentives for best performing states on the basis of Performance Grading Index# on select education outcome indicators. The purpose is to incentivise states for incremental change in these indicators against the targets set by individual states. It is thus suggested that the Government of Karnataka may take up a similar exercise at the district level in order to reward performance and also avail incentives from Union Government from 2021-22 onwards. The incentive funds may be used to support poorer/non-performing districts for incremental change.

The approach should be to not just stagger the priorities over time but across the major supplementary sources of public expenditure in a decentralised fashion with districts as units. Thus, areas requiring immediate attention may be put under the funding priority of the government; those that have a direct bearing for the private sector and corporate bodies may be put under partnership funding mode; and those that can be shifted for a later period may be put under staggered funding mode. The policy recognises the need for collective investment in quality education as 'common good' but

the need of the hour is to provide enabling legal and administrative infrastructure to major stakeholders to become proactive in investing in education.

NOTES

1. @ (Article 246 in the Seventh Schedule of the Constitution of India (1950) provides three lists: Union List, State List and Concurrent List which is under joint jurisdiction of the Centre and State. After the 42nd constitutional amendment although education was transferred to the concurrent list, the state government continues to bear higher expenditure responsibilities.
- * Samagra Shiksha Abhiyan that was launched in 2018 as an Integrated Scheme for School Education programme, The erstwhile 2 major CCS stand merged with it, i.e., Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE).

#Quality outcome parameters for performance monitoring in education for the award period of FC-XV (per cent)

- 1 Average language score in Class 3 - Government and aided schools 10
- 2 Average mathematics score in Class 3 - Government and aided schools 10
- 3 Average language score in Class 5 - Government and aided schools 10
- 4 Average mathematics score in Class 5 - Government and aided schools 10
- 5 Average language score in Class 8 - Government and aided schools 10
- 6 Average mathematics score in Class 8 - Government and aided schools 10
- 7 Difference between transition rate of boys and girls rate from upper 40 primary to secondary level

- i. EDUBANK – The Nigerian education bank of 1993 that had become defunct is now reintroduced 2016 by the Federal Government of Nigeria to provide loans for students to pursue higher education. The Bank was established to replace Nigerian Student loans Board.
- ii. Higher Education Financing Agency (HEFA) was incorporated in India in 2017 as a registered Not-for-profit Union Govt. company and Non-deposit taking Systematically Important Non-banking financial company. It is a joint venture of Ministry of Education (MoE) Government of India and Canara Bank (with an agreed equity participation in the ratio of 90.91 per cent and 09.09 per cent) respectively for financing creation of capital assets in premier educational institutions in India.

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