

## Jharkhand Government Takes Action to Improve Education System

## Why in News?

Recently, the Jharkhand government laid the foundation stone of a degree college in **Potka area of East Singhbhum district,** paving the way for higher education in the region.

## **Key Points**

- The college is set up with the objective of providing quality education to children of all sections and communities including <u>tribals</u>, indigenous people, farmers, labourers, SC/ST, and minorities.
- For the development and promotion of the rich **tribal and regional languages of the state**, teaching in these languages will start from the primary schools.
  - Appointment of bell-based teachers of tribal languages including <u>Santali</u>, <u>Mundari and</u>
    Oraon will be done soon.
  - The government's priority is to start teaching Bengali and Oriya languages from primary schools in the state.
- The government reckons that only when the young generation gets a better education, will the condition and direction of the state change, with more people able to come out of poverty.
- The government is also helping students finance their education through the **Guruji Credit Card**Scheme.
  - Under this scheme, education loans are being provided as per the need for a higher education degree.
  - It is also giving 100% scholarships to the children of tribal and indigenous communities who want to study in educational institutions abroad.
  - The scholarship amount has been increased by three times so that the children of farmers and labourers, and the children of every poor family in the state can get a better education.
- The state government is providing all the necessary facilities to ensure that the education of the students does not stop due to lack of funds.
- Work is being done to strengthen social, economic and educational systems in the state.

## **Guruji Student Credit Card Scheme**

- This scheme was launched on 14th March, 2024 by the Jharkhand government.
- Under the Guruji Student Credit Card Scheme, students will get a maximum loan of Rs 15 lakh.
  A maximum of 30% of this amount will be available for non-institutional work (including living and food expenses).
- Students will have to pay a simple rate of interest of 4%. The rest of the interest will be paid by the state government in the form of interest subvention.
- Students will not need to give any kind of collateral security to take a loan. Students will be able to repay the loan amount in 15 years.
- The interest on the loan that the children will take will be calculated at the rate of simple interest. It will remain fixed for the entire tenure of the loan.

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