INNOVATIONS BOOST EDUCATION OF MARGINALISED STUDENTS IN ODISHA
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INNOVATIONS BOOST EDUCATION OF MARGINALISED STUDENTS IN ODISHA
The Odisha Girls Incentive Programme (OGIP) supported by the Department for International Development (DFID), UK, started as a pilot programme in the district of Rayagada, Odisha to assess the feasibility and impact of cash transfer of scholarships in promoting education in the eastern state. In September 2012, when the Government of India launched the ‘Pre-matric Scholarship Scheme’ for SC and ST boys and girls of classes 9 and 10, DFID, based on its learnings from the pilot, joined hands with the state government to provide technical and financial assistance for roll out of the national scheme.

As a part of the financial assistance, DFID is provided an additional top up amount for girl students under the aegis of OGIP. The IPE Global Limited-led consortium, with India Development Foundation (IDF) and Mastek Limited as partners, provided technical assistance for implementation of the programme across the 30 districts of the State.
In the State of Odisha, the ‘Community Messaging’ and ‘financial literacy’ initiatives undertaken under the Odisha Girls Incentive Programme (OGIP), have together facilitated access to the centrally sponsored Pre-matric Scholarship Scheme, thereby improving enrolment and retention of Scheduled Tribe (ST) and Schedule Caste (SC) students in secondary school. Over the years of the programme’s implementation, the number of students registering for scholarship has steadily increased from 4.04 lakh in 2013-14 to 4.30 lakh in 2014-15, and to 4.54 lakh in 2015-16.

These innovative initiatives have instilled community ownership in applying for scholarships along with providing the necessary understanding of banking procedures for obtaining scholarships directly in student bank accounts. Community Messaging initiative reached around 15.75 lakh stakeholders, while the financial literacy initiative reached 11.5 lakh students and 38,000 teachers during 2014-15. Pre-matric scholarships are a means to provide financial support to ST and SC students of classes 9 and 10 who are unable to pursue secondary education due to lack of financial resources.
EXISTING SCENARIO OF ODISHA

- Average Literacy Rate: 73%
- Literacy Rate (ST): 52.24%
- Literacy Rate (SC): 69%

4.07 lakh registered for Pre-Matric Scholarships in 2013-14, 4.30 in 2014-15 and about 4.54 in 2015-16 due to focused intervention.

APPROACH OF OGIP

WALL WORDS INTERVENTION
- Effective Communication Medium
- Community Participation and Ownership

OBJECTIVE
Increase enrolment, retention, attendance and reduce dropouts of SC/ST students of class 9 and 10.

FINANCIAL LITERACY INTERVENTION
- Capacity Building of Block Coordinators
- Student Sessions
- Developing a Module

*Government of India. Census 2011. GOI.
*http://www.ogip.in/literacy.htm
OUTCOMES

Enrolment rate increased by 13.8% in 2015-16 from the base year 2012-13 (UDISE). Attendance rates improved from 75% in 2012-13 to 84% in 2014-15 (Independent Evaluation Agency).

Walls words

- 15.75 lakh stakeholders
- 8500 school walls + 1500 additional walls painted
- 70 calls per month on toll free
- Increased level of awareness

Set up Scholarship Management Unit (SMU)

Financial literacy

- 11.5 lakh students, 47% ST and SC students
- 18-22% students saved scholarship money
- Teachers trained 38,000
- 70% students operated bank accounts on their own

Cost per session-50 paisa per student/teacher

Innovation

1 CRORE community funded wall words
INDIA

In India community messages and paintings have often been used to create awareness about education under the Sarva Shiksha Abhiyan (SSA). Recently, the central government allotted Rs 1.82 crore for Government schools to paint walls with cartoons and drawings to create awareness about the Right to Education Act among students, teachers, parents and the public. The SSA officials guide the templates of images, size of image and content.

Further, community messages have also been used as a teaching aids in classrooms. For instance in Tamil Nadu, pictograms on classroom walls are used in elementary schools which help students to learn by themselves. Similarly, in Odisha, the classrooms of elementary schools are decorated with colourful charts and paintings to encourage tribal students with distinct cultural backgrounds to adapt to classroom teaching and learning.

But awareness about the provisions under right to education alone cannot ensure that students would be attending schools. Financial literacy programmes targeting various groups such as school children, youth, women, urban and rural poor, senior citizens and so on, are undertaken, often in partnership by government departments, banks & financial institutes and businesses to inform stakeholders on general banking concepts. In the context of education, financial literacy programmes reaching out to high school children and their parents encourage them to avail their scholarships offered through the formal banking system.

Institutions such as the National Stock Exchange of India Limited (NSE) and the National Centre for Financial Education (NCFE) are working towards setting national and regional standards for evaluation and teaching of financial literacy among school students. Non-profits such as the Centre for Environmental Research & Education (CERE) are also working in this field. For instance, CERE has partnered with TATA Capital to develop a financial literacy programme targeting secondary school children. It aims to develop a robust scalable web-based platform taking financial literacy across schools in India.
ODISHA

Odisha is a tribal-dominated state, with the presence of 62 recognised tribal groups. Out of the total state population, 22.85% are Scheduled Tribes (ST) and 17.13% are Scheduled Castes (SC). These historically disadvantaged groups are more likely to lack access to quality education which directly affects their future life chances. In Odisha, the literacy rate is 69% for SCs and 52.24% for STs, falling much behind the average literacy rate of 73% for the state.

Scholarships are a tested aid for encouraging economically backward students to pursue education. The Pre-matric Scholarship Scheme was introduced for improving the transition rates of SC and ST students from class 8 to 9, and from class 9 to 10. These scholarships would ensure reduction in dropouts, and a corresponding improvement in enrolment and attendance.

As a first step, awareness generation and community mobilisation were essential for encouraging students to initiate the application process for the scholarship. Multiple approaches, including loudspeaker announcements, rallies and household counselling were used to inform communities about the scholarships available under the scheme. Despite that, it was observed that there was lack of clarity about the exact entitlements, application process, banking processes, withdrawal of scholarship from banks, officials to be approached for grievance redressal, and how to find out the status of scholarship application, etc.

Difficulties faced during opening of bank accounts would discourage students from applying for the scholarships. Delay in applications would invariably affect the disbursement of scholarships. This delay was misinterpreted by the community as an interruption due to an inefficient disbursement system. Moreover, even within this segment, girls were more disadvantaged. Consequently, dropping out of school due to lack of financial resources made them more prone to risks of child labour, household tasks and in the case of girls, early marriage.

Thus, it was imperative to address the information and knowledge gaps of the community about scholarships available to ST and SC students, and to familiarise them with the banking processes for availing scholarships through bank accounts.

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5Government of India. Census 2011. GOI.
6http://www.odisha.gov.in/schooleducation/Literacy.asp?GL=2&PL=2&SL=1
7http://www.ogip.in/literacy.html
Under OGIP two specific initiatives, namely ‘Community Messaging Initiative’ and ‘Financial Literacy Initiative’ (2014-2015) were taken up with the objective of strengthening programme awareness among the community, especially students and parents of school-going children, and to build capacities through financial literacy. While the wall writing initiative was taken up in the first year, the financial literacy initiative continued till 2015-16.

- The ‘Community Messaging’ initiative was undertaken to provide a ready reference to students, parents, teachers and other community members about scholarship entitlements and disbursement processes, documents needed for application, and also the toll free number for grievance registration. This initiative was a completely community funded initiative without any financial support from the donors or government. As queries started pouring in, it was soon realised that most of the students and their parents were unfamiliar with banking services following which the ‘Financial Literacy Initiative’ was started.

- Under the ‘Financial Literacy’ initiative, sessions were conducted across schools, orienting students to banking processes and procedures, and thus raising their interest in personal finance. Under the initiative it was also planned to direct students towards savings and responsible spending. The initiative covered around 11.5 lakh students across the state to give students a more empowered role in managing their own finances. About 38,000 teachers also attended sessions and were trained along with the students.

Additionally, a toll free number of the School and Mass Education Department called Sampark helpline was publicised for beneficiary’s queries or grievances. Calls related to OGIP were attended by specific helpline staff who had all the information such as disbursement details, etc. These call attendants recorded the specific grievance, provided the information necessary, and kept records of all calls. As students/parents often did not have their passbooks updated or had not followed up with the bank concerned, enquiries were generally related to disbursement of scholarship. On an average, 70 calls were received by the helpline each month.
COMMUNITY MESSAGING INTERVENTION

CHOOSING COMMUNITY MESSAGES AS AN EFFECTIVE COMMUNICATION MEDIUM
Wall writing was selected as the means for effective dissemination of information and knowledge on the Pre-matric Scholarship (PMS). Wall messages are a simple and low cost communication tool that are widely used to educate communities.

Standardised messages, prepared centrally, were written on the walls of schools, community centres, block offices, public distribution centres, etc. A prototype was developed by the programme team and the content approved by the ST and SC Development Department, Government of Odisha.

ENSURING COMMUNITY PARTICIPATION AND OWNERSHIP
Field operators of the programme team mobilised communities, garnered funds with the support of community leaders, and completed around 10,000 wall messages across the state.

Involving the community at the outset increases their likely contribution and participation towards programme outcomes. Thus, the field team engaged with members of the local bodies (Panchayati Raj Institutions), headmasters, and other influential people in the community to explain the purpose of the initiative. Through discussions and consultations with the community, walls at strategic locations with maximum visibility were identified. The rapport built with the
community facilitated the completion of the initiative on time.

At the second stage, the field team worked closely with school authorities, headmasters and community leaders, youth groups, Self Help Groups (SHGs), Panchayati Raj Institution (PRI) members, and other field workers such as Accredited Social Health Activists (ASHA) and Anganwadi Workers (AWWs) to generate funds for ‘Community Messaging’. Through community mobilisation and participation, the initiative was able to complete wall messaging worth Rs. 10 million without any financial support from the government or donor agency. Wall painters belonging to the same community/village were identified and involved, and were collectively paid by the community.
DEVELOPING A MODULE
A module was developed with stories and illustrations covering the basics of banking, its processes and procedures. The module had a particular focus on those features of banking that would have a direct impact on the requirements of students, and included a chapter on savings, describing the advantages of saving and spending wisely.

The planning of the module was informed by feedback received by the field team from the local communities. Initially, a framework using Reserve Bank of India (RBI) guidelines was developed. Based on this framework, a basic module was prepared with assistance from financial experts. A number of activities and stories were added to make it easier and interesting to students. Along with the module, a display flex was also prepared with illustrations of the banking process.

CAPACITY BUILDING OF BLOCK COORDINATORS
OGIP block coordinators were trained in six batches using various methods such as role plays, mock sessions, and practical sessions on filling up of withdrawal forms/cheques, etc. Also as a part of the training, block coordinators developed micro plans to orient students. A common guideline was issued and a tentative session plan was created in consultation with the coordinators before they started orienting students, which helped them to organise their thoughts, transition from one topic to another, and cover the relevant points in the time slot provided by schools for the sessions.

REACHING THE STUDENTS
Over a period of 3-4 months, block coordinators travelled across schools to teach students about banking processes and procedures. About 11.5 lakh students belonging to different castes and tribes were trained across the state on financial literacy.

Post training, the state team and zonal coordinators interacted with the students to understand their financial literacy levels. It was evident that there was an increase in the number of students operating their own bank accounts and calling the student helpline to enquire about scholarships. It was also noticed that there was a demand for similar sessions for the upcoming academic year. Suggestions poured in from various stakeholders to include other topics that would make the module more comprehensive.
Data shows that both initiatives together have successfully impacted the education of SC and SC students of classes 9 and 10.

- The enrolment rate increased by 13.8 percentage points in 2015-16 as compared to the base year 2012-13 (UDISE).
- Attendance rates improved from 75% in 2012-13 to 84% in 2014-15 (Independent Evaluation Agency).
- The per child expense on education has also gone up by Rs. 650 in 2016 (End line Report).

COMMUNITY MESSAGING

- In 2014-15, wall messages were painted in about 8500 schools with an additional 1500 messages in common places across the state.
- This has spread the message to about 15.75 lakh students, parents, guardians and other stakeholders.
- Wall messages worth Rs. ten million have been created with funds generated from the community in about 7-8 months without any financial support from the government or donor agencies. Consequently, there is an increased community ownership about the scholarship with a sense of responsibility amongst the parents to encourage application for scholarships.
- Widespread dissemination of messages on the scholarship have resulted in a steady increase in the number of students covered under the scheme each year — 4.07 lakh registered in 2013-14, 4.30 in 2014-15 and about 4.54 in 2015-16 as shown in the graph provided.

Figure I: Total amount spent on wall words and ratio of expenses by different stakeholders

<table>
<thead>
<tr>
<th></th>
<th>Total amount (In Rs. lakhs)</th>
<th>Community spend (In Rs. lakhs)</th>
<th>Govt. spend</th>
<th>Donor spend</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>150</td>
<td>100</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
‘Community Messaging’ initiative has been able to create awareness on the application process, increase community participation and generate demand for scholarships. Students are keen to open a bank account and obtain caste certificate from the tehsildar to initiate application for scholarship. Increased awareness among the stakeholders has positively impacted the accountability and responsibility of Government officials.

**VOICES**
“During a visit I observed the wall painting on the school wall of Government High school, Gudari. My daughter Preeti Bidika was in class VIII at that time. After reading it, I called on the toll-free number for information. From there I was directed to Welfare Extension Officers (WEOs) office where I got all the details regarding the scheme and with the help of block coordinator my daughter applied for the scholarship”, says a happy Subash Bidika.
Seventy calls were reported per month on the toll-free number where students and their parents enquired about the application process and disbursement of scholarship.

Complaints, enquiries and grievances were reported to the Headmasters (HMs), WEOs, District Welfare Officer (DWOs), and District Collector and even at the ST/SC development department level. The department issued required guidelines to district authorities, oriented HMs, WEOs, DWOs, and other officials concerned. The department also issued circulars to all participating banks to facilitate the bank account opening process and District Collectors instructed tehsildars to issue caste certificates without delay.

It also expedited the timely release of scholarship for the academic year 2015-16. The processes were started in November/December 2014 so that scholarships could be disbursed by July 2015, allowing students to buy books and other study materials at the beginning of the academic year.

**VOICES**
The Headmaster of Gobabasta High School, Mr Pradyumma Kumar Patra feels that “after wall painting, more parents are coming to school to enquire about the PMS scheme”.

Increased demand called for strengthening of the government machinery for managing the large number of scholarships. Government officers from block level to State were suitably oriented, letters and circulars were issued, and discussions were initiated for setting up a Scholarship Management Unit (SMU) to effectively manage the various scholarships in the State. Scholarships from Class I to higher education would be brought under one umbrella to ensure timely disbursement of scholarships, totaling nearly Rs. 800 crores annually.

**FINANCIAL LITERACY**
- The programme reached out to 11.5 lakh students across the state from 2014 to 2015. Out of the students oriented, around 47% were ST and SC students.
- After orientation, at least 18-22% of students were recorded as trying to save their scholarship money for higher education in 2015.
• With greater understanding about banking processes and procedures gained from the financial literacy sessions, about 70% of students were recorded as operating bank accounts on their own in 2015.

Figure 3: Number of SC/ST students oriented under FL and going for higher education

- About 38,000 teachers also attended the financial literacy sessions and were trained along with the students in 2014-2015. As a consequence, teachers were better placed to provide in-house support to students as and when needed. Additionally, the student-teacher relationship was also seen to improve as a result of this initiative.
- There was increased participation from bank managers and other officials in the trainings for further clearing the doubts of the children.
- Excluding the cost of man-hours spent, approximately 50 paisa per student/teacher was spent to impart financial literacy. This is a relatively low amount compared to the number of beneficiaries oriented and empowered financially.
- Other results included voluntary opening of bank accounts by class 8 students, reduction in malpractices by school/hostel authorities, increased saving habits among children, reduced dependency on parents/teachers for banking.

**VOICES**

Laxmipriya studying in Sovaniya Sikshiya Ashram, Bidanasi, is very happy with the Financial Literacy classes. “Now we can deposit and withdraw money from our account without taking help from anyone else”, she says.
LESSONS LEARNT

COMMUNITY MESSAGING INTERVENTION
Without any budget allocation, building a community-sponsored programme had teething challenges. Initially the key stakeholders - government department and officials, schools, and communities were uninterested and indifferent towards the programme. Although, the team approached different players to participate, it was difficult to garner initial support for the community-sponsored programme.

The programme gained momentum only when people saw progress in some districts. Impressed by its initial success, youth groups, SHGs, cooperative societies, schools, panchayats, bank branches, businessmen, political leaders, block development officers, etc., came forward to participate in the initiative. To encourage participation, an opportunity was provided to sponsors to print their names on the Community messaging. In some schools, the activity was carried out by the School Management Committees.

FINANCIAL LITERACY INTERVENTION
The field team was responsible for deliberating with the students on various topics of financial literacy. However, some of these concepts were new to the field team and it was initially a challenging task for them to understand the concepts and transact them.

To mitigate this field challenge, the module was developed in simple regional language with clear illustrations for better understanding. Secondly, the field teams were trained to use the module and in conducting classroom transactions through activity-based residential training programmes. They were provided with visual aids to capture the attention of the students and use the actual bank forms while training.

The extensive training with role playing, etc. helped in developing their confidence and learning from their peer groups. After 1-2 sessions in schools, they gained even more confidence to teach the module. The teams developed their micro plans for transacting, worked on body language and prepared their lessons which helped in successful orientation of students.
Although not a part of the original implementation plan, both the initiatives were introduced at a later stage of the programme for creating greater awareness on PMS and introducing students to banking processes for accessing scholarships through bank accounts. The scholarships motivate the ST and SC students to acquire education which prepares them to compete for employment in the future. Empowerment through education acts as the instrument of social change challenging the age long economic and social discrimination of these groups. Based on the success, these initiatives have been widely covered in regional media.

The Community Messaging Initiative has shown some remarkable results—considerable reach; greater awareness among students, parents and the community on PMS; improved motivation among students to apply for the scholarships, and finally community ownership guaranteeing that students apply for the scholarship and complete the required documentation. Greater community demand for scholarships has encouraged strengthening of the existing governance system through issuance of guidelines to streamline procedures, fix accountabilities and setting up of a dedicated unit to manage disbursement of various scholarships.

The ‘Financial Literacy’ initiative ran parallel to the Community Messaging Initiative with the objective to introduce students to banking processes for availing scholarships through bank accounts. However, awareness has led to adoption of better financial practices and changes in their financial behaviour. Empowered with fiscal knowledge, students motivate parents and the community to open bank accounts and save for the future.

Through the initiative, the students have now been linked to the formal banking structure through which they can avail all banking products. Financial inclusion is essential for economic, social and political empowerment of these historically backward groups. The popularity of the initiative encouraged its continuation for the academic year 2015-16 with newer additions made to the existing module.

The Community messaging initiative is a community-funded initiative which has resulted in improving awareness and knowledge about the Pre-matric Scholarship Scheme. Community messaging is a low cost communication tool...
which can be easily used in other Indian States for similar dissemination. Likewise, the financial literacy initiative has gained acceptance among students with popular demand for repeating the sessions. The module used is universal and user friendly which can be readily used in other states of India with basic modifications.

As a part of SDG 4, there are opportunities to explore in extending quality education and financial literacy at scale to schools and even to adults, particularly targeting marginal communities. Based on the idea of shared value, there is an increased possibility to collaborate with industry particularly in the area of financial literacy.
IPE Global is a development sector consulting company working in over 100 countries in the areas of Governance, Social and Economic Empowerment, Grant and Fund Management, Economic and Public Financial Management, Monitoring Evaluation and Learning, and IT and E-Governance. It provides expert technical assistance and solutions for equitable development and sustainable growth in developing countries. The group partners with multilateral and bilateral agencies, governments, corporates and not-for-profit entities in anchoring relevant development agenda.

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