



## Critical life skills awareness among adult learners: A study of the relationships across key dimensions

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### Abstract

Adult education plays a crucial role in promoting inclusive development and lifelong learning, particularly in developing countries like India where literacy gaps persist across gender and regions. In alignment with the National Education Policy (NEP) 2020 and the New India Literacy Programme, this study investigates the interrelationships among various dimensions of critical life skills among adult learners enrolled in the Jan Shikshan Sansthan (JSS) scheme in Madhya Pradesh. The study adopted a survey method and collected data from 302 adult learners selected through stratified random sampling across five culturally diverse districts. A standardized Critical Life Skills Questionnaire, supported by interview schedules, was used for data collection. Statistical analysis included descriptive statistics and Pearson's Product Moment Correlation. The findings revealed statistically significant and positive relationships among major life skill dimensions such as financial literacy, digital literacy, commercial skills, health awareness, childcare and family welfare, environmental awareness, and road safety. The results indicate that enhancement of one life skill dimension positively influences others, highlighting the interconnected nature of critical life skills. The study underscores the need for integrated, inclusive, and multidisciplinary life skills education programmes within adult education initiatives like JSS to empower learners, especially women and marginalized groups, and to contribute meaningfully to individual, community, and national development.

**Keywords:** Critical life skills, adult learners, Jan Shikshan Sansthan (JSS), financial literacy, digital literacy, life skills education, adult education, Nep 2020, India

### Introduction

In a developing country like India, lack of education and low literacy is the major barrier for the implementation of developmental and welfare programmes. As per the data of National Statistical Organisation, Census 2021 [22], India's average literacy rate is 77.70% (male literacy 84.70%, female literacy 70.30%). Which means around 28 percent peoples were illiterates, especially female literacy is very poor. M. P's average literacy position is 73% which is as low as compared to the national average. Moreover, literacy ratio between male and female is very high (Male Literacy-78.73% and Female literacy 59.24%) in MP as compared to other states.

Wadia, L.C(2022) "The NEP 2020 document states that the curriculum framework for adult education will include at least five types of programmes, each with clearly defined outcomes: (a) foundational literacy and numeracy; (b) critical life skills (including financial literacy, digital literacy, commercial skills, health care and awareness, child care and education, and family welfare) (c) vocational skills development (with a view towards obtaining local employment); (d) basic education (including preparatory, middle, and secondary stage equivalency); and (e) continuing education (including engaging holistic adult education courses in arts, sciences, technology, culture, sports, and recreation, as well as other topics of interest or use to local learners, such as more advanced material on critical life skills) NEP 2020 also give stress on adult and lifelong education and suggest separate curriculum and andragogy for this group. One of the key recommendations of NEP 2020 is to create school complexes, spaces that are

well-resourced and can be shared by several schools, and then make these same spaces and resources available to youth and adults after school hour". As a part of "New India Literacy Programme" Ministry of Education, Government of India, replaced term 'Adult Education' as 'Education for All'. Because the term Adult Education not suitable for incorporating the illiterates of 15 years and above.

For developing self-employment through entrepreneurial skill training of the citizens, Government of India launched a scheme-Jan Shikshan Sansthan Scheme formerly known as Sharmik vidhyapeeth in 1967 under the Ministry of Education. In the Year 2018, this scheme was transferred to Ministry of Skill Development and Entrepreneurships and implemented this scheme through NGOs with 100 % grants from Government of India. Presently it covers 26 states and 7 Union Territories with 4 lakhs beneficiaries out of which 85 % are women. The mandate of the scheme is to provide vocational skills in non-formal way to illiterates, neo-literates and school drop outs up to 12 and person of rudimentary education up to 8<sup>th</sup> standard in the age group of 15-45 years. The target groups are women, SC/STs, minorities and other backward sections of the society.

All countries concentrating education of the citizens which will solve all hurdles of development. In micro level, an illiterate or neo-literate or drop out person especially from women has various constraints in the day to life situation like difficulty in financial transactions, ignorance of employment opportunities, evaluation of purchased of goods and services, problem for applying jobs, services, loans etc, difficulty in understanding and conceptualizing government circulars,

orders and policies, Information acquisition from articles and bulletins of medias including newspaper, journals and electronic resources. Difficulty in the usage of communication and technology devices including internet and mail, difficulties in following safety instructions in roads and medicines, failing to helping the education of children, awareness of our rights and duties etc. All which will affect the day-to-day life of the individual and his profession in the grass root level and ultimately influence the performance or development of the nation.

### The Need for Life Skills Education in India

Despite the progress in education, literacy gaps remain a significant challenge in India. According to the 2021 Census, the national literacy rate stands at 77.7%, with female literacy trailing at 70.3%. In Madhya Pradesh, the disparity is even starker: male literacy is 78.73%, while female literacy is only 59.24%. These gaps hinder equitable progress, emphasizing the urgent need to promote education and life skills, particularly among women.

**Critical life skills:** such as decision-making, self-management, empathy, and assertiveness—play a crucial role in the lives of adult learners. These skills help them manage the many responsibilities they face at home, at work, and within their communities. However, many adult learners, especially those from rural or underserved areas, have limited awareness of these essential skills. This highlights the need for structured programs that teach and strengthen life skills in adult education. This component focuses on equipping individuals with essential life skills that go beyond basic literacy. These include:

- **Financial Literacy:** Understanding income sources, banking systems, saving, investment, and debt management to ensure financial well-being.
- **Digital Literacy:** Gaining proficiency in using mobile phones, computers, the internet, and social media for banking, shopping, job applications, and government services.
- **Commercial Skills:** Learning the fundamentals of business, including consumer and seller behavior.
- **Health Awareness:** Understanding personal and community health, disease prevention, and government health programs such as immunization drives and awareness campaigns.
- **Child Care & Education:** Emphasizing the importance of child development, early education, and family welfare.

As per the New India Literacy Programme, development of critical life skills – financial literacy, digital literacy, commercial skills, health care and awareness, child care and education and family welfare – are very essential for the day-to-day life of the individual. So, there is a need for conduct a study about the level of life skills especially about critical life skills of adult learners and how they are differing according to gender, locality, marital status and level of income, employment status and qualification.

### Objectives

- To know the relationships of various dimension of Critical Life Skills of Adult Learner.

### Hypotheses

There will be no significant relationships among the various dimensions of critical life skills of adult learners enrolled in the JSS scheme.

### Methodology

All the adult learners enrolled in JSS scheme of Madhya Pradesh will be treated as the population of the study.

### Sample for the Study

The present study will be conducted through survey method because the respondents are illiterates or newly literates of scattered localities of Bhopal, Raisen, Sehore, Dewas and Indore Districts. Therefore, as per the nature of sample investigator will collect data from 302 adult learners through stratified random sampling technique.

### Technique of sampling

For a fair selection of sample, the investigator first of all collected the list of Jan Sikshan Sansthan Centers all over the Madhya Pradesh state. Out of the 55 districts, five districts selected for the study. These districts have good cultural diversity, in which various socio-cultural and religious groups live together in harmony. This ensured a cross section of M P population in these five districts.

### Tools Used

For the purpose of data collection, following tools will be used.

1. **Critical life skill Questionnaire for Adults:** The investigator will construct and standardized the questionnaire on the basis of theoretical dimensions of critical life skills to measure the awareness of adult learners. It ensures face and content validity.

Reliability was found using split-half method. The reliability of Critical life skill questionnaire was found to be 0.849. The reliability coefficient indicate that the critical life skill questionnaire has high reliability.

2. **Interview schedule:** It is used for to collect information and analyze the intensity of awareness for the support of quantitative analysis.

### Statistical Procedures Used

The major statistical procedures used in the study are:

1. For the preliminary analysis of test scores, the basic statistical indices like Mean, Median, Mode, Standard deviation, Skewness and Kurtosis were found out.
2. Pearson's Product Moment Coefficient of correlation was used to find out the relationship between the various dimensions of critical life skills of the whole sample.

### Analysis and Interpretation of Data

**Objective:** To know the relationships between various dimension of Critical Life Skills of Adult Learner.

**Hypothesis:** There is no significant relationship between various dimensions of Critical Life Skills of Adult Learner.

**Table 1:** Relationship between various Dimensions of Critical life skill awareness of Adult learners

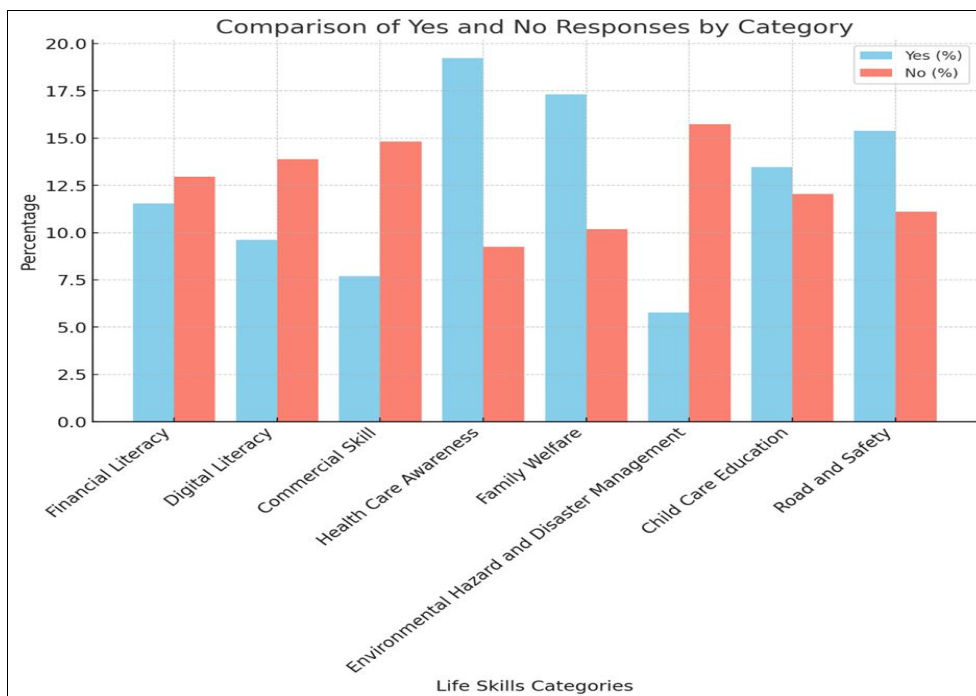
		Financial Literacy	Digital Literacy	Commercial Skills	Health Awareness	Childcare and Family Welfare	Environmental Awareness	Road and Safety
Financial Literacy	Pearson Correlation	1	-.081	.209**	-.042	-.006	-.071	-.071
Digital Literacy		-.081	1	.565**	.253**	.343**	.522**	.242**
Commercial Skills		.209**	.565**	1	.309**	.207**	.687**	.510**
Health Awareness		-.042	.253**	.309**	1	.289**	.251**	.190**
Childcare and Family Welfare		-.006	.343**	.207**	.289**	1	.370**	.301**
Environmental Awareness		-.071	.522**	.687**	.251**	.370**	1	.708**
Road and Safety		-.071	.242**	.510**	.190**	.301**	.708**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed)

**Interpretation**

For verifying the null hypothesis, Pearson Product Moment correlation was calculated to know the relationship among the various dimension of Critical life skill of adult learner. It is evident from the above table that the values of the coefficient of correlation between financial literacy and commercial skills is positive and significant at .01 level. It means those who have financial knowledge shows skills related to commercial management. Also, the values of the coefficient of correlation between digital literacy and commercial skills, Health Awareness, Childcare and Family Welfare, Environmental Awareness, Road and Safety is positive and significant at .01 level. It means that digital literacy developed the necessary critical life skills related to commercial skills, Health Awareness, Childcare and Family Welfare, Environmental Awareness, and Road Safety. Similarly, the values of the coefficient of correlation between commercial skills and Health Awareness, Childcare and Family Welfare, Environmental Awareness, Road and Safety is positive and significant at .01 level. Moreover, the values of the coefficient of correlation between Health Awareness, and Childcare and Family Welfare, Environmental Awareness, Road and Safety is positive and significant at .01 level. Later, the values of the coefficient of

correlation between Childcare and Family Welfare, and Environmental Awareness, Road and Safety is positive and significant at .01 level. Lastly, the values of the coefficient of correlation between Environmental Awareness, and Road and Safety is positive and significant at .01 level. Thus, the null hypothesis is rejected. Besides, it implies that the various dimensions of critical life skills of adult learner are significantly and positively related with each other. The analysis revealed statistically significant relationships between almost all pairs of life skill domains at the 0.01 level. For instance, those with higher financial literacy also showed better commercial and digital skills. Similarly, improvements in digital skills were positively linked with better awareness in areas like health, family welfare, environmental care, and road safety. These correlations suggest that developing one life skill can positively influence others, reinforcing the need for integrated teaching strategies. The interview data collected focuses on various aspects of critical life skills, including financial literacy, digital literacy, commercial skills, healthcare awareness, family welfare, environmental hazards and disaster management, childcare education, illiteracy and life skills, and educational qualifications.



**Fig 1:** Bar Diagram Showing the Percentage wise distribution of Critical Life Skills Awareness of Adult Learners

The interview data offers valuable insights into the strengths and weaknesses in life skills among respondents. A targeted approach—especially in financial literacy, digital skills, and environmental awareness—can significantly enhance practical knowledge. Schools, colleges, and vocational training centers must adopt a multidisciplinary approach, and policy interventions, training programs, and community engagement will play a key role in improving essential life skills for both personal and societal development.

Interview responses provided deeper context, highlighting both strengths and weaknesses in the learners' skillsets. Many emphasized the need for better training in financial literacy, digital competence, and environmental awareness. A multidisciplinary, community-driven approach—supported by schools, vocational centers, and policy reforms—can help address these gaps and strengthen life skills across the board.

The findings of this study highlight a pressing need for more customized, inclusive, and integrated life skills programs under the JSS scheme. By addressing the specific needs of different demographic groups—based on age, marital status, location, education, and employment—educators and policymakers can make adult education more effective, practical, and empowering. These improvements will not only support individual growth but also contribute meaningfully to broader community development and national progress.

**Integrated Skill Development:** The positive correlations among various dimensions of critical life skills imply that an integrated teaching approach can be beneficial. For instance, combining digital literacy with financial literacy and health awareness can provide a holistic learning experience, reflecting the interconnected nature of these skills in real-life scenarios.

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By considering these implications, educators and policymakers can refine the JSS scheme to better meet the diverse needs of adult learners, promoting more effective and inclusive lifelong learning opportunities.

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