Indian Journal of Adult Education 86 (1) 2025, 18-33
https://www.iaea-india.com DOI: 10.5958/0019-5006.2025.00002.6
ISSN 0019-5006

Streamlining Financial Investments for Adult Education in India: Challenges and Strategic Interventions

• **Md Asraul Hoque**[1] • **Krishnan Chalil**[2]

Abstract

Adult education in India plays a crucial role in fostering socio-economic development by improving literacy, employability, and social equity. However, financial investments in this sector have remained inconsistent, with inadequate budget allocations, inefficient resource utilization, and declining central government contributions. Despite initiatives like the New India Literacy Programme (NILP) and Padhna Likhna Abhiyan (PLA), fluctuating funding patterns have disrupted programme continuity and hindered long-term progress. An analysis of public expenditure trends highlights the limited fiscal priority given to adult education, with spending stagnating at 0.01% of GDP or lower. Regional disparities in funding allocation have further exacerbated accessibility challenges. This study examines the correlation between financial investments and literacy rates, revealing that while states with higher allocations, such as Bihar and Rajasthan, have made progress; inconsistent funding has limited broader impact. To optimize financial investments, strategic recommendations include performance-based financing, increased public-private partnerships, leveraging digital learning solutions, and strengthening monitoring mechanisms. Aligning adult education financing with NEP 2020 and adopting innovative financial models can enhance sustainability and effectiveness. A well-structured financial strategy, supported by multi-stakeholder collaboration and sustained investment, is essential to achieving universal literacy, workforce development, and inclusive growth in India.

Keywords: *Adult education, financial investments, literacy programmes, public-private partnerships, digital learning, NEP 2020, socio-economic development.*

[1]ICSSR Doctoral Fellow, Ph.D. Awarded, Department of Development Studies, School of Social Science and Policy, Central University of South Bihar, Gaya, Bihar – 824236.
✉ mdasraul@yahoo.com/mdasraul@cusb.ac.in
[2]Professor & Head, Department of Development Studies, Ex-Dean, School of Social Science and Policy, Central University of South Bihar (Gaya), Bihar – 824236. ✉ krishnan@cusb.ac.in

Introduction

Adult education in India plays a critical role in fostering social and economic development by enhancing literacy, employability, and overall quality of life. It serves as a bridge for marginalized communities, equipping them with essential skills and knowledge to participate actively in the economy (Anderson & Boutelier, 2021). Various programmes, including basic literacy initiatives, vocational training, and continuing education, aim to address educational disparities and create opportunities for lifelong learning (Ritonga et al., 2022). However, despite its importance, adult education remains underfunded and inconsistently prioritized within public policy. Strategic financial investments in adult education are necessary to overcome structural challenges and maximize impact (Parker, 2013; Klasen & Lamanna, 2009). Insufficient funding, inefficient resource allocation, and policy fragmentation have hindered the sector's growth. With India's increasing demand for skilled labour and the need to enhance human capital, a well-planned investment strategy is imperative. Effective funding mechanisms can help expand access to education, improve infrastructure, integrate digital learning solutions, and foster public-private partnerships (Abeni, 2020; Albion, 2015). A targeted financial approach will also enable better programme implementation, ensuring that resources are directed toward areas with the highest need while maintaining long-term sustainability.

Adult education is deeply connected to economic productivity, social equity, and individual empowerment, making it essential to analyse its financial landscape through established theoretical frameworks. Human capital theory highlights the economic benefits of education by linking skill development to increased employability and higher earnings (Shankar & Kidd, 2022; Huis et al., 2017). The capability approach, developed by Amartya Sen, extends this perspective by emphasizing education's role in expanding personal freedoms and opportunities, enabling individuals to make informed choices and improve their quality of life. Social justice frameworks further underscore the necessity of adult education in reducing inequalities, promoting inclusive development, and addressing systemic barriers to learning (Gallie et al., 2016). A closer examination of public expenditure trends in India reveals fluctuating financial commitments, reflecting inconsistent policy direction. While states and union territories have increased their contributions over time, the central government's financial involvement has steadily declined (Khadka, 2020).

The allocation of resources as a percentage of GDP has remained negligible, signifying limited fiscal priority. Programmes like the *New India Literacy Programme* and *Padhna Likhna Abhiyan* have attempted to revitalize adult education, but

inconsistencies in funding and implementation have hampered their effectiveness. The introduction of performance-based financing and public-private partnerships could enhance efficiency, ensuring that investments yield tangible outcomes. A more coherent financial strategy is needed to optimize resource distribution, encourage private sector engagement, and integrate digital solutions into adult learning programmes (Lewis & Bryan, 2021; Nadezhda, 2020). Strengthening monitoring mechanisms and establishing centralized data systems can improve accountability and ensure better tracking of fund utilization (Schendel, 2015; Giraldo-Rodríguez et al., 2019). Regional disparities in funding allocation must also be addressed to ensure that investments reach underserved populations. A sustained commitment to adult education through increased financial support and strategic policymaking will be essential in achieving literacy goals, reducing inequalities, and fostering a skilled workforce capable of driving India's socio-economic progress.

Literature Review

Adult education in India has undergone significant transformations over the decades, shaped by national policies and global literacy movements. From the National Literacy Mission launched in 1988 to the *Saakshar Bharat* initiative and the more recent *New India Literacy Programme*, the focus has gradually expanded from basic literacy to skill development and lifelong learning (Boulton, 2020). While these programmes have played a crucial role in improving literacy rates, their success has been heavily dependent on financial resources (Akintolu & Letseka, 2021). Government funding has fluctuated over time, with central allocations declining in recent years and greater financial responsibility shifting to states and union territories (Ikuenobe, 2001). This uneven distribution of funds has impacted the reach and sustainability of adult education programmes, underscoring the need for a more strategic and coordinated financial approach.

Various financial models have been explored to support adult education, both in India and globally. Public funding remains the primary source, but increasing emphasis has been placed on private partnerships, community-driven initiatives, and alternative financing mechanisms such as microfinance and outcome-based funding (Brookfield, 1998; Kaufman, 2018). International studies highlight the effectiveness of public private partnerships in ensuring financial sustainability, particularly in countries where government budgets are constrained (Tymchuk et al., 2022). In India, however, corporate investment in adult education through corporate social responsibility (CSR) initiatives has remained limited, with most private sector contributions focusing on skill-based training rather than foundational literacy (Billett, 2018; Holmes & Preston, 2022). The integration of digital learning platforms and technology-driven solutions

presents an opportunity for cost-effective expansion, but financial constraints often limit the adoption of such innovations.

Challenges in financing adult education persist, with insufficient budgetary allocations remaining a major obstacle. Despite policy commitments, adult education continues to receive only a fraction of the overall education budget, with spending as a percentage of GDP stagnating at 0.01 percent or lower. Bureaucratic inefficiencies and overlapping schemes have led to resource misallocation, reducing the impact of existing programmes. The absence of a robust monitoring and evaluation framework further exacerbates these issues, making it difficult to assess the effectiveness of financial investments (Tilak, 2020). Inconsistent fund disbursement and regional disparities in allocation also contribute to inequitable access to adult education, leaving many marginalized communities underserved.

A sustainable financial strategy is required to address these challenges, ensuring that investments are directed toward scalable and impactful interventions (Abeni, 2020; Klasen & Lamanna, 2009). Strengthening policy coherence, enhancing private sector participation, and leveraging technology to reduce costs are essential steps in this process (Stanney et al., 2023). By adopting innovative financial models and improving accountability in fund utilization, India can build a more resilient and effective adult education system capable of addressing the diverse needs of learners and fostering long-term socio-economic development.

Our discussion is divided into four sections:

- Section A: Current Landscape of Financial Investments in Adult Education
- Section B: Challenges in Financial Investments and Correlation Between Expenditure and Literacy Rates
- Section C: Strategic Recommendations for Optimizing Financial Investments
- Section D: Discussion & Conclusion

Section A: Current Landscape of Financial Investments in Adult Education

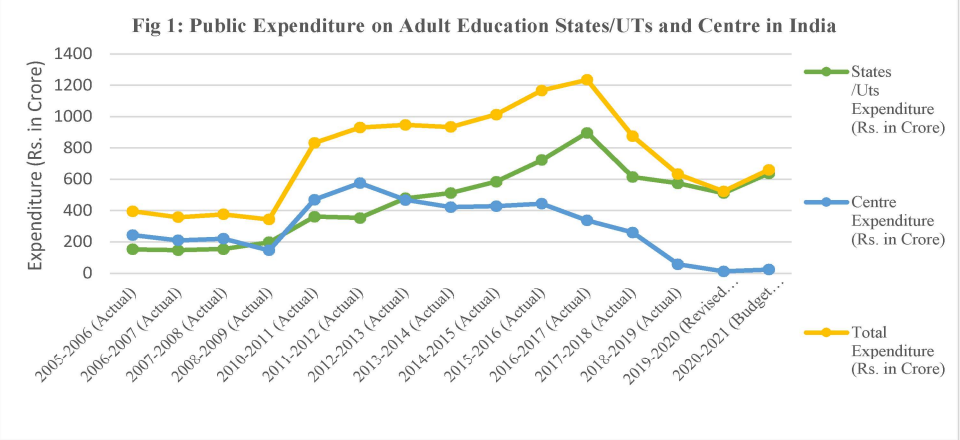
The data on public expenditure and budget allocations for adult education in India from 2005-2006 to 2023-2024 highlights fluctuating investments and limited fiscal prioritization. Despite initiatives like the *New India Literacy Programme* (NILP) and *Padhna Likhna Abhiyan* (PLA), overall funding remains inconsistent and unevenly distributed among states. Expenditure as a percentage of GDP is negligible, underscoring the need for sustained and equitable investments to address literacy challenges and promote lifelong learning across the nation.

Table 1: Public Expenditure on Adult Education as Percentage of Gross Domestic Product (GDP) for States/UTs and Centre in India (2005-2006 to 2020-2021)

Expenditure (Rs. in Crores)						
Year	Expenditure by States/UTs	Expenditure by Centre	Total Expenditure	Expenditure as % of GDP (States/UTs)	Expenditure as % of GDP (Centre)	Total Expenditure as % of GDP
2005-2006 (Actual)	152.7	243.46	396.16	0	0.01	0.01
2006-2007 (Actual)	148.15	209.99	358.14	0	0.01	0.01
2007-2008 (Actual)	155.16	221.00	376.16	0	0	0.01
2008-2009 (Actual)	197.65	146.56	344.21	0	0	0.01
2010-2011 (Actual)	361.85	470.53	832.38	0	0.01	0.01
2011-2012 (Actual)	354.14	576.57	930.71	0	0.01	0.01
2012-2013 (Actual)	478.91	468.54	947.45	0	0	0.01
2013-2014 (Actual)	512.06	421.88	933.94	0	0	0.01
2014-2015 (Actual)	585.40	428.22	1013.62	0	0	0.01
2015-2016 (Actual)	722.78	445.06	1167.84	0.01	0	0.01
2016-2017 (Actual)	897.48	337.41	1234.89	0.01	0	0.01
2017-2018 (Actual)	615.36	260.54	875.89	0	0	0.01
2018-2019 (Actual)	574.65	57.66	632.31	0	0	0
2019-2020 (Revised Estimates)	511.18	12.23	523.41	0	0	0
2020-2021 (Budget Estimates)	637.73	23.80	661.53	0	0	0

Source: Ministry of Human Resource Development, Govt. of India.

The data in Table 1 on public expenditure on adult education in India from 2005-2006 to 2020-2021 highlights a mixed pattern of spending and its relative insignificance in terms of GDP allocation. Total expenditure increased from Rs. 396.16 crores in 2005-2006 to Rs. 661.53 crores in 2020-2021, with states/UTs contributing a larger share over time. While the Centre's contribution declined from Rs. 243.46 crores in 2005-2006 to Rs. 23.8 crores in 2020-2021, the states/UTs showed an upward trend until 2016-2017, peaking at Rs. 897.48 crores, but declined thereafter. Expenditure as a percentage of GDP remained stagnant at 0.01% or less, underscoring its limited fiscal priority. The decline in total spending after 2016-2017, coupled with the Centre's reduced involvement, raises concerns about the emphasis on adult education in public policy. The marginal allocation and lack of consistent growth suggest a need for renewed focus to ensure the sustainability and impact of adult education initiatives. Despite increases in absolute figures during certain periods, the overall allocation remains insufficient to reflect a significant commitment for addressing adult literacy and lifelong learning challenges.



Impact of Key Programmes and Initiatives

The analysis of fund allocations under the New India Literacy Programme (NILP) from 2019-2020 to 2023-2024 reveals dynamic shifts in resource distribution aimed at enhancing literacy nationwide. With varying annual disbursements, ranging from foundational phases to substantial commitments in subsequent years, the programme reflects evolving governmental priorities and strategic interventions across states and union territories (UTs). These allocations underscore the importance of adaptive policies and effective implementation strategies to address diverse educational challenges and achieve sustained progress in literacy and educational development goals throughout India (Shankar & Kidd, 2022).

In India, initiatives like *Padhna Likhna Abhiyan* (PLA) and the *New India Literacy Programme* (NILP) have played crucial roles in promoting literacy. PLA, launched in 2021-2022 with an initial allocation of Rs. 2.1 crores, focused on improving basic literacy skills among targeted populations. NILP received Rs. 7,742.76 lakhs in 2020-2021 and Rs. 6,624.52 lakhs in 2022-2023, indicating fluctuations in funding over the years. These variations suggest shifts in policy emphasis and resource allocation, underscoring the importance of sustained investment to achieve long-term literacy goals.

Table 2: Budget Allocations, Net of Recoveries and Plan Outlay for Ministry of Education (Department of School Education and Literacy) in India (2021-2022 to 2023-2024)

(Rs. in Crores)												
Particulars	2021-2022 (Actual)			2022-2023 (Budget)			2022-2023 (Revised)			2023-2024 (Budget)		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Directorate of Adult Education	2.17	-	2.17	3	-	3	3	-	3	3	-	3
Teachers Training and Adult Education												
Padhna Likhna Abhiyan	2.1	-	2.1	-	-	-	-	-	-	-	-	-
New India Literacy Programme (NILP)	-	-	-	127	-	127	100	-	100	-	-	-
Total- Teachers Training and Adult Education	2.1	-	2.1	127	-	127	100	-	100	-	-	-
New India Literacy Programme (NILP)	-	-	-	-	-	-	-	-	-	157	-	157
ASPIRE (Accelerating State Education Program to Improve Results)	-	-	-	600	-	600	0.01	-	0.01	-	-	-

Source: Budget Documents, Ministry of Finance, Govt. of India.

The budget data in Table 2 for the Ministry of Home Affairs' Department of School Education and Literacy from 2021-2022 to 2023-2024 reveals inconsistencies in allocations for adult education programmes. The Directorate of Adult Education maintained a steady but limited allocation of Rs. 3 crores annually from 2022-2023. The discontinuation of the *Padhna Likhna Abhiyan* after 2021-2022 indicates a shift in policy focus. The *New India Literacy Programme* (NILP) received Rs. 127 crores in 2022-2023, later revised to Rs. 100 crores, before being discontinued in 2023-2024 and subsequently reintroduced with Rs. 157 crores. *ASPIRE* saw a peak allocation of Rs. 600 crores in 2022-2023 but was later significantly reduced. These fluctuations suggest an inconsistent commitment to adult education, raising concerns about the sustainability and prioritization of literacy initiatives.

Table 3: Budget Allocation under Various Schemes by Ministry of Education in India (2019-2020 to 2023-2024)

(*Rs. in Crores*)					
Schemes	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Adult Education & Skill Development	75.4	10	250	127	157

Source: Lok Sabha Unstarred Question No. 3043, dated 20.03.2023.

Table 3, which presents the budget allocation for adult education and skill development under the Ministry of Education, shows significant fluctuations between 2019-2020 and 2023-2024. Starting at Rs. 75.4 crores in 2019-2020, the allocation dropped sharply to Rs. 10 crores in 2020-2021 before surging to Rs. 250 crores in 2021-2022.

With the introduction of the *New India Literacy Programme* (NILP) in 2022-2023, funding was set at Rs. 127 crores and later increased to Rs. 157 crores in 2023-2024. These shifts indicate evolving priorities, with a renewed focus on literacy programmes in recent years, highlighting the government's effort to enhance adult education and skill development.

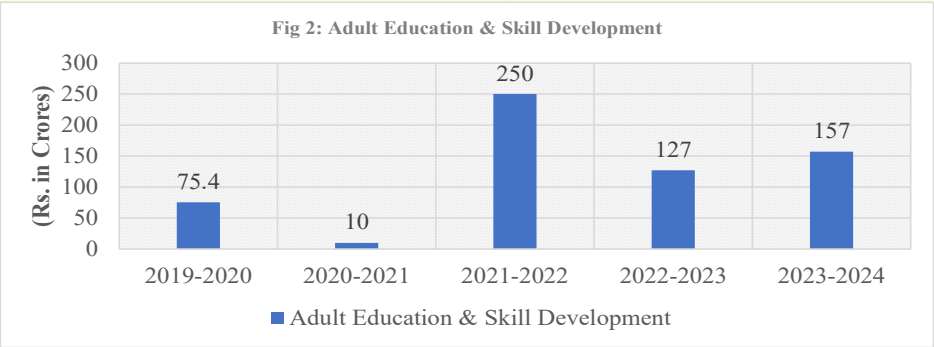


Table 4: State-wise Funds Released under New India Literacy Programme (NILP) in India (2019-2020 to 2023-2024)

(*Rs. in Lakh*)					
States/UTs	2019-2020	2020-2021 (PLA)	2021-2022	2022-2023 (NILP)	2023-2024
Andaman & Nicobar Islands	0	94.5	0	39.54	0
Andhra Pradesh	0	444.6	0	384.51	0
Arunachal Pradesh	0	113.38	0	64.72	0
Assam	0	326.25	0	827.17	0
Bihar	0	578	0	0	1579.06
Chandigarh	0	95	0	61.63	0
Chhattisgarh	0	351	0	0	0
Dadra & Nagar Haveli and Daman & Diu	0	116.5	0	51.81	0
Delhi	0	43.8	0	72.95	0
Goa	0	0	0	16.71	0
Gujarat	0	217.8	0	380.05	0
Haryana	0	150.6	0	170.26	0
Himachal Pradesh	0	225.9	0	0	0
Jammu & Kashmir	0	105.3	0	0	0
Jharkhand	0	284	0	268.46	0
Karnataka	0	444.6	0	444.32	0
Kerala	0	284.23	0	89.92	0
Ladakh	0	51	0	112.67	0
Lakshadweep	0	32.06	0	24.89	0
Madhya Pradesh	0	445	0	491.63	0
Maharashtra	0	0	0	567.52	0
Manipur	0	113.4	0	82.39	0
Meghalaya	0	113.4	0	89.35	0
Mizoram	0	85.49	0	29.49	0
Nagaland	0	113.4	0	81.98	0
Odisha	0	284	0	322.02	0
Puducherry	0	75.57	0	0	0
Punjab	0	70.2	0	192.58	0
Rajasthan	0	578.28	0	505.03	0
Sikkim	0	45.9	0	37.8	0
Tamil Nadu	0	431.4	0	590.05	0
Telangana	0	310.8	0	0	0
Tripura	0	113.4	0	108.1	0
Uttar Pradesh	0	578	0	313.8	0
Uttarakhand	0	426	0	203.17	0
West Bengal	0	0	0	0	0
India (Total)	0	7742.76	0	6624.52	1579.06

Source: Lok Sabha Unstarred Question No. 594, dated 24.07.2023.

Table 4, which details state-wise funds released under the *New India Literacy Programme* (NILP) from 2019-2020 to 2023-2024, reveals significant disparities and varying levels of engagement among states and union territories. While no funds were allocated in 2019-2020 and 2021-2022, allocations surged under NILP in 2022-2023, with Assam, Bihar, Rajasthan, Tamil Nadu, and Madhya Pradesh receiving substantial amounts. However, in 2023-2024, Bihar was the sole state to receive funds, amounting to Rs. 1,579.06 lakhs. This uneven distribution indicates shifting priorities and suggests a focus on targeted areas rather than uniform implementation. The absence of funding for many states in certain years reflects inconsistencies in execution, raising questions about the equitable rollout and sustainability of the programme. The data underscores the need for a balanced approach to ensure comprehensive literacy development across all regions.

Section B: Challenges in Financial Investments and Correlation Between Expenditure and Literacy Rates

Financial investments in adult education in India have faced persistent challenges, with inconsistent funding patterns, inefficient resource allocation, and inadequate private sector participation limiting the sector's impact. Despite policy commitments, expenditure on adult education has remained a negligible portion of GDP, reflecting its low fiscal priority. While states and union territories have gradually increased their contributions, central funding has declined significantly over the years, leading to a fragmented financial landscape. Budget fluctuations, as seen in the sharp reduction of allocations after 2016-17, have disrupted programme continuity and affected the sustainability of key initiatives. Programmes such as the *New India Literacy Programme* have attempted to revitalize the sector, but inconsistent funding and policy shifts have hindered their long-term effectiveness.

One of the most pressing issues is the inefficient utilization of allocated funds. Bureaucratic delays, lack of coordination between central and state governments, and overlapping schemes have led to resource misallocation. The absence of robust monitoring mechanisms further exacerbates the problem, making it difficult to track expenditure and measure the effectiveness of financial investments. Regional disparities in funding allocation have also resulted in uneven access to adult education, with some states receiving substantial financial support while others remain underserved. The withdrawal of central funding in recent years has left many states struggling to sustain adult education programmes, highlighting the need for a more coordinated financial strategy.

The correlation between public expenditure on adult education and literacy rates reveals the limitations of existing financial investments. While increased funding has led to improvements in literacy levels in some states, the overall impact remains inconsistent due to inefficiencies in programme implementation. States that have received higher funding, such as Bihar and Rajasthan, have shown progress in literacy rates, but the absence of sustained investment has slowed long-term gains. In contrast, states with lower allocations have struggled to improve adult literacy, underscoring the need for equitable and sustained financial support. The lack of direct linkage between funding and learning outcomes further weakens the case for increased investment, as policymakers often prioritize other education sectors with more immediate measurable returns.

A more structured approach to financial investments is essential to ensure that resources are effectively utilized and contribute to measurable literacy improvements. Performance-based financing models, which tie funding to learning outcomes, could help enhance efficiency and accountability. Increased private sector engagement through public-private partnerships and targeted CSR initiatives can also supplement government efforts and provide alternative funding sources. Expanding digital education and leveraging technology-driven solutions could reduce costs and increase accessibility, particularly for underserved communities. By addressing inefficiencies in fund utilization, ensuring equitable allocation, and adopting innovative financial models, India can create a more effective and sustainable adult education system that contributes to long-term socio-economic development.

Section C: Strategic Recommendations for Optimizing Financial Investments

Optimizing financial investments in adult education requires a multi-faceted approach that prioritizes increased funding, strategic partnerships, technological integration, and robust accountability measures. The government must allocate a greater share of the education budget to adult learning programmes, ensuring sustained financial support for infrastructure, teacher training, and innovative learning methods. Without consistent funding, initiatives risk losing momentum, limiting their long-term impact. A higher budgetary commitment would enable the expansion of literacy programmes, skill development courses, and digital learning platforms, ensuring greater accessibility for underserved communities.

Public-private partnerships can play a transformative role in enhancing resource availability and programme quality. Offering tax incentives, grants, and formal recognition for corporate involvement in adult education could encourage greater private sector participation. Leveraging private expertise in curriculum development,

digital learning solutions, and vocational training could complement government efforts and introduce more efficient financial management models. Successful collaboration between the government and industry stakeholders would also facilitate workforce oriented learning programmes, directly linking adult education to employability and economic growth.

Technology-driven solutions can significantly reduce costs while expanding the reach of adult education initiatives. Investing in digital platforms, mobile-based learning tools, and AI-driven personalized education models could bridge accessibility gaps, particularly in remote and rural areas. Online learning resources and community based digital literacy programmes could provide flexible learning opportunities for adults who cannot attend traditional classes. The integration of technology into adult education financing models would also enable cost-effective scalability, ensuring a wider impact with limited resources.

Ensuring efficient fund utilization requires a strong monitoring and evaluation framework. Establishing transparent tracking mechanisms for financial disbursement, programme performance, and learner outcomes would improve accountability and enhance decision-making. Data-driven policy adjustments would help redirect resources to areas with the highest need, preventing fund misallocation and inefficiencies. Performance-based financing models, linking funding to measurable outcomes such as literacy improvement, employment rates, and skill acquisition, could further enhance efficiency by prioritizing impact-driven investments.

Community engagement is crucial in sustaining adult education programmes and ensuring their relevance to local needs. Actively involving community leaders, educators, and learners in programme design and execution would foster greater participation and ownership. Decentralized decision-making, supported by local governance structures would facilitate effective fund allocation based on region specific educational gaps. Encouraging grassroots initiatives and self-help learning groups could supplement formal adult education programmes, making financial investments more impactful.

Diversifying funding sources beyond government budgets would strengthen the financial sustainability of adult education initiatives. Corporate social responsibility contributions, international grants, and philanthropic funding could provide additional resources, reducing dependency on public funds. Collaborative financing models, where multiple stakeholders contribute to adult education development, would in turn create a more resilient funding structure capable of withstanding budget fluctuations.

Lessons from past initiatives highlight both the potential and challenges of adult education financing. The *Saakshar Bharat Mission* demonstrated the effectiveness of community mobilization but faced hurdles in fund disbursement and programme scalability. Kerala's literacy campaign showcased the importance of sustained political commitment, local participation, and strategic resource utilization in achieving high literacy rates. Global best practices, particularly from Finland and Germany, emphasize long-term financial planning, institutional support, and integration of lifelong learning into national development strategies. Adopting similar evidence-based approaches could help India strengthen its financial investments in adult education, ensuring inclusive and sustainable learning opportunities for all.

Section D: Discussion & Conclusion

A well-structured financial strategy for adult education in India must align with broader national policies to ensure long-term impact. Integrating adult education within the framework of the *National Education Policy* (NEP) 2020 can provide a cohesive approach to lifelong learning, linking literacy initiatives with skill development and employability programmes. NEP 2020 emphasizes inclusive and flexible learning pathways, recognizing the need for digital education, vocational training, and community-based learning models. Aligning financial investments with these priorities can create a more structured and outcome-driven approach to adult education, ensuring that resources are utilized efficiently and equitably.

The role of multiple stakeholders in optimizing financial investments is crucial. Policymakers must ensure sustained public funding and create regulatory frameworks that encourage private sector participation. Educators and training institutions need to adapt to evolving learning needs, incorporating technology-driven solutions to enhance accessibility and engagement. The private sector, including corporate social responsibility initiatives and philanthropic organizations, can provide financial support, expertise, and infrastructure to strengthen adult education programmes. Collaborative efforts between the government, industry, and civil society can lead to innovative financing models that reduce dependency on public funds while increasing the reach and effectiveness of education initiatives.

A long-term vision for adult education financing is essential for achieving India's socio-economic development goals. Sustainable investments in adult education contribute to human capital development, reducing unemployment, improving productivity, and fostering social inclusion. A financial strategy that prioritizes continuous funding, accountability, and performance-based financing can ensure

that adult education programmes evolve with changing economic and technological landscapes. Strengthening monitoring mechanisms and establishing clear benchmarks for success can enhance the effectiveness of financial investments, ensuring measurable improvements in literacy rates and skill acquisition.

Streamlining financial investments in adult education is critical to addressing literacy and skill gaps across the country. By increasing budgetary allocations, promoting multi-stakeholder partnerships, leveraging digital learning technologies, and ensuring robust financial accountability, India can create a more resilient and inclusive adult education system. A well-coordinated approach involving government agencies, private organizations, and local communities is necessary to unlock the full potential of adult education. With strategic investments and policy coherence, India can move closer to achieving universal literacy, economic empowerment, and lifelong learning opportunities for all.

References

Abeni, E. (2020). Andragogy: A Theory in practice in Higher Education. *Journal of Research in Higher Education*, *4*(2), 54–69. https://doi.org/10.24193/jrhe.2020.2.4

Akintolu, M., & Letseka, M. (2021). The andragogical value of content knowledge method: the case of an adult education programme in Kwa-Zulu Natal Province of South Africa. *Heliyon*, *7*(9), e07929. https://doi.org/10.1016/j.heliyon.2021.e07929

Albion, P. (2015). Learning with digital technologies. In *Cambridge University Press eBooks* (pp. 229–239). https://doi.org/10.1017/cbo9781316091968.023

Anderson, M., & Boutelier, S. (2021). Converging andragogy with working adult professionalism in initial teacher preparation. *Journal of Educational Research and Practice*, *11*(1). https://doi.org/10.5590/jerap.2021.11.1.14

Billett, S. (2018). Distinguishing lifelong learning from lifelong education. *Journal of Adult Learning, Knowledge and Innovation*, *2*(1), 1–7. https://doi.org/10.1556/2059.01.2017.3

Boulton, P. (2020). Digitally proficient but disconnected from the outdoor world? A reflection on pedagogies used in an Early Years degree in higher education. *Journal of Applied Research in Higher Education*, *13*(1), 195–210. https://doi.org/10.1108/jarhe-03-2019-0066

Brookfield, S. (1998). Critically reflective practice. *The Journal of Continuing Education in the Health Professions*, *18*(4), 197–205. https://doi.org/10.1002/chp.1340180402

Erlinghagen, M. (2007). Self-Perceived Job Insecurity and Social Context: A Multi-Level Analysis of 17 European countries. *European Sociological Review*, *24*(2), 183–197. https://doi.org/10.1093/esr/jcm042

Gallie, D., Felstead, A., Green, F., & Inanc, H. (2016). The hidden face of job insecurity. *Work, Employment and Society*, *31*(1), 36–53. https://doi.org/10.1177/0950017015624399

Giannoukos, G., Besas, G., Galiropoulos, C., & Hioctour, V. (2015). The role of the educator in adult education. *Journal of Education and Learning, 9*(3), 237–240. https://doi.org/10.11591/edulearn.v9i3.2316

Giraldo-Rodríguez, L., Mino-León, D., Murillo-González, J. C., & Agudelo-Botero, M. (2019). Factors associated with environmental barriers of people with disabilities in Mexico. *Revista De Saúde Pública*, *53*, 27. https://doi.org/10.11606/s1518-8787.2019053000556

Holmes, K., & Preston, N. G. (2022). Concept of pedagogy and Andragogy education. *Community Medicine and Education Journal*, *1*(1), 12–18. https://doi.org/10.37275/cmej.v1i1.166

Hoover, W. A., & Tunmer, W. E. (2020). The cognitive foundations of reading and its acquisition. In *Literacy studies*. https://doi.org/10.1007/978-3-030-44195-1

Huis, M. A., Hansen, N., Otten, S., & Lensink, R. (2017). A Three-Dimensional Model of Women's Empowerment: Implications in the field of microfinance and future directions. *Frontiers in Psychology*, *8*. https://doi.org/10.3389/fpsyg.2017.01678

Ikuenobe, P. (2001). Questioning as an Epistemic Process of Critical Thinking. *Educational Philosophy and Theory*, *33*(3–4), 325–341. https://doi.org/10.1080/00131850120064063

Jarvis, P. (1984). Andragogy—a sign of the times. *Studies in the Education of Adults*, *16*(1), 32–38. https://doi.org/10.1080/02660830.1984.11730438

Kaufman, J. C. (2018). Finding meaning with creativity in the past, present, and future. *Perspectives on Psychological Science*, *13*(6), 734–749. https://doi.org/10.1177/1745691618771981

Khadka, J. (2020). Andragogy: Process and Context based (PCB) model for adult learners. *International Journal of African and Asian Studies*. https://doi.org/10.7176/jaas/63-04

Klasen, S., & Lamanna, F. (2009). The impact of gender inequality in education and employment on economic growth: new evidence for a panel of countries. *Feminist Economics*, *15*(3), 91–132. https://doi.org/10.1080/13545700902893106

Lewis, N., & Bryan, V. (2021). Andragogy and teaching techniques to enhance adult learners' experience. *Journal of Nursing Education and Practice*, *11*(11), 31. https://doi.org/10.5430/jnep.v11n11p31

Nadezhda, D. (2020). Andragogy in the context of teaching Lean management. *MATEC Web of Conferences*, *311*, 01001. https://doi.org/10.1051/matecconf/202031101001

Parker, J. (2013). Examining Adult Learning Assumptions and Theories in Technology-Infused Communities and Professions. In *IGI Global eBooks* (pp. 53–65). https://doi.org/10.4018/978-1-4666-2955-4.ch004

Ritonga, M., Febriani, S. R., Kustati, M., Khaef, E., Ritonga, A. W., & Yasmar, R. (2022). Duolingo: An Arabic Speaking Skills' learning platform for andragogy education. *Education Research International*, *2022*, 1–9. https://doi.org/10.1155/2022/7090752

Schendel, R. (2015). Critical thinking at Rwanda's public universities: Emerging evidence of a crucial development priority. *International Journal of Educational Development*, *42*, 96–105. https://doi.org/10.1016/j.ijedudev.2015.04.003

Shankar, A., & Kidd, T. (2022). Loneliness in older Indian dyads. *International Journal of Environmental Research and Public Health*, *19*(9), 5302. https://doi.org/10.3390/ijerph19095302

Tan, S. S., & Ng, C. K. F. (2006). A problem based learning approach to entrepreneurship education. *Education Training*, *48*(6), 416–428. https://doi.org/10.1108/00400910610692606

Tilak, J. B. G. (2020). Dilemmas in reforming higher education in India. *Higher Education for the Future*, *7*(1), 54–66. https://doi.org/10.1177/2347631119886417

Tymchuk, L., Honchar, M., Medynskyi, S., Bilyk, N., Topolnik, Y., & Serheieva, V. (2022). Andragogy in Ukraine and Western Europe: Common and Different Features throughout Its History. *Revista Românească Pentru Educaþie Multidimensională*, *14*, 419–436.