

REIMAGINING SUSTAINABILITY EDUCATION THROUGH “LOOK OUTSIDE” STRATEGY: A CASE OF CHAKKITTAPARA GRAM PANCHAYAT IN KERALA

BACKGROUND

The Universities are believed to shape young minds by ensuring holistic development by providing them conceptual understanding that is part of their regular curriculum and equipping them with the critical skills that the industry and society need. However, over the years, classroom learning has reached a point where traditional pedagogy is struggling to catch up to a dynamic outside world. Furthermore, the university education is unable to produce students that are a good fit and have the most essential 4 Cs of the ‘21st Century skills’: Critical thinking, Creative thinking, Communication and Collaboration alongside Problem-solving and Social Responsibility. Moreover, the universities do not see outside the four walls of the campus and make the required changes to their overall education delivery methods, so that they can groom [“empathetic leaders.”](#) The Department of Professional Studies at CHRIST University, Bengaluru, India, is an exception where we believe the paradigm shift from “understanding to knowledge” can only happen if students, alongside traditional classroom teaching, engage in [projects outside the campus](#), where the concepts will get an entirely new meaning.

SURAKSHA CHAKRA PROJECT

The Department of Professional Studies has “Sustainability” at the very core of its academic agenda. It has a vision of transforming University education by exposing and engaging students with several projects related to Sustainability in general and [Sustainable Development Goals \(SDGs\) in particular](#)¹. The first goal of SDGs is to eliminate poverty in all its forms, and we felt one of the primary reasons for families fall into abject poverty is that they do not have the resources to cover any unforeseen exigencies. According to World Bank and WHO (2017), half of the world lacks access to essential health services, and each year, large numbers of households are being pushed into poverty because they must pay for health care out of their own pockets. We believe one of the ways to hedge families against that risk is to get them insured. **In this light, The Department initiated the Project “[SURAKSHA CHAKRA](#)” with an ambitious mission of making a highly remote Gram Panchayat, [hundred percent insured](#).**

We at the Department of Professional Studies, among many academic programmes, also provide students with essential knowledge of Insurance sector and enable students to qualify as Licentiates, Associates, and Fellows of the [Insurance Institute of India \(III\)](#). However, education will only serve its purpose if the concepts that these students learn ‘come to life’ by immersing them into the context, where learning becomes hands-on. This is where we engaged our students to find a solution to the problem of lack of insurance coverage in rural areas, which, as said before, is one of the prime reasons for families sliding into extreme poverty conditions. **It is essential to understand that this project was conceived with “Socio-economic Sustainability” at its centre while transforming university education with three critical objectives.**

- **Objective 1: To provide conceptual clarity through [immersive learning experiences](#) in specific contextual environments.**
- **Objective 2: To [inculcate a professional mindset](#) among diverse stakeholders to achieve developmental aspirations.**

¹ The SDG goals number 1, 3, 4, 5, 10, and 17

- **Objective 3: To create an [empathetic learning experience](#) for students from universities in urban centres through rural-focused interventions.**

As per the [survey conducted](#) in June 2022, out of 21,086 people of the Chakkittapara Gram Panchayat in Kerala, [11, 960 still needed insurance](#). This Gram Panchayat was strategically selected as this is one of the remotest in the region as per the 10-point difficulty level index². To meet the above-stated objectives, we adopted the “**Last mile journey – last mile delivery approach**”³

INNOVATION

Insurance companies have historically failed to leave a mark in rural India for three prime reasons: 1) Lack of sensitization of insurance benefits, 2) inadequacies in the delivery of the schemes, and 3) Information asymmetry leading to the onboarding of a faulty consumer base. Furthermore, the Directive Principles of the State policy of [Article 43-B of the Indian constitution](#) clearly emphasizes that the states should strive to enhance “cooperation.” We believe that upholding and strengthening the directive principles is not the sole responsibility of the state; the Universities must provide the platforms where states can operate.

To resolve the above issues, the University sought a local institutional partner that the villagers could trust and has complete knowledge of the family histories of the people living in that Gram Panchayat to avoid issues related to information asymmetry. We found the [Chakkittapara Service Cooperative Bank](#) as the institutional partner in this context.

The team of university students, in collaboration with the institutional partner and the district administration, identified an [insurance product \(PMSBY\)](#) offered by the Government of India for the Gram Panchayat. This enabled the team to be on a steep learning curve and had the experiential learning the Universities of today should seek to provide.

THE OUTCOME

The campaign of insuring the entire Gram Panchayat was initiated with an initial survey on 6th June 2022. After the concerted efforts of the students, the University administration, and the local partner, the Chakkittapara Gram Panchayat got [officially declared as the first fully-insured Gram Panchayat](#) in the state of Kerala, India, on August 16, 2023. The next step is to move to Sirsi, Karnataka, and the initial [interactions between the University and the Gram Panchayat officials](#) took place on 12th August 2023. Through the Suraksha Chakra project, the sustainability of socio-economic intervention at the grass root level could be achieved by identifying the right affordable government scheme – Pradhan Mantri Suraksha Bima Yojana (PMSBY) and empowering the local partner to monitor and support the continuity through the “last mile journey-last mile delivery” approach. The aim is to cover the entire rural India in the coming years with 2033 as the deadline.

RE-IMAGINING UNIVERSITIES

This project was created to achieve multiple goals, primarily reshaping university education, and serving the community’s needs. We found a clear disconnect between academic interest and resolving the last-mile journey and delivery issues on the ground. This disconnect could be bridged when the students get an opportunity to step out of their classrooms and get hands-on experience in

² Here is the list of metrics: 1) Undulating terrain, 2) Predominant tribal population, 3) Forest track, 4) 70% of the population below the poverty line, 5) High level of man-animal conflict, 6) High level of youth out-migration, 7) Large proportion of dependent population, 8) 100% agrarian panchayat, 9) Absence of industries, 10) Absence of higher educational institutions.

³ Last mile journey implies awareness about the intended product or service reaching the last person, and the last mile delivery implies the intended product or service reaching the last person.

understanding and resolving community problems. Furthermore, it is the role of the academic institutions to understand and identify the awareness gap of the available government social welfare schemes [Last mile journey] and acceptance and enrolment of those schemes [Last mile delivery].

The Universities have to adopt a “Look-outside” strategy [outside the traditional boundaries of the campus] and reshape their pedagogy so that students hone the required skills and, at the same time, community interests are served sustainably. We could achieve this through the “Suraksha Chakra” Project, and we sincerely hope Universities around the globe adopt this strategy to stay relevant in this dynamic world.