Approaches to the
Fourth Five Year Plan
In Education

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The preliminary work on the Fourth Five Year Plan in education has been started, both at the Centre and in the States and some indication of the general thinking on the problem is now available. During the next twenty-four months, the plan will have to be finalised in all its details. It appears to me, therefore, that the next six months could be advantageously devoted to a discussion of the possible different approaches to the Fourth Five Year Plan in education and to the outcomes, advantages and disadvantages of each such approach. Such a discussion alone can enable us to decide upon the most advantageous approach that would secure the best results from the funds invested. This paper is an attempt to ‘think aloud’ on this issue.

II

Before we come to the discussion proper, a preliminary issue can be raised with advantage: What have been our general approaches to educational planning in the first three plans and what have been their results?

The most outstanding aspect of our planning so far is the adoption of the ‘comprehensive’ as against the ‘selected sectors’ approach. In other words, we have tried to do something of everything. This is obviously the easier line of least resistance because thereby we avoid coming to grips with the difficult problem of ‘priorities’. It also finds considerable support in the ‘democratic’ context because (1) almost every programme in education is essentially good and desirable, (2) every programme has some godfather (or what is often worse, some godmother) to support it, and (3) the distraught Education Ministers generally try to please all by adopting the comprehensive approach. In the result, the meagre available resources
get spread thinly over an undesirably large area and the attempt which began by trying to please all generally ends in disappointing almost every one. This is one reason why the education programme has the largest number of critics. In spite of these realisations, the comprehensive approach is likely to continue in the fourth plan also through the sheer momentum of the past.

The second important feature of the first three plans is their emphasis on expansion. This was inevitable for several reasons. The popular hunger for education has tremendously increased in the post-Independence period. In several areas, particularly those under the princely States, educational facilities were so limited that rapid expansion had to be resorted to in order to bridge the gap between them and the more advanced areas. The same attempt to provide equality of educational opportunity to girls, to the weaker sections of the community such as the scheduled castes and tribes, led to further expansion. The desire to implement the directive of Article 45 of the Constitution led to an unprecedented expansion of elementary education and it created pressures from below which have been gradually mounting up in the secondary and university sectors also. The old ‘job’ values which went with elementary education practically disappeared and hence the job-seekers came to look upon secondary education as the ‘minimum’ and university education as the optimum education they need have. This created further pressures in secondary and higher education, which were increased still further by the policy to provide very liberal free-studentships and scholarships and to open new institutions without adequate (or ever any) regard to the essential facilities needed for a minimum standard of education. Consequently, the expansion at the secondary and university stages has been even greater than at the elementary stage and has now gathered a momentum which would be extremely difficult to control. In the sector of vocational, technical and professional education, expansion has probably been the largest; but in this long neglected area, expansion has been welcomed on all hands. The net effect of all these complex factors is that programmes of expansion have dominated all educational planning in the last 15 years and have, by now, been so deeply built into the system that they threaten to dominate the fourth plan as well.

The third significant feature of our educational planning is the comparative neglect of quality. In view of the limited resources available, such a dilution of quality is generally inevitable if one has to adopt the comprehensive approach and stress expansion. But what pains one is three typical failures which have made the situation much worse than what it would have been. The first of these is the failure to identify and promote ‘essential’ sectors which require little investment but have a large effect on quality. For instance, the strengthening of State Education Departments could be a major programme of qualitative improvement requiring comparatively limited outlay. But we have generally neglected and weakened them. The development of research which would assist the teacher in improving his class-room techniques, the revision of curricula, the preparation of better text-books, etc. are other programmes of qualitative improvement which need talent rather than financial resources; but all these have been comparatively neglected. Teacher-training, particularly in-service training, has a very large correlation with qualitative improvement. But pre-service training has been generally neglected and in-service training has hardly made a beginning.

The second type of failure arises from the fact that we have often converted an essentially ‘qualitative’ programme into a ‘quantitative’ one. Basic education provides a good example. This is essentially a qualitative programme and our attempt should have been to define precisely the minimum criteria for a basic school and to ensure that they are provided in every school converted to the basic pattern. But this was not done. A desire to see ‘more’ basic schools led to the premature conversion of large numbers of schools to the basic pattern by merely making a non-recurring grant to provide the equipment for teaching a craft (and not infrequently, even without this elementary provision). This approach has given us better ‘statistics’; but the quality of the so-called basic schools leaves much to be desired—a fact which rightly led Dr. Zakir Hussain to describe the implementation of the experiment as a ‘fraud’. This has happened in other sectors also, e.g. multi-purpose schools, higher secondary schools and training institutions. A qualitative
The fifth significant feature of the first three plans is the lack of emphasis on evaluation—both of results and of techniques. Planning is a new discipline for us and we can hope to get the best results only if we continue to evaluate our experience and learn from our mistakes. But unfortunately, very little work has been done to evaluate educational developments. The criteria which we have evolved to measure progress are mainly two: enrolment and expenditure; and these are obviously crude and elementary. There is no built-in machinery for evaluation, either at the State level or at the Centre. The ad hoc machinery of CPUP teams has been used only once in education (that, too, in the third plan) and its results are not very edifying. Consequently, we have not been able to develop adequate techniques of planning, forceful methods of implementation, and the most effective methods of investing the meagre resources available. Even today, very little stock-taking is being done and there is every likelihood that the bulk of our past mistakes would continue to hamper the Fourth Plan also.

We are now at the crossroads in educational planning. Several choices are open to us and we have to decide the choice or choices which can help us best. Fortunately, we are also in a more advantageous position now than at any time in the past, because we have the experience of three Five Year Plans behind us. If we make wise use of this experience, it will be possible for us to prepare a good perspective programme of educational development spread over the next three plans and also the fourth Five Year Plan.

III

Before we take up the preparation and finalisation of the Fourth Five Year Plan in earnest, two preliminary exercises will have to be done:

1. The preparation of a perspective plan to cover the period from 1986 to 1981; and

2. The evaluation of the experience gained in the first three Five Year Plans, especially with a view to identifying those programmes which have yielded good results and those which have failed.

Perspective Plan: The principal targets and content of the
Fourth Five Year Plan can be determined in two ways. The first is to work up from below, that is to say, to project the anticipated enrolment and the essential qualitative programmes in different sectors on the basis of the experience of the three earlier plans. The second is to visualise the position that the country should reach by the end of the sixth Plan (1980-81) and, by working backwards therefrom to the position likely to be reached at the end of the third Plan (1965-66), to prepare a broad break-up of the educational developments needed in the fourth, fifth and the sixth Plans. If these two methods are properly worked out, they should not lead to widely divergent conclusions. In the interest of accuracy, however, it is desirable to try both these methods and then to finalise the content of the Fourth Five Year Plan on the combined basis of the results obtained separately through each of them. If this principle is agreed to, it follows that the work of preparing and finalizing the perspective plan of educational development (1966-81) and the Fourth Five Year Plan (1966-71) would have to be pursued simultaneously during the next two years - 1964 and 1965. During 1964, the emphasis would be on the preparation of the perspective plan; and, in 1965, the emphasis would naturally shift to the finalization of the Fourth Five Year Plan.

Evaluation of Past Experience: The second important preliminary exercise is to evaluate the past experience in educational planning with a view to identifying the essential dos and don'ts. For instance, I can readily put down a few programmes which need reconsideration:

1) Pattern of school education: I am afraid that we have made too much of a fetish of the pattern of school classes. It is really an unreal issue. What is important is the provision of facilities in adequate quantity and quality - teachers, buildings, equipment, textbooks, teaching aids and reading materials. Without adequate concentration on these essentials, we have been pursuing the mirage of a 'pattern'. Besides, it is wrong to believe that standards can improve by taking away one year from the college and adding it to the school. In fact, the only result of such a change would be to bring down quality. It is also wrong to cut down the total period of schooling - our attempt must be to expand it continually. It would, therefore, be better if we examine our stand on this issue and adopt a reasonable and realistic approach in the Fourth Plan.

2) Selection of Schemes: We have developed a tendency to emphasise schemes where expenditure can be incurred more easily in preference to those where a greater mental exertion is needed. For instance, the schemes of expansion find ready favour with the administrative machinery because, by the simple act of appointing additional teachers, a very large expenditure can be incurred with little or no effort and the financial targets on which we lay so great an emphasis could be readily fulfilled. On the other hand, a scheme like the preparation of improved textbooks or textbooks for tribal children finds little favour, mainly because it needs an immense amount of human effort and talent but no large-scale expenditure. Several examples of this type can be given in every sector of education. In fact, the programmes we can implement through sheer hard work of the mind and body and which involve little or no extra expenditure are legion. Instead of concentrating on these, we emphasise programmes that need money so that we can rationalize our laziness. This unhappy trend would have to be reversed if we mean to progress quickly.

3) Central grants: We have tried a number of different bases to provide Central grants to State Governments for educational development. In the first Plan, we evolved a varied and complicated structure of grant-in-aid which included a large number of schemes with different rates of grant-in-aid. Sometimes, the rates of grant-in-aid varied between recurring and non-recurring expenditure in the same scheme. In the Second Plan, this bewildering complexity was reduced by giving assistance to four sectors of education and a further step was taken in the third Plan, when assistance was given to the plan as a whole. While these changes have led to administrative simplicity, the Centre's authority to secure desirable educational development through financial assistance has been considerably reduced and the States have now developed an attitude which in practice amounts to saying: 'give us the money and leave us alone'. In particular, the reduction of the Centrally-sponsored sector to the absolute minimum (as has been done in the Third Plan) has had a very undesirable effect on educational progress. It is, therefore, necessary to examine, ab initio, the entire
problem of Central grants to State Governments and, in particular, the role which a Centrally-sponsored sector can play. A good deal of improvement that may or may not happen in the Fourth Plan depends very largely on what the Centrally-sponsored sector is going to be, both in its objectives and quantum.

I do not think that it is necessary to give further illustrations. But an evaluative exercise on the lines indicated above would have to be carried out in every sector of education and it will lead to fruitful dividends by suggesting the *dos* and *don'ts* for the Fourth Five Year Plan.

IV

Assuming that these two preliminary exercises have been carried out, we can turn to the discussion of the different approaches that may be adopted to educational development in the Fourth Five Year Plan.

The first approach would be a *continuation of the approaches adopted earlier in the first three Plans*. In all of them, we adopted the comprehensive approach and tried to do something in every sector, both from the quantitative and the qualitative point of view. Taking the plan as a whole, however, the bulk of resources available in all these three plans were devoted to quantitative expansion and programmes of qualitative improvement were played in a minor key. On all these occasions, planning was done in two stages. In the first stage, a need-based approach was adopted and the financial implications of what was regarded as an irreducible minimum programme of development were worked out. Later on, it was discovered that the actual resources available were only about half of what were needed. The process of cutting down was then undertaken rather hurriedly and in the final result, the priorities got considerably distorted and schemes of qualitative improvement generally went to the wall. In actual practice, the resources available proved to be of an even smaller order and the priorities got distorted still further. This has become particularly noticeable in the Third Plan.

It appears that this *drama*, in its entirety, is likely to be repeated with respect to the Fourth Plan as well. A large number of working groups have been set up to consider the programmes of development in the different sectors of education. Each group has prepared an outline of what, in its opinion, is the irreducible minimum programme of development in the sector concerned and has also estimated the financial outlay necessary for it. The sum total of all these programmes is extremely large — about Rs. 25,000 million. The general estimate is that the financial resources available for education in the Fourth Plan would be somewhere between Rs. 8,000 and 12,000 million. In due course, therefore, the process of cutting down would also be undertaken and one would not be surprised if the Fourth Plan becomes more or less a replica of the Third Plan — which has hardly satisfied the people — on a slightly bigger scale. This is an eventuality which we should try to avoid, if that were possible; and that is essentially the reason for this proposal to work out the implications of a number of alternative approaches before a final decision is taken.

V

An alternative approach would be to decide that the *Fourth Plan should be a plan for consolidation*. There has been a terrific expansion in the first three Plans and there is nothing wrong if the Fourth Plan is utilized for consolidation and another spurt of intensive expansion is undertaken in the Fifth Plan. There need be no reduction in the targets of expansion to be reached at the end of the Fifth Plan. But the same point can be reached in two ways: (a) through continuous expansion in the Fourth and Fifth Plans; or (b) *through an attempt at consolidation in the Fourth Plan followed by an intensive spurt in the Fifth Plan*. The thesis presented here is that the second of these is the better alternative.

An approach for consolidation does not imply a total elimination of expansion, which is neither possible nor desirable. It, however, means two things: (1) the abandonment of measures, such as the organisation of enrolment drives at the primary stage, which tend to increase the tempo of expansion; and (2) the adoption of measures which, directly or indirectly, tend to cut down expansion. For instance, we may adopt a policy on the lines indicated below.
(1) Elementary Stage. The policy of the State should be to provide a school, primary or middle, within easy distance of the home of every child. Moreover, admission should not be refused to any child which seeks it. Subject to these limitations, however, any further expansion of elementary education should be left to the normal tempo of development, which may bring in an increase of about 5 per cent per year as against an increase of 8-10 per cent per annum which has been achieved in the Third Plan. Such a policy is not necessarily contrary to the directive of Article 45 of the Constitution. Compulsory elementary education does not mean training of the last truant. An enrolment of about 85 per cent of the children in the age-group should be deemed equivalent to the provision of facilities for universal education and thereafter the emphasis should shift to qualitative improvement. This stage would be reached in all urban areas and in a majority of rural areas by the end of the Third Plan.

(2) Secondary Education. Here the largest expansion has taken place due to three major reasons: (a) absence of a public examination at the point of transition from the elementary to the secondary stage; (b) a rapid expansion of facilities for free education; and (c) the indiscriminate opening of new secondary schools by relaxing even the minimum conditions required for recognition. In the Fourth Plan, an attempt may be made to provide a secondary school in all those areas which have not been covered already and to bring a secondary school within five to seven miles from the home of every child. But some restrictive measures could also be adopted. For instance, the proportion of students in class VIII who pass on to class IX has increased from about 70 per cent in 1949-50 to 80 per cent in 1960-61 and is expected to rise to 90-95 per cent in the Fourth Five Year Plan. The mere introduction of a public examination at the end of class VIII (or class VII as the case may be) will, apart from improving standards, also cut down the proportion of students passing to higher education very substantially. An increase in fees, or at least the levy of a betterment fund (under which the contributions from children would be utilised to provide improved educational facilities in the school concerned) should be considered. In the same way, a rigorous insistence on the conditions of recognition would also put a brake on the present tempo of expansion at this stage.

(3) Higher Education (General): Here also, insistence on the minimum conditions required for recognition and an increase in fees could be adopted for slowing down the tempo of expansion. At this stage, and also at the secondary stage, there is no intention to prevent the secondary and higher education of any talented child. In fact, this should be encouraged by the provision of scholarships and stipends on a more liberal scale. What is suggested, however, is a reduction in the tempo of expansion in the unwanted sector, that is, prosecution of studies at the secondary and higher stages by mediocre or sub-standard children who do not profit from such instruction and who may be better diverted to terminal and vocational courses.

This policy does not imply any diminution in the tempo of expansion in the sectors which badly need such expansion, that is, vocational and technical education at the secondary and university stages. Here, the tempo of expansion should be carried to the greatest extent possible. What is claimed is that a reduction in the tempo of expansion in the general education sector may release the much needed funds for the expansion in the vocational and technical sectors.

A mere reduction of the tempo of expansion does not, in itself, constitute consolidation. It is, even when successful, a merely negative act. What consolidation needs is positive measures for qualitative improvement. For this purpose, programmes of qualitative improvement will have to be identified and the bulk of funds available devoted to them. These programmes would include such items as (1) improvement of teachers; (2) provision of adequate buildings and equipment; (3) improvement of supervision; (4) the development of better curricula, textbooks, reading material and teaching techniques. The nature of the programmes of qualitative improvement may vary from stage to stage and from one State to another. But what is suggested here is that the bulk of the funds available, say about 60-70 per cent, should be devoted to programmes of qualitative improvement and that quantitative expansion should be played in a minor key.

VI

A third alternative approach to the Fourth Five Year Plan
would be to decide that it would make, not a comprehensive approach to educational planning, but a 'selected sectors' approach.

In this approach, the first attempt to be made is to identify those sectors which are extremely vital to the future development of education and to concentrate on them intensively enough to make a real break-through. The other sectors are not totally neglected; but they are played in a minor key and left mainly to private enterprise with little or no aid from the State. Such a neglect would not do any harm because the neglected areas would be more or less marginal in significance. On the other hand, the country will benefit greatly from the intensive emphasis placed on the really significant sectors.

Which are the significant sectors which may be selected for intensive treatment in the Fourth Plan? The following may be suggested.

(1) Post-graduate Stage: In the future development of Indian education, especially from the qualitative point of view, the significance of the post-graduate sector cannot be overestimated. Today, this has almost become a bottleneck because the expansion at the lower stages is increasing quite out of proportion to the growth at the post-graduate stage. Consequently, we do not get good teachers for colleges. This dilutes undergraduate education and makes it difficult to get good teachers for secondary schools. In its turn, this dilutes secondary education itself and makes it impossible for us to get good teachers for elementary schools. The only way to break this vicious circle is to double or even treble the output at the post-graduate stage. At the same time, we must also take steps to see that the highest possible quality is maintained at the post-graduate stage, because the person studying at this level has a 'seed' value and would ultimately fertilize the whole field of education.

(2) Teacher Improvement: No qualitative programme of educational development is possible without an improvement in teachers. Our expansion has far outrun our capacity to produce good teachers and this is the main reason for the dilution of quality. It would, therefore, be worthwhile to concentrate, in the Fourth Plan, on all such measures as will improve teachers at all stages—elementary, secondary and university. This will involve an improvement in remuneration; the provision of old age benefits; institution of welfare services; improvement and expansion of training institutions; and institution of in-service training. Every rupee invested in this sector will pay multiple dividends.

(3) Supervision and Inspection: As already pointed out, this is a crucial factor in educational development, and it has been weakened and allowed to deteriorate in the first three Plans. An intensive development of this sector by strengthening and reorganizing the education departments and providing in-service training for departmental officers will have immeasurably good results in proportion to the investment made.

(4) Social Education: Social education has been neglected in all the three Plans. It is a pity that even today, after 16 years of freedom, the percentage of literacy is still about 30. There is no point in carrying on a small marginal programme for social education, as we do at present by spending about Rs. 10 million a year. Either we should take up a massive programme of liquidating the bulk of literacy within the next 10 years and provide all the necessary funds for it or leave this sector out altogether.

(5) Development of Research: Education ultimately boils down to the teaching and learning processes that take place in thousands of classrooms simultaneously. Any investment made to improve the techniques adopted in this process and to assist the teachers to a better performance will have the best of results. But this implies development of research on a very large scale by talented and competent persons. This is another area which has been almost totally neglected so far. Since research takes time to grow and to show fruitful results, the earlier we make a massive beginning in this sector the better.

(6) Aid to Students: Programmes like school meals at the primary stage, the provision of free books and reading material at all stages, the provision of reading centres and such other facilities at the higher stage and other aids to students will go a very long way in qualitative improvement of education. These have been, by and large, neglected so far.

(7) Cultivation of Talent: At the primary stage, it is the responsibility of the State to get every child into school. That is essential for social justice and even for the discovery of talent. But at the secondary and higher stages, the State need not, in
the Fourth Plan at least, assume any responsibility beyond the cultivation of talent and the provision of the best opportunities possible for the education of gifted children. This will imply a liberal provision of scholarships; but it should also go much beyond and cover the placing of talented students into good schools where they would get the maximum benefit through their contact with good teachers and proper atmosphere.

The list of selected sectors given above is not claimed to be perfect. Starting on some other principles, an entirely different list can also be drawn up. For instance, it is possible to make out a case for emphasising such sectors as (1) the teaching of science; (2) improving the standards in English; and (3) development of regional languages so as to make them ultimately suitable as media of instruction at all stages; (4) universalisation of basic education; (5) introduction of productive work in schools and colleges; etc. It is not these details which need be insisted upon at this stage. The main thesis to be emphasized is that, in view of the limited resources available, a few significant sectors of educational development should be selected for massive treatment and others left out altogether.

The basic difficulty in this approach does not lie so much in the inclusion of some as in the omission of others. In this context, it may be pointed out that, at present, we waste a good deal of energy and funds over programmes which can best be described as of 'fringe' value. Some of the schemes included in the Central sector such as the propagation of Gandhian teaching, financial assistance to voluntary educational organizations, labour and social service camps, campus works projects, etc., may be left out altogether without any harmful effects. They merely succeed in getting a large number of officials busy over petty matters and create an illusion of activity without having any significant impact on the educational problem. Such a step would leave the Ministry free to think on the really vital problems. By and large, what is said here about the Central sector is also applicable to the State schemes.

Shri Gopalaswami Ayengar calls this approach "rationing of public expenditure on education" and the expression really conveys the basic idea underlying the proposals. An implementation of this policy will need a firm handling of the priorities involved and a certain mercilessness. This is highly desirable because one of the major weaknesses of the present day planning is that it has grown too soft and susceptible to all types of pressure.

VII

Three different approaches to the Fourth Plan have been described above:

1. the continuation of the approach adopted in the first three Five Year Plans, namely, the comprehensive approach, emphasis on quantity and a comparative neglect of quality;

2. the consolidation approach; and

3. the selected sector approach.

It is also possible to combine these approaches in a number of ways. For instance, we may take the consolidation approach at the primary stage, the expansion approach at the postgraduate stage and the selected sector approach with regard to teacher training at all stages. But these possible permutations and combinations need not be discussed. What has been stated above is enough to indicate the broad choices open to us in preparing and finalizing the Fourth Five Year Plan.

To achieve the best results, however, it is necessary to follow up the approach adopted by three further measures:—

1. Intensive efforts to raise additional resources;

2. Evolution of a new concept of the Centrally-Sponsored Sector; and

3. Emphasis on the human factors. These would be discussed briefly in this and the following two sections.

The first three Five Year Plans were based on the assumption that the defence expenditure of the country should be kept at the minimum and that most of the resources available should be diverted to development. In the next ten or fifteen years, this assumption will have to be changed and development will have to be planned side by side with an attempt to expand the defence potential. This would inevitably place limitations on the funds that the public sector can provide for educational development. It is, therefore, necessary to reverse a trend which has naturally grown up in the first three Plans—the tendency to pass on an ever-increasing financial burden to public funds,
particularly to Central and State funds, and to minimise the resources raised in the private sector. In this connection, a number of suggestions can be made from among which a few are given below.

(1) The local communities, through powers of increasing local taxation on land and buildings, can make a much larger contribution to the development of elementary education than they do at present. Any increase in the land taxes at the State level has become politically inconvenient and impossible. Probably, these sources could be exploited better at the local level, if the additional resources could be earmarked for local benefits such as those in the field of elementary education.

(2) We should develop a school improvement programme on the lines of the Madras State. Here, an intensive effort is made to take the elementary schools closer to the people and to seek assistance from the public for such programmes as construction of buildings, provision of equipment and ancillary services like school meals. So far, Madras has collected about Rs. 550 million through private contributions for the improvement of elementary education. Programmes of this type should be organised in all parts of the country in the Fourth Plan, and the preparatory work for them should be done in the remaining two years of the Third Plan.

(3) At the secondary and college stages, we should seriously examine the question of increasing fees. We should have an adequate provision of free-studentships and scholarships for the gifted children. But it is not these gifted children that are swelling the secondary schools and colleges at present. While we cannot object to the rush of mediocre or even less than mediocre children in secondary schools and colleges, there is hardly any point in spending hard-earned public funds on their education. We should, therefore, make them pay for their secondary and higher education, if they desire to have it, through a fairly substantial raising of fees.

(4) At the university stage, we should have a scheme of loan scholarships only. University students would start earning in three or four years and there is no reason why they should not get a loan scholarships and pay for their own higher education.

This proposal needs some elaboration. In this context, it is suggested that we should establish a National Scholarships Corporation of India on the lines of the LIC. Every student, who gets more than a prescribed percentage of marks at the secondary school leaving examination (or at his B.A. or M.A. examination) should be entitled to get a loan scholarship for higher studies. The amount of the scholarship should be adequate to meet his expenses. This loan should be repaid by him in 15 yearly instalments which would begin one year after he gets employment and starts earning and there should be a statutory provision for collection of instalments, through deduction of his salary, on the lines of the Income Tax Act. The amount of repayment should be proportionate to his income. In other words, those who get less than a certain income (say Rs. 150 p.m.) would not repay it at all. Others would repay it at a certain percentage of their monthly salary; the rate of repaying rising with an increase in salary. No student, however, should be required to pay more than twice the amount that he had borrowed. On an actuarial basis, it may be possible to decide the contribution of each person for the repayment of this loan on the basis of his annual or monthly earnings after employment. In short, what is proposed here is an inverted educational insurance policy. A prudent father nowadays takes out an educational insurance policy for his child as soon as he is born. He pays the prescribed premia for 15 years and finds that he has, at his disposal, a sum which would enable him to give college education to his child as soon as he attains the age of 16.

What is proposed here is exactly the same. But instead of making the parent take the educational insurance policy, it is suggested that the student himself should be made responsible to take it out in an inverted fashion, that is to say, the payments of the policy should be made in the first three to six years and the premia for it should be recovered in the succeeding fifteen years.

It is suggested that, right from now, serious thinking should be undertaken on two lines: (1) the raising of the maximum resources possible in the public sector by according a higher priority to education than it has received in the first three Plans; and (2) the devising of ways and means to supplement the public sector resources through contributions of local bodies,
local communities and the parents. It is only this combined approach that would help us to go the longest way.

VIII

The second important point which deserves careful study is to define the objectives and quantum of the Centrally-sponsored sector. The State Governments now receive a block assistance for their Plan as a whole. This system has several features to commend it and is likely to continue in the Fourth Plan. There should be no objection to this. It has, however, to be realised that the pattern of assistance for different schemes, under this overall method of Central assistance, has hardly any meaning in actual practice. The States have now realised that our describing some schemes in the Plan as having 100 percent assistance and others as having 50 percent assistance does not take them anywhere. Irrespective of the pattern, they do get the Central assistance promised—nether less nor more. What they are now asking for, therefore, is the creation of a large Centrally-sponsored sector. In the set-up of the Third Plan, there is hardly any room for this. An important proposal which we should, therefore, consider for the Fourth Plan is to create a fairly large Centrally-sponsored sector, say of Rs. 3,000 million or so (or about 30 percent of the total funds available for educational development in the Fourth Plan).

If this is done, two problems will have to be satisfactorily solved: (a) how are these funds in the Centrally-sponsored sector to be distributed to the different States? and (b) to what purposes is it to be assigned? For the distribution of the amount among the different States, a number of alternatives can be suggested. For instance, we may set aside 20 percent of the Centrally-sponsored sector for special assistance to the less advanced States and the remaining 80 percent could be distributed among all the States on the basis of enrolment in schools or total population or any other equitable basis. Alternatively, we may earmark the total amount in the Centrally-sponsored sector for specific purposes (i.e., the development of selected sectors) and then make the grants available to the different States on the basis of their needs and their capacity to spend the amounts usefully. With regard to the second problem, viz,

the purposes to which such a Centrally-sponsored sector could be devoted, the main principles would be two: (1) it should be earmarked for sectors like educational research, technical education, post-graduate studies or the development of science for which the Centre has a clearly recognised responsibility; and (2) it should also be earmarked for programmes of qualitative improvement, like teacher education, which always suffer at the State level because the State Governments are more susceptible to pressures for quantitative expansion. A third alternative can also be that, after the funds are allocated to each State on some equitable basis (such as population or student enrolment), each State Government should be left free to choose, with the prior approval of the Central Government, the areas or sectors of qualitative development for which it would utilise these funds.

The main thesis put forward here is that the significant areas of educational development which have a "seed" value can only be protected adequately by putting them in the Centrally-sponsored sector so that they are comparatively immune to local quantitative pressures. An approach to educational planning on this basis in the Fourth Plan would lead to better results and would be a definite improvement on the present situation where the Centre does not even know how its grants are being actually utilised in practice until it is too late and is totally helpless to take any remedial measures even in cases where a misuse or mis-direction has come to its notice.

IX

The third important programme is to emphasise the human factor in educational development. Better education does need more investment and more physical resources, no doubt. But it needs human efforts even more—the combined efforts of the officers of the Education Department, the teachers, the students and the parents. Today, there is a tendency for each of these human agencies to work less and less, both in quantity and in quality, and to demand more and more of financial investment and physical facilities on the ground that these are indispensable for better education. The fallacy of this trend is obvious and an attempt should be made in the Fourth Plan to
organise a nation-wide programme of educational improvement at all stages — from the elementary to the university — by trying to motivate human agencies concerned to a more intensive and better planned endeavour. The basic assumptions underlying such an important programme may be stated somewhat on the lines indicated below.

(1) The mainspring of the qualitative improvement of education lies in the will and effort of the people concerned with the programme of instruction: (i) parents or the school community, (ii) teachers, (iii) administrative and supervisory personnel, and (iv) students. An intelligently planned and concerted action on the part of these human agencies, continuously maintained over a sufficiently long period, will secure greater improvement in quality than any financial investment, however large, can ever hope to do. The basis of this movement should, therefore, be to motivate these human agencies to put in their best efforts, in a coordinated manner, for the improvement of education and to maintain the tempo of action so generated over a fairly long period, say, the next three Plans.

(2) Every educational institution, even within its existing resources, limited as they may be, can do a great deal to improve the quality of education it provides, through better planning and harder work. This does not mean that no attempt is to be made to improve the physical resources available to the institution. In fact, one of the primary objectives of the movement would be to try to provide better physical resources to educational institutions through the combined efforts of the State and the community. But what is emphasized is the possibility of improving the educational programme, through better planning and harder work, in spite of the deficiencies in physical resources.

(3) To obtain the best results in the improvement programme, it is essential to regard each institution as a unit, complete in itself, and to prepare a fairly long-range programme for its development, through the concerted thinking of the parents, teachers and the Department with the specific objective of providing the best possible programme of education to each child enrolled.

(4) The secret of the success of the improvement programme lies in two things: (a) intelligent planning, and (b) continuity of effort which should animate all activities, day after day and year after year.

(5) In a situation of the type which we now have in India where human resources are far more plentiful than the physical ones, only those programmes can hope to succeed which underaccent the use of physical resources and stress the achievements of the human factor through harder, well-planned and continuous effort. So far, the basic approach in programmes of qualitative improvement has stressed the provision of physical facilities rather than the operation of the human factors. The improvement programme aims to reverse this process, and to stress the role which the sum total of the combined efforts of teachers, supervisors, parents and students themselves can make to the qualitative improvement of education.

It is possible to organise educational improvement programmes on these lines at all levels and to develop them on a national basis. If the principle is once agreed to, working out the details would not present a major problem.

It would have been evident that the primary object of this paper is, not to present any ready-made solution of the complex problems of educational planning that we shall have to face in the Fourth Plan, but to pose certain problems and to initiate thinking in all the different quarters which are connected with education — Legislatures, State Education Departments, Universities, the press, teachers, and interested and enlightened sections of the public. If that were to be secured, the purpose of this preliminary endeavour would have been more than served.