

# Underprivileged Communities in India

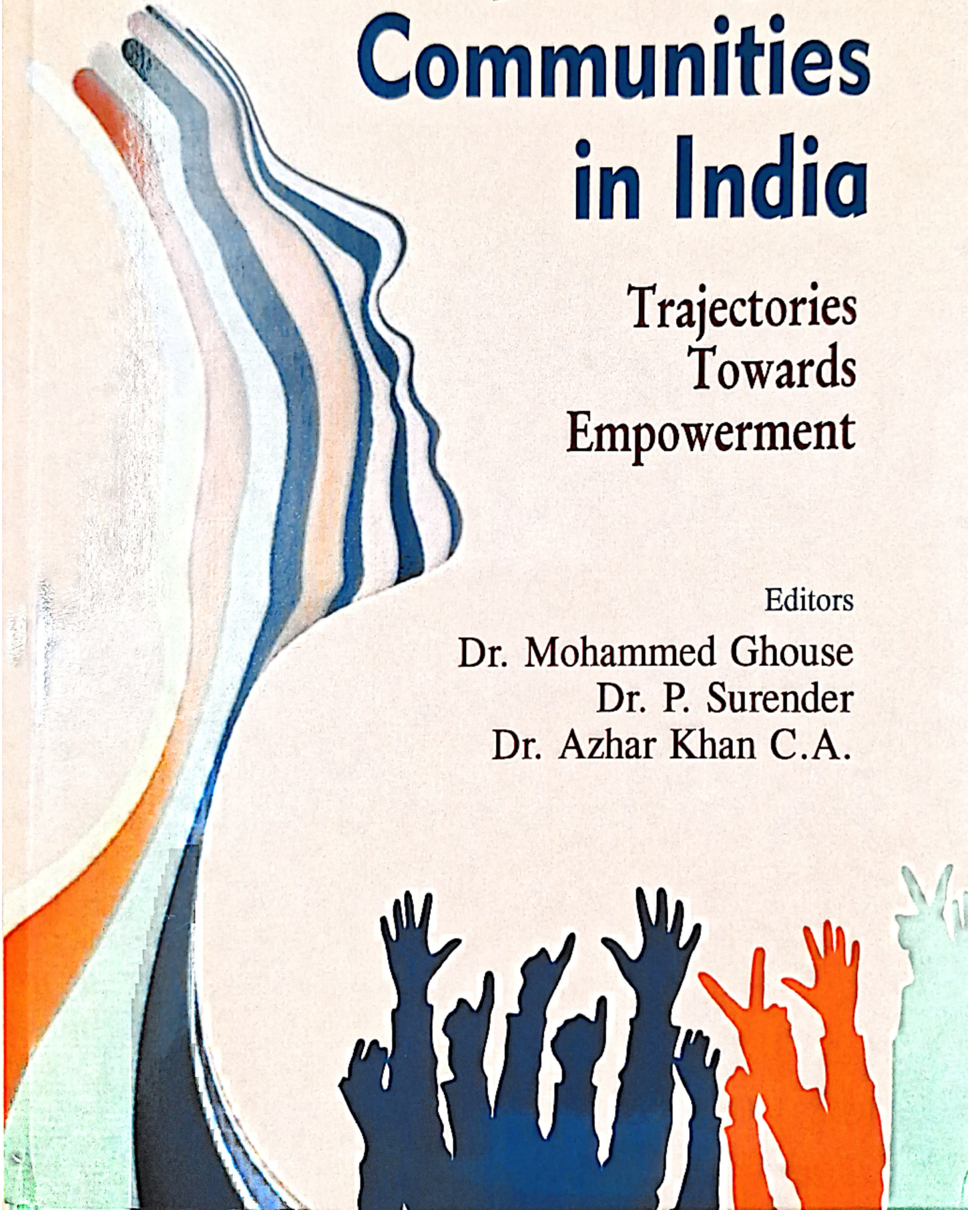
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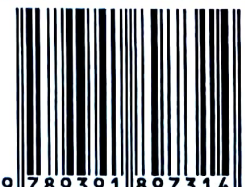
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Website : <http://www.manakpublications.com>

Rs. 1500

ISBN 978-93-91897-31-4



9 789391 897314

## CHAPTER-3

# Inclusive Education for Underprivileged in India: A Critical Appraisal

*G. Narsimulu*

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Without inclusive and equitable education for all, countries will not succeed in achieving gender equality and breaking the cycle of poverty that is leaving millions of children, youth and adults behind.

– UNESCO

**Abstract:** Inclusion is an actual implementation as a fundamental human right to education and accommodates the development of societies. Inclusion demands the deconstruction of discriminatory mechanisms that have resulted in resource deprivation and a lack of possibilities. In India, inclusive education is not a native concept. It is adopted from recognised intergovernmental organisations like UNESCO World Bank. The historical relevance of humanistic thoughts of Indian social and political reformers over the doctrine of the inclusive education practices is remarkably considered even in contemporary India.

Recognizing the holistic policy of inclusive education for the socially disadvantaged and underprivileged sections, the United Nations Millennium Development has been initiating the strategies to reduce social, economic and the global educational inequalities. Despite huge efforts, India has not yet fully achieved Millennium Development Goals (MDGs) by the deadline of 2015. Through the policy of inclusive education as a political strategy which was partially adopted by the Government of India for a decade, the social and educational development of the socially disadvantaged

and underprivileged students lagged behind and always pushed them away from mainstream academic development. Against the backdrop, this paper dealt with an issue of the inclusive education for different excluded groups such as the Scheduled Castes, Scheduled Tribes, Other Backward Castes, minorities, marginalised or deprived groups, handicaps, differently abled persons, senior citizens, beggars, homeless, victims of substance abuse, women, and different sexual orientations – LGBT groups. It has proposed debate and discussion for an active inclusive policy of education for the excluded and underprivileged students in the light of the Sustainable Development Goals (SDGs) of 2030 and of the betterment of human resource development across the states of India.

**Keywords:** Equity, humanism, discrimination, exclusion, millennium development goals

### **Introduction**

The historical relevance of humanistic thoughts of Indian social and political reformers over the doctrine of the inclusive education practices is remarkably considered even in contemporary India. Recognizing the holistic policy of inclusive education for the socially disadvantaged and underprivileged sections, the United Nations Millennium Development has been initiating the strategies to reduce social, economic and the global educational inequalities. Despite huge efforts, India is still not fully achieved Millennium Development Goals (MDGs) by the deadline of 2015. Through the policy of inclusive education as a political strategy which was partially adopted by the Government of India for a decade, the social and educational development of the socially disadvantaged and underprivileged students lagged behind and always pushed them away from mainstream academic development. Against the backdrop, this paper dealt with an issue of the inclusive education for different excluded groups such as the Scheduled Castes, Scheduled Tribes, other backward castes, minorities, marginalised or deprived groups: handicaps, differently abled persons, senior citizens, beggars, homeless, victims of substance abuse, women, and different sexual orientations – LGBT groups. It has proposed debate and discussion for an active inclusive policy of education for the excluded and underprivileged students in the light of the Sustainable Development Goals (SDGs) of

2030 and of the betterment of human resource development across the states of India.

In regard to the great traditions of humanist educationalists in India, the safeguard for inclusive education was laid down by eminent personalities such as Mahatma Gandhi, Ravindranath Tagore, Mahatma Jyotiba Phule, Dr.B.R. Ambedkar and J.P. Naik. Education from the humanist perspective historically focuses on developing rationality, autonomy, empowerment, creativity, affections and a concern for humanity. In their views, humanity is a condition that gives people the possibility for developing human capabilities: of being a reflective and dialogical person, of getting the sources to live a good life, of living together ruled by moral values, of helping others to live a good life as well. A 'humanistic' approach to education involves a move away from traditional behaviourist theories and practices towards a perspective that recognizes the uniqueness of each individual's perception, experiences and approaches to learning. With regards to historical relevance of the humanistic thoughts and inclusive education practices in India, this paper intends to address the issues of educational development of Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Castes (OBCs) minorities, marginalised & vulnerable groups; viz. handicaps, differently abled students, senior citizens, beggars, homeless, victims of substance abuse and women, and diverse sexual orientation – LGBT groups. According to India's Census Data, 2011, it was reported that 444 million children in India under the age of 18 years belong to disadvantaged and underprivileged backgrounds. This constitutes nearly 37 percent of the total population in the country: Equity, humanism, discrimination, exclusion, millennium development goals.

India has unique figures on K-12 enrolment: 47.8 per cent of Indian students are enrolled in private schools, the rest in government schools. In fact, in 16 Indian states, the number of students enrolled in private schools is more than those enrolled in public ones. Yet—while these figures seem to have positive connotations—over 60 per cent of fifth-grade private school students in rural India are unable to do three-digit division or read paragraphs in English that are intended to be read by second-grader students.

This can largely be attributed to the fact that most Indian private schools charge nominal fees and oversell their facilities—the English

education that many private schools boast of does not reflect in statistics, given that approximately only 2.5 lakh Indians speak English as a home language. Public schools face the same problem. The quality of education most underprivileged students receive is created primarily by a paucity of funds for resources—both at home, and at school—whether these resources are able teachers, books and stationery, or technological infrastructure.

The pandemic has only exacerbated the large inequality within the education sector in India. Most schools moved their classes online at the onset of the Covid-19 pandemic. While this was a viable option for people from a higher socioeconomic stratum, most underprivileged students had to pause their education during its crucial years. Moving school online during a pandemic was necessary, but not effective for many, given that only 11 per cent of Indian households possess a computer. In fact, a survey conducted at the onset of the Covid-19 pandemic found that 64 per cent of rural Indian children were at risk of dropping out of school without being given additional support. Moreover, the migrant crisis took children away from their schools in the city—thereby making them even more vulnerable to dropping out.

The need for quality education for underprivileged students in India is more dire now than it ever has been. With the pandemic and a variety of external factors pitted against them, these students need as much help as they can get. There is an abundant amount of content available online for anyone to use for free. The trouble is access to devices, the internet, textbooks, etc., as well as live contextualised mentoring and support. This is not an insurmountable problem if everybody pitches in. Students from privileged backgrounds can support their less-privileged peers. Companies can donate their obsolete equipment to poorer schools to provide learners access to the extensive world of online learning. Youth with skills can teach others their skills so that everybody benefits.

Over the past few years, students are becoming more and more interested in doing social work. When it comes to education, many privileged students attend good schools and can make a significant change in the lives of their less privileged counterparts—this could be by leveraging their resources to fundraise, or by tutoring underprivileged students in their weaker subjects.

An example of an initiative that is tackling the issue of educational inequality in this manner is the Society for Inclusive Education (SIE), a student-led initiative that guides students from privileged backgrounds to create a change in their vicinity. It was started in 2020 in response to the plight of underprivileged students at schools in the Gurgaon area.

Educational Development in India Universalization of Elementary Education has been a top priority programme of the government of India. Since Independence, India has been making efforts through the constitutional directives and amendments, committees and commissions, national policies and programmes to make elementary education of good quality available to all. National Policy of Education (NPE) 1986, as revised in 1992, had indicated three thrust areas in elementary education: Universal access enrollment; Universal retention of children up to 14 years of age; and a substantial improvement in quality of education to enable all children to achieve essential levels of learning. Highlighting the National Policy of Education 1986 for the propagation of Universalization of Elementary Education for all, i.e., there is an urgent need to examine broader relational aspects for child rag pickers and inclusive education approach of the neo-liberal economic policy in India. It has undergone the changing dimensions of social exclusion and the problem of educational attainment of a particular group of Dalits. The existing studies and researchers have shown the existence of the universal phenomenon of lack of inclusive education policy for Dalit children in India. It attempts to examine the Gross Enrolment Ratio of children in the schools from Dalit communities and of castes, class, gender, and labour parameters to identify spaces of exclusion in the school representation. Organic academic literature on the educational status-quo in the country like India argue that the Dalit children face considerable hardships in schools, including discrimination, discouragement, exclusion, alienation, physical and psychological abuse, and even segregation, from both their teachers and their fellow students (Thorat: 2008; Oommen: 2004; Natrajan & Greenough: 2007; Chikarmane: 2014) Inclusive Education as a Political Strategy Based upon a prior literature regarding the notion of inclusive education, the inclusive education in the context of the goals of Education for All is a complex issue, and no coherent approach is evident in the literature. Inclusive education is increasingly promoted

and supported, not by few passionate individuals and groups, but by the UN agencies and governments globally inclusive education may be implemented by all levels, embrace different goals, and based on different motives, reflect different classifications for special education needs, and provide services in different contexts (Kabeer: 2000; Sachs, Beall & Piron: 2005; Dovi: 2009). According to Twelfth Five Year Plan (2012-2017), the planning has traditionally focused on the need to provide special support to historically disadvantaged groups. The Scheduled Castes and Scheduled Tribes, have special status in the Constitution of India. Other disadvantaged groups needing special support are other backward classes (OBC), minorities and other marginalised and vulnerable groups which suffer from handicaps such as Persons with Disabilities, senior citizens, street children, beggars and victims of substance abuse. With regards to the issues of inclusive policies, the paper brings out the following educational deliberations to be discussed by referring to the empirical data published by the governments. Issues of equity, equality and access in education milieu India is a nation of ancient and firmly entrenched tradition and culture. For thousands of years, religion, geography and the necessities of a rural agrarian society have sculpted a complex caste system based on status, hierarchy, and above all, strict division of labour. The caste system is an economic order. It prevents someone from owning land or receiving an education. (Beck and Darokar: 2005). In most cases, the caste bias erodes Dalit student's right to education even in institutions of higher education. The incidents of caste-based discrimination in institutions of higher learning are illustrative of the depth and breadth of anti-Dalit sentiment in education and show that such biases transcend the rural or urban divide and affect the entirety of the education system, from elementary schools to universities. Caste discrimination persists even in institutions of higher education. Dalit children's right to education is further eroded by their poverty and a generational repetition of under education. Reducing the administrative gaps in Right to Education (RTE) Act. The creation of a school environment for students from socially backward that is supportive of learning should be a prioritised task. However, a large proportion of schools continue to be not compliant to the norms and standards for school stipulated by the RTE Act, 2009. Discrimination facing due to benefit in admission from RTE.



is vital to the students from these backgrounds. No uniform criteria and parameters in the RTE norms are followed by the RTE compliance schools. Making all schools RTE norms compliant and creating a learning environment for children from disadvantaged sections and learning-friendly and gender-sensitive constitutes a high priority task. In India, the most welfare entitlements are based on economic criteria. However, India also has entitlements for socially excluded castes and communities. Certification of caste is a stringently monitored process and often recorded during passage through formal education channels such as school and college. By and large, the rag pickers/waste pickers have been outside the formal education system and would therefore find it extremely difficult to secure a proof before 50 years from the claimant that is now required for caste certification in Maharashtra. The occupational status, on the other hand, is easily established through a process of survey and/or registration. The occupational criterion has in fact been accommodated in the national level Socio-economic Caste Census (SECC) undertaken of 2011, the imperatives of the schemes of which are awaited. Children are a nation's most valuable asset. It is our responsibility to ensure that every child is able to live a happy and productive life. For this, it is essential to develop their potential to the maximum. Education is an important prerequisite for empowering and equipping children to meet the challenges of life and helps in their holistic development. Over the years, various programmes and initiatives have been undertaken globally to ensure education as a right of all children including those with additional needs particularly those from the weaker and marginalised sections of society. Despite efforts made over the years to overcome the prejudices associated with disability and highlighting the need for a rightful place in society with inherent dignity, potentials and capabilities, the majority of persons with disabilities still face exclusion and discrimination. They receive education in a segregated environment or are poorly and ineffectively integrated with their potential untapped. Although much progress has been made in the education sector, India faces immense challenges in addressing the educational needs of children with disabilities in the age group of 5-19 years. Twenty-eight percent of girls with disabilities have never attended an educational institution. The figure for boys at twenty-six percent is only marginally better. Only sixteen percent of

the disabled male population and nine percent of the disabled female population has matriculation /secondary education. Not surprisingly, only nine percent of males and three percent of females with disability are graduates.

### **Inclusive Education: Policies**

1. International Declarations: Universal Declaration of Human Rights (1948), World Declaration for Education for All (1990)
  2. International Conventions: Convention against Discrimination (1960), Convention on Rights of a Child (1989), United Nations Convention of Rights of Persons with Disabilities (UNCRPD) (2006)
  3. International Frameworks: Salamanca Framework (1994),
  4. Biwako Millennium Framework of Action (2002) National Commissions and Policies: : Kothari Commission (1964), National Education Policy (1968), National Policy on Education (1986), Revised National Policy of Education (1992), National Curriculum Framework (2005), National Policy For Persons With Disabilities (2006)
- National Acts and Programmes: IEDC (1974), RCI Act (1992), PWD Act (1995), National Trust Act (1999), SSA (2000), RTE (2006), RMSA (2009), IEDSS (2013), RPwD Act, 2016.

### ***Historical Perspective on Inclusive Education in India***

In 1884, a Roman Catholic mission started the first school for the deaf at Mazgaon, in the then Bombay Presidency. Establishment of The Calcutta Deaf and Dumb School followed in 1893, and later a school for the deaf came up in Palayamkottai in southern India (Disability Status India, 2003). There were twenty-four schools for the deaf founded and operational during the pre-independence time (before 1947). The first school for the blind came up in Amritsar in 1887.

The number of special needs schools has increased over the years. There are over 2000 special needs schools in India today, according to the data available on the Department of Education. However,

most of these schools cater to the urban population, neglecting many children with special needs from the rural sector.

### *Indian education policy and Inclusivity*

In 1966, the Kothari Commission had highlighted the importance of educating children with disabilities in regular schools.

The government of India launched the Integrated Education for Disabled Children (IEDC) program in 1974. This was the first formal step towards inclusion. The Centre sponsored scheme aimed at providing educational opportunities to children with special needs in regular schools. It also hoped to facilitate their achievement and retention.

Inclusive Education for CWSN has been one of the major interventions of the erstwhile Sarva Shiksha Abhiyan (SSA) RTE and RMSA schemes.

From the year 2018-19, Samagra Shiksha lays emphasis on improving the quality of education for all students, including CWSN. It provides support for various student-oriented activities which include identification and assessment of CWSN, provision of aids, appliances, corrective surgeries, Braille books, large print books and uniforms, therapeutic services. Development of teaching-learning material (TLM), assistive devices & equipment, environment building and orientation programme to create positive attitude and awareness about nature and needs of CWSN are part of this initiative. It also addresses purchase/development of instructional materials, in-service training of special educators and general teachers on curriculum adaptation, stipend for girls with special needs, etc.

**The National Education Policy (NEP 2020)** envisages fair and inclusive education for all, focusing especially on children and youth, especially girls, from socially and economically disadvantaged groups who are more at risk of being left behind.

NEP 2020 also ensures that language is no longer a barrier for children as the use of local/regional vernacular has been permitted as the medium of instruction. Schools have also been directed to recruit special educators to address the academic requirements of children with special needs.

Cross-disability training for children with severe disabilities should also be addressed. For those who cannot attend school, the home-based

education system has also been incorporated under the new education policy. Providing assistive devices to special needs children is also another aspect that helps in providing equitable education. Standardisation of Indian sign language is another milestone that can help children with impaired hearing/speech.

*Creating career paths for children with disabilities will definitely be one of the most important steps to be undertaken as a society.*

...There are a few of the barriers faced by CWD in India:

- Lack of positive attitude among teachers
- Non-inclusive curriculum
- Lack of resources
- Infrastructural problems
- Unawareness among parents
- Irregular plans
- Improper execution of policies measures which need to be implemented.
- Amending the RTE Act to include specific concerns of CWSN.
- Enhanced school support systems
- Financial allocation in the education budget
- Using information technology for better support, etc.

## **Conclusion**

The success of inclusive education in any context depends upon many factors. Teachers themselves are an essential component to ensure the quality of students' inclusion in the school and teacher education institutions. Preparing teachers with essential knowledge and skills for inclusive education requires the commitment of all factors. The literature has identified many of the challenges that face the full and successful implementation of inclusion without 'adequate' preparation of general schools will not yield satisfactory results. It is essential that issues related to infrastructural facilities, curriculum modification and educational materials should be addressed. Building the capacity for inclusive education must be done at community level, by including

awareness activities such as community involvement, community mobilisation. Thus, to conclude it can be said that, including children with disabilities in education is a challenging task and needs a mass community mobilisation and involvement and above all provision of appropriate responses to the wide spectrum of learning needs of special children in both formal and non-formal settings.

This is because inclusive education is about the participation of ALL children and young people and the removal of all forms of "exclusionary practice". Achieving this goal in India requires serious planning and efforts. Present Paper tries to delve deeper into the issue by exploring possibilities and challenges ahead in realising 100 percent inclusive education in India.

There are several obstacles and challenges related to the educational system which hinders the promotion of inclusive education. It is not impossible to attain success in inclusive education in a nation through effective strategies and other means but at the same time there are some issues as well as some challenges which we have handled by soft hands. To make inclusion appropriate teacher preparation, awareness and attitude towards disabilities, retention of special children etc. must be made compulsory in all programmes irrespective of elementary, secondary level and higher education. Further quality resources, faculties and facilities must be supplied to each institution to make inclusive education programmes successful.

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Blended approaches used multiple methods to deliver learning by combining to face to face interactions with online activities.

An example of blended learning is the flipped classroom where online activities are completed outside the classroom providing an opportunity for more in-depth discussion during the face to face time spent in class.

### **Online Learning**

Online Learning offers many benefits for students including the chance to study flexibly and from a location that suits.

### **Why digital education is important?**

Digital learning increases access to education and knowledge why empowering students with a mindset and capabilities that sets them up for their success in their present and future. Digital education is largely an innovation of the last few decades, although it already existed in various forms slightly earlier. Shortly the educational system environments are anticipated as mitigation to unforeseen natural and artificial pandemics such as covid-19 in 2020 by the significant changes associated with the digitalization of some portion of the system. This article aims to provide valuable perspectives of ICT and distance education into its future benefits, risks and challenges of embracing the latest technologies in the digital era and vast online open courses. We have checked a profound change in the way we interact and generate within the academics with the advent of internet Technologies. Globally, the digital revolution favored open access to information. Classrooms today have a lot of ICT resources nearly all the teachers have made great strides to incorporate digital technology to increase access to information and collaborative activities for the learners.

Digital education is largely a result of the past few years, though it has already existed earlier in various forms. However the modern equipment and means of transmitting information are important for its growth. Thus without the rapid development of computers and the internet, this form of education would not be feasible. It can be inferred that they were primary concerning digital education forced its advent because the proliferation of computers and broad band. Internet gave a very strong impetus to use them in educational activities. Consequently, interactive classes, modern e learning courses, educational games, electronic assessments, educational resource portals, digital School registers and learning process management systems have entered into daily existence today. This article aims to illustrate the context of digital education, the current state of its implementation, the anticipated outcomes and concerns in this regard.

Three related items in education are made possible by Digital technologies i.e. Teaching without physical contact, immersive practice and contact on -site. With the advent of smart-phones enable students to use these devices as an alternative medium of contact with teachers and between students.

The provision of digital educational facilities is known as e-learning. This involves material for studying, preparation and knowledge transfer etc. The successful implementation of e- learning is achieved with the aid of Technology. ICT tools will continuously play an essential part in motivating institutions of higher education. To this end, educational practitioners, faculty, staff and administrators must counter academic integrity, human rights an intellectual property concerns that have become a major concern in the educational environment.

It is unquestionable that as we experience a rapid Technology transition and reach a New Millennium, new technologies have given instruments for constructing education. The ICT emerged

## DIGITAL EDUCATION IS A MYTH OR REALITY RESEARCH

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Dogo Rangsang Research Journal  
(A Bilingual Research Journal, Indexed in UGC-Care list)  
Vol-12, Issue. 08 No.02 August 2022

ISSN : 2347-7180

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### Why digital education is important?

Digital learning increases access to education and knowledge why empowering students with a mindset and capabilities that sets them up for their success in their present and future. Digital education is largely an innovation of the last few decades, although it already existed in various forms slightly earlier. Shortly the educational system environments are anticipated as mitigation to unforeseen natural and artificial pandemics such as covid-19 in 2020 by the significant changes associated with the digitalization of some portion of the system. This article aims to provide valuable perspectives of ICT and distance education into its future benefits, risks and challenges of embracing the latest technologies in the digital era and vast online open courses. We have checked a profound change in the way we interact and generate within the academics with the advent of internet Technologies. Globally, the digital revolution favored open access to information. Classrooms today have a lot of ICT resources nearly all the teachers have made great strides to incorporate digital technology to increase access to information and collaborative activities for the learners.

Digital education is largely a result of the past few years, though it has already existed earlier in various forms. However the modern equipment and means of transmitting information are important for its growth. Thus without the rapid development of computers and the internet, this form of education would not be feasible. It can be inferred that they were primary concerning digital education forced its advent because the proliferation of computers and broad band. Internet gave a very strong impetus to use them in educational activities. Consequently, interactive classes, modern e learning courses, educational games, electronic assessments, educational resource portals, digital School registers and learning process management systems have entered into daily existence today. This article aims to illustrate the context of digital education, the current state of its implementation, the anticipated outcomes and concerns in this regard.

Three related items in education are made possible by Digital technologies i.e. Teaching without physical contact, immersive practice and contact on -site. With the advent of smart-phones enable students to use these devices as an alternative medium of contact with teachers and between students.

The provision of digital educational facilities is known as e-learning. This involves material for studying, preparation and knowledge transfer etc. The successful implementation of e- learning is achieved with the aid of Technology. ICT tools will continuously play an essential part in motivating institutions of higher education. To this end, educational practitioners, faculty, staff and administrators must counter academic integrity, human rights an intellectual property concerns that have become a major concern in the educational environment.

It is unquestionable that as we experience a rapid Technology transition and reach a New Millennium, new technologies have given instruments for constructing education. The ICT emerged

now-a-days plays a major role in globalization where National boundaries are blurred by instant communication and even sharing of information.

The internet is now used in lecture halls, tutorials, laboratories and in the preparation of assignments as a strong complement to the conventional forms students study and learn.

Students need to be able to collect and use of online information in the world that is increasingly adopting digital media as the principal means of communication.

Empowering young people to become a full participants in today's digital public space, equipping with the codes and tools of their technology rich society and enabling them to use online learning opportunities- all while exploring the use of digital technology to improve existing educational processes such as student assessment.

The remarkable growth of advanced communication technology has driven universities, businesses and educational institutions experimenting with alternatives to conventional teaching methods.

As a country, we are going through an incredible phase of technological development and it is impacting every sector not just in business but in education as well. For a Long time, we have relied on traditional teaching methods in a four walled class room. The extent, to which education could be disseminated in this way, depends upon the teachers' ability to help students visualize difficult concepts with the right tools. However with the beginning of the fourth industrial revolution, we have begun technology towards a world that relies heavily on digital technology to make things easier. Several online learning platforms have mushrooming up in the past few years to make learning easier, simple and convenient. As of now, we have more than 560 million internet users in the country, 100 number is going exponentially. It means that the online world has become easily accessible have a major chunk of our population and we need to make the most of this change.

The e- learning market that stood at 247 million US dollars in 2016 is now expected to reach INR 91.41 billion by the end of 2021, expanding at a CAGR of 17.60% during 2021-2026. Even though the e-Learning market was already evolving rapidly, the intervention of the covid-19 pandemic has added fuel to the fire. Due to which schools, colleges and educational institutions shutdown to prevent any outbreak, online learning has emerged is the primary teaching platform.

Several initiatives have transitioned to a blended learning model and are planning on continuing with even after the pandemic subsides. Know that people have realized the benefits of online education; they will most likely continue with it in some way or form in the future as well.

### **Advantages of e- learning**

#### **1. Helps overcome geographical limitations.**

With e- learning, the dissemination of education is no longer limited to jag graphical location. All you need is a laptop, a smart-phone or a tablet with an internet connection you can access the best educational material on any subject. The Flexible nature of online education has also opened the doors for working professionals to learn from their home or office, improve their skills to advance their career.

#### **2. It is affordable.**

In a country like ours, financial problems are always an obstacle in the path of education. Many students who want to learn and study cannot do so because they cannot afford the high fees of the top institutions luckily, the future seems more promising. They can pursue online courses from the most prestigious Universities at highly affordable rates.

#### **3. It is a boon for teachers too.**

E-learning does not just benefit the students; it benefits the teachers as well.

#### **4. Allows you can learn at your own pace:-**

Classroom environment is such that it requires everyone to learn in the same pace. With E- learning, however every student can learn at his/her own pace.

#### **5. Technology as a Savior.**

Flexibility: Online education enables both the teacher and students to set their own learning pace plus provides flexibility of setting a schedule that fits everyone's agenda.

#### **6. More cost-effective than conventional learning:-**

With the Online mode of learning, the money spent on study material along with commute charges is considerable less.

### **Challenges:**

The biggest challenge for the e-Learning in India is the lack of technological penetration in rural areas. Given that the most of our population (65.53%) resides in rural areas, this is a serious issue that needs to be tackled.

Although digital education has important strengths and provides unique access to quality education, the use of this platform has limitation that can pose potential challenge to the success of any online courses.

**1. Computer literacy:-**

To work effectively in an online environment, both students and intermediaries must possess a basic level of computer literacy.

**2. Lack of teacher -student physical education:-**

How much teacher contact learners get on a physical campus is easy to under estimate. Then right before and after training, one hour, and chance Encounters in the corridor, there is an opportunity for discussion ----- all possibilities that are not accessible for digital education.

**3. Technological difficulties:-**

We prefer to take it for granted that a laptop or desktop computer of the latest model is available to everyone. Not every student has had the same access to technology, however, even for a generation of digital natives.

**4. Poor-Time management.**

**5. Digital education is not suitable for practical courses:-**

For Practical activities in tertiary education, digital and E-learning are incompatible. E- Learning offers realistic session- related knowledge and preparation, but instead of mastering preparing, the learner does measure their output or real time experience.

**6. Lack of Technology access:-**

Not everyone who can afford to go to school can afford to have phones, computers or even quality internet connectivity for attending classes online. Due to this, the mental stress that students have to undergo is very high.

**7. In contradictory with right to education:-**

Technology is not affordable to all, shifting towards online education completely is like taking away the right to education of whom cannot access the technology.

**8. Lack of a Healthy learning environment:-**

Education is not about classes but interactions, broadening of ideas, and free flowing open discussions. There is substantial learning that is lost when education goes online.

**9. Health -Eye issues:-**

Younger students especially in classes 1 to 3 were most likely to suffer from Eye- health issues due to starring at the computer or the mobile for attending periods.

**Digital education initiatives:**

India is well progressing towards digital education backed by rising adoption half digitization by Universities and colleges, increasing internet penetration and soaring demand from students. As per the Redseer consulting, online education market ( higher education and lifelong learning market) in India is forecast to US dollar 5 billion by 2025, driven by the government's focus on designing online education programmes, strengthening digital infrastructure across the country and catering to the rising demand up skilling among students.

According to IAMAI-KANTAR Cube report, active internet users in India is estimated to reach 900 million by 2025 up 45% over 622 million active internet users in 2020.

The Indian government also launched the 'Digital India' initiative in July 2015 to strengthen online infrastructure and expand internet accessibility among citizens.

Further during the pandemic the Indian government has taken several initiatives (e.g. PM e VIDYA programme, DIKSHA etc.) to make it on par with the global online education.

**National digital educational architecture (NDEAR)**

To strengthen digital infrastructure and support activities related to education planning.

**PM e VIDYA programme.**

The government introduced the PM e-VIDYA programme in May 2020 to make e- learning more accessible for Indian students and teachers to promote and strengthen digital education in India. The programme aims to converge all activities related to online/ digital education is expected to benefit

25 Crore school students. PM e-VIDYA will be expanded from 12 to 200 TV channels from 2022-23 onwards. The programme will also encompass designing unique e-content for hearing and visually impaired students and offering radio/Podcasts QR coded digital textbooks to school students (classes I to 12) on the Diksha portal.

Under this, top 100 Universities were permitted to begin online courses, provide better learning prospects to 3.7 crore higher education students and enhance E-learning by relaxing regulatory framework for distance/online education.

#### **DIKSHA:-**

In September 2017 the government introduced DIKSHA (digital infrastructure for knowledge sharing), national portal for school education.

#### **SWAYAM**

In 2017 the government launched study webs of active learning for young aspiring Minds (SWAYAM) to offer an integrated platform for online courses at affordable costs to all citizens, especially the underprivileged sections in the country.

The portal hosts massive open online courses (MOOCs) to offer quality education on various subjects for students (from class 9 - 12 to undergraduates and postgraduates)

#### **SWAYAM PRABHA**

In 2017 Swayam Prabha a group of 34 DTH (direct to Home) channels dedicated to broadcasting educational programs 24 × 7 was introduced. The channels broadcast new content for a minimum of four hours every day and this is repeated five times in the same day for students to select a convenient slot.

#### **e-pathshala portal**

In 2015 the government launched the e-pathaShala portal to build a resource store for educational videos, audios and Flip Books etc.

#### **NISHTHA**

In financial year 2021-22 the national initiative for school heads and teachers' holistic advancement (NISHTHA)- phase -2 was launched secondary level to tailor modules per UN line education. As per the union budget 2021-22 5.6 million teachers will be trained under this programme.

#### **OLabs**

To offer students lab learning experience via Internet the government introduced OLabs in November 2014 for those who do not have access to physical Labs.

#### **Virtual Labs**

The Government of India introduced a pilot virtual lab in 2009 and the main one in 2016 to enable UG and PG students (pursuing science and engineering) remotely access the labs and enhance their study experience.

The virtual labs offer students a Learning Management System and various study aids such as video lectures, web resources, self evaluation and animated demonstrations.

Along with these, other digital initiatives taken by government include Shiksha-Vani for widespread use of radio, the CBSE podcast, sign language content on the national Institute of Open Schooling(NIOS) website/ YouTube and digital accessible information system(DAISY) for accessing special e-content for hearing and visually impaired learners and free open-source software for education(FOSSEE).

For strengthening digital education in India, the government eased regulations on online education and finally allowed universities and colleges to extend less than 20% degree online courses from 2020 onwards. Further, increasing digital education in India is also helping the government to the government to improve accessibility in rural areas and impart quality education to students in small towns and villages. Further, this also provides an opportunity to private players to venture in the digital education sector. For example in January 2021 as per collaborated with 'Teach For India' and 'iTeach schools' to assist e-learning programs for rural kids.

Rising adoption of digital education in India is also attracting global key players to offer online courses to students and extend opportunities to learn new skills. For example in January 2021 Amazon India launched 'Amazon Academy' an online platform enabling engineering aspirants to prepare for competitive exams such as the JEE.

National program and Technology enhanced learning (NPTEL).

It is a project initiated by 7 IITs along with Indian Institute of Science Bangalore online education in 2003.

### PRAGYATA

School can hold live online classes to 1-12 classes.

#### The future of digital education in India:--

The Government of India will focus getting students industry ready by evaluating their competencies and helping them get aligned with industry- based skills. To achieve this government is promoting Indian Institutes and colleges to shift from traditional operational to digital modes. In line with this several educational establishments such as IIMs and ISBs transfer there examination procedures online.

In July 2021 the Government of India stated that space Technology is being used for Digital education in India. At present under the Tele- education programme 19 states and Andaman Nicobar Islands have been leveraging satellite communication for beaming 51 educational channels.

#### Conclusion

India is moving towards a global knowledge superpower in which educational technology, digital initiatives and virtual classrooms play prominent role especially for the people of rural and remote India. Hence, Digital education and virtual learning need to be essential prerequisites for the most of the rural development programmes.

Education is a national building process and digital education is the progressive education for building a healthy rural India.

E-Learning is not just a change in technology; it is a part of redefinition of how we as a human species of transmit knowledge skills and values and values two younger generations of workers and students. Thus E- learning should be enhanced and encouraged in a safe and sustainable manner.

India's school going population accounts for 35% of the total population. These children will be the future of the nation and will have a considerable role to play in helping India to become a USD 10 trillion economy. India's efforts in diverting sizeable investments to make our youth more employable and entrepreneur are laudable – vocational learning building, 'startup India'. Yet more than 70% of the children in rural India don't have access to the internet.

'Equality of opportunity' is one of the basic principles of the Indian Constitution. Moreover digital education is something where India is not successful yet. There is still a lot to do in terms of checking if students' entitlements are not being compromised or in meaningful academic curriculum alternatives.

Digital revolution has proven to be beneficial to all sectors of the economy, including education. Earlier EdTech platforms were prominent in urban cities, but now they are gaining traction in tier2 and 3 cities as well.

National education policy 2020 has strong emphasized on digital technology to access quality education. In this backdrop prime Minister of India announced establishment of Digital University, it can solve issues related to limited seats in our Universities. It will operate in a hub-and-spoke model, incorporating the best technology platforms, digital content creators and top ranked higher educational institutions. However, the infusion of digital technology will redefine the role of teachers from knowledge content disseminators to content creators because even in the physical environment the inflow of digital technology is inevitable. The central Digital University with a hub-and- spoke arrangement could well serve the need for remote learning in the digital space. If this is well planned and leveraged this could be a boon for those who can't have access to formal University education system and change the higher education landscape in India.

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2002

ISSN: 2349-7408  
Volume IX, Issue 2(3), November 2002

# International Journal of Multidisciplinary Advanced Research Trends



A PEER REVIEWED (REFERRED) INTERNATIONAL JOURNAL

RESEARCH ARTICLE

ISSN INTERNATIONAL  
STANDARD  
SERIAL  
NUMBER  
INDIA

## ROLE OF TECHNOLOGY IN THE MANAGEMENT OF HIGHER EDUCATIONAL INSTITUTIONS: AN OVERVIEW

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### Introduction

India is a global leader information and Communication Technology and in other cutting-edge domains. The digital India campaign, under the dynamic leadership of Prime Minister is helping to transform the entire nation into a digitally empowered society and knowledge Economy.

Technology management education is becoming more important for solving problems within organisations. Therefore, institutions of Higher Education need to lead the way in developing programs, curriculums, departments and institutes addressing the needs of industries and the organisations.

Technology management education is the interaction and collaboration between Universities and industry organisations and the subsequent efficient transfer of knowledge, improvements and innovations in products services and technologies.

Technology provides students with easy to access information accelerating learning and fun opportunities to practice what they learn. It enables students to explore new subjects and deepen their understanding of difficult concepts.

Reasons why Information Technology is essential in education:-

#### 1. Access to learning the material

The internet is full of a lot of learning material that the learner can access and used to supplement whatever is provided for in the classroom. There are e-books, revision guides and past examination papers that are available on the world wide web and students can take advantage of these to improve their knowledge.

#### 2. Continuous learning.

In the modern world, you don't have to be in the classroom to learn using Information Technology in education people has made it possible for students to keep on learning, irrespective of where they are.

#### 3. Sharing of knowledge.

Through online discussion forums, students can share knowledge, engage in intellectual debates and generally learn from one another.

#### 4. Using audio and visual material as learning Aids.

The use of IT in education has made it possible for tutors to teach students much more easily. By using audio and visual

materials students can develop a better understanding of being taught.

#### 5. Distance learning.

To adapt to a changing population with unique demands, learning institutions have employed the use of information technology in education to Cater to this new demographic. Online courses have enabled most of the employed and young population to go back to class and get second degrees or additional qualifications.

#### 6. Proper Record Keeping.

It is possible to keep students records in a more systematic and secure manner using Technology. Unlike in the past when records used to be kept manually and there were many cases of lost files, the incorporation of information technology in education has made it possible for safe and proper record keeping. Retrieving of information has therefore become much easier.

#### 7. Video conferencing tool.

With Video conferencing Technology, teachers can easily conduct virtual classes and deliver high quality learning experience to students from anywhere at any time.

#### Importance of information technology in education:

Today knowledge and information are the main keys of obtaining the productivity, competition, wealth and comfort. So human beings have concentrated on approaches for gaining better quality education. Education in the 21st century is the centre from which all changes and developments arise. Today Information Technology has the ability of facilitates the education and learning process. Information technology is referred the knowledge process and its applying methods , processing, transferring and making information in progress. Information Technology includes gathering, organising,

storing, publishing and using the information in the form of sound, picture graphic, text, number by using the computer and telecommunication tools.

Technology is born to rule over present and our future. That is an escapable fact that we need to face computers and the information technology in particular have undoubtedly revolutionized the field of education. The teacher is no longer the centre of the classroom but rather a middleman between information and student. It has the ability of speeding up information delivery so this ability can be used in improving teaching-learning environment. Distance learning, virtual classrooms, e- learning and m -learning are the latest concepts and trends that are emerging in educational horizons of our country.

#### Objectives of the study

1. To know the importance of Information Technology in education.
2. To know the impact of Information Technology on classroom teaching.

#### Methodology

The data of this qualitative study wall collected from secondary sources like Journals, Books and websites etc.

Information Technology benefits for students as follows

- a. Promotes independent learning for the students.
- b. Easier access to information.
- c. Promotes exciting way to educate students.
- d. Accessibility and wider participation.
- e. Prepares students for the future.
- f. Co-operative learning.
- g. Locating research materials.
- h. Acquiring varied Writing skills.

Information Technology benefits to teachers:-

- a. Information Technology facilitates sharing of resources, expertise and advise.
- b. It ensures greater flexibility for teachers for carrying out different kinds of tasks at different times.
- c. Information Technology promotes skills, confidence and enthusiasm of teachers through various teaching techniques.
- d. It helps teachers in easier planning, preparation and design of teaching learning material.
- e. Through graphics, pictures and PPT teachers can present the material in more interesting and attractive ways
- f. Teachers can guide and help students in searching qualitative material.
- g. By using modern technological devices teachers can expand their knowledge and develop their professional teaching skills.

#### NEP-2020 and IT

National education policy recommends the following initiatives:-

- a. Pilot studies for online education.
- b. Digital infrastructure.
- c. Online teaching platforms and tools.
- d. Content creation, digital repository and dissemination.
- e. e Addressing the digital divide.
- f. Virtual labs.
- g. Training and incentives for teachers.
- h. Online assessment and examinations .
- i. Blended models of learning.
- j. Laying down standards.

NEP-2020 emphasises on establishment of an Academic Bank of Credit to digitally store academic credits earned from various higher educational institutions in order to promote the award of degrees based on credits earned overtime.

The policy focus on using Technology to ensure the quality and accountability of Regulatory bodies-- the National Higher Education Regulatory Council, National Accreditation Council, Higher Education Grants Council and the General Educational Council-- is an intriguing aspect.

Under the NEP-2020 an autonomous body the National Educational Technology Forum(NETF) will be created to provide a platform for the free exchange of ideas on the use of Technology to enhance learning , assessment, planning , for both school and higher education.

#### The Role of NETF

- 1.The NETF will organise multiple regional and national conferences, workshops etc to solicit inputs from National and International Educational technology researchers. Entrepreneurs and practitioners.
2. The NETF will provide independent evidence-based advice to Central and state agencies on Technology based interventions.
- 3.The NETF will maintain a regular inflow of authentic data from multiple sources including education Technology innovators , practitioners and analyse the data.

#### NEP-2020 Requirements

Many Institutes are likely to implement the blended learning methods which involves a combination of classroom teaching with online lectures. Also, the introduction of Academic Bank of Credits in the NEP-2020 has given rise to collaborative working among the colleges and Universities to offer courses from different institutes to the students and thus manage their Credits accordingly. Hence, the futuristic way of education focuses on major integration of Technology in education. Through a suitable system of graded accreditation and graded autonomy in a phased manner over a period of 15years, all higher education institutes in India will aim to

become independent self governing institutions pursuing Innovation and excellence"----NEP-2020.

Major educational practices relating to ICTs in Higher Education.

- blended learning
- interactive whiteboard
- mobile learning
- ubiquitous learning
- flipped classroom learning
- online collaborative learning
- EDUSAT project.

### Suggestions

1. 1. At present there is a great need to change our attitude for developing technology and knowledge based higher education system.
2. Online resources that can be accessed from anywhere at any time from multiple devices are essential for supporting innovations in the teaching learning processes.
3. 3 it is a great time for educational institutions to start working with technologies to make meaningful progress in this 21st century.
4. Technology in education is a journey and not a destination and capacity will be needed to orchestrate the various ecosystem players to implement policy objectives.
5. 5. A Dedicated unit for the purpose of orchestrating the building of digital infrastructure, digital content and capacity building will be created in the ministry to look after the e-education needs of both School and Higher Education.

### Conclusion

Information Technology helps teachers and learners to participate cooperatively in the teaching- learning process. It broadens their thinking, knowledge and enables them to

perform various educational activities in the educational sector. Information Technology guides Teaching -Learning process in more productive fashion. Since Technology is rapidly evolving and needs specialists to deliver high quality e learning, a vibrant ecosystem has to be encouraged to Creative Solutions that not only solve India's challenges of scale, diversity equity but also evolve in keeping with the rapid changes in the technology .

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# Recent Trends in Banking and Financial Sectors of India Issues and Challenges



Captain Dr. VIJAY KUMAR MADUGU

## 54. TRANSFORMING DIGITAL PAYMENTS IN INDIA: OPPORTUNITIES AND CHALLENGES.

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### INTRODUCTION

**Digital India** is a campaign launched by the Government of India to ensure that the Government's services are made available to citizens electronically through improved online infrastructure and by increasing Internet connectivity or making the country digitally empowered in the field of technology. The initiative includes plans to connect rural areas with high speed network networks. It consists of three core components: the development of secure and stable digital infrastructure, delivering government services digitally, and universal digital literacy. Launched on 1 July 2015, by Indian Prime Minister Narendra Modi, it is both enabler and beneficiary of other key Government of India schemes, such as BharatNet, Make in India, Start-up India, Stand-up India, industrial corridors, Bharatmala and Sagarmal. As of 31 December 2018, India had a population of 130 crore people (1.3 billion), 130 crore (1.3 billion) Aadhaar digital biometric identity cards, 150 crore (1.5 billion) mobile phones, 100.6 crore (446 million) smartphones, 130 crore (1.3 billion) internet users up from 481 million people (80% of the country's total population) in December 2017, and 71 per cent growth in e-commerce.

### Review of Literature

Sanghita Roy, Dr. Indrajit Sinha (2014). Stated that E- payment system in India, has shown tremendous growth, but still there has lot to be done to increase its usage. Still 90% of the transactions are cash based. Technology Acceptance Model used for the purpose of study. They found Innovation, incentive; customer convenience and legal framework are the four factors which contribute to strengthen the E- payment system.

Rakesh H M & Ramya T J (2014) in their research paper titled "A Study on Factors Influencing Consumer Adoption of Internet Banking in India" tried to examine the factors that influence internet banking adoption. It is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the process of internet banking services expert should emphasize the benefits its adoption provides and awareness can also be improved to attract consumers" attention to internet banking services.

Kartikeya Bolar (2014) In his research paper "End-user Acceptance of Technology Interface In Transaction Based Environment "stated that Creators and investors of technology need information about the customers" evaluation of their technology interface based on the features

and various quality dimensions to make strategic decisions in improving technology interfaces and compete on various quality dimensions.

Nitsure (2014) in his paper observed that the problem being faced by developing countries like India in the adoption of E-banking initiatives due to low dissemination of Information Technology.

Balazs Vinnai, general manager, Digital Channels, Misys(April 25, 2016), says that “It is critical for banks to consider new digital channels as part of an integrated strategy and evolve from first to second generation digital banking: switching digital from a supporting role, to the primary sales and communication channel for banks.” says Vinnai. “Reengineering processes around the customer is not easy, but banks must embrace digital banking to remain competitive and relevant.”

### **OBJECTIVES OF THE STUDY**

1. To Study the impact of digital transactions.
2. To analyse the impact of customers education on usage of digital payments.
3. To analyse the impact of customers income status on usage of digital payments.

### **FINDINGS AND DISCUSSIONS**

Digital India Mission is mainly focused on three areas:

1. Providing digital infrastructure as a source of utility to every citizen.
2. Governance and services on demand.
3. To look after the digital empowerment of every citizen.

Digital India was established with a vision of inclusive growth in areas of electronic services, products, manufacturing, and job opportunities.

**CONCEPT OF DIGITAL PAYMENTS:** A digital payment, sometimes called an electronic payment, is the transfer of value from one payment account to another using a digital device or channel. This definition may include payments made with bank transfers, mobile money, QR codes, and payment instruments such as credit, debit, and prepaid cards. Since electronic payments are made digitally, funds are transferred much faster relative to traditional payment methods like checks. repayments allow users to make payments online at any time, from anywhere in the world, and also remove the need to go to banks. The „Digital India“ is the Indian Government’s flagship programme with a vision to convert India into a digitally empowered country. “Faceless, Paperless, Cashless” is one of supposed function of Digital India. Greater digital penetration has, indeed, been one of the most tangible benefits of demonetisation. According to the National Payments Corporation of India (NPCI) data for October this year, transactions made through unified payments interface (UPI) stood at Rs 7.7 lakh crore, garnered



*"Recent Trends in Banking and Financial Sectors of India: Issues and Challenges"*

ISBN: 978-93-5891-753-6

through over 400 crore transactions. While Year-on-year transaction value nearly doubled, transaction value was up 18% from Rs 6.54 lakh crore in September. Digital wallet platforms PhonePe and Google pay's transactions value stood at Rs 3.06 lakh crore and Rs 2.5 lakh crore in September, respectively.

The digital payment system has the following phases,

1. Registration
2. Invoicing
3. Payment selection
4. Payment confirmation.

This payment system generally includes 3 electronic payment instruments namely, cash, cheque and card. Post demonetization is effecting the e-commerce sector that Cash on Delivery is gradually getting stopped and other modes of payment is replace like Card on Delivery, Net Banking, Debit Card, Credit Card etc. .Demonetization will positively help out e-commerce industry in India enhances the chance for people to go cashless. As part of encouraging cashless transactions and transforming India into less-cash society, various modes of digital payments are available.

#### **Evolution of Digital Payment in India**

India's payments framework – especially, the digital payments system – has been advancing heartily over the past numerous years, prodded by advancement in data and communication technology, and fostered and in consonance with the way imagined by RBI. The advent of online banking began in the 1990s with the availability of internet. Online banking changed the entire scenario of financial services. The evolution of digital payments in India is piloted by the Reserve Bank of India (RBI) and captured in the Payment Systems in India, published in 1998. The National Payments Corporation of India (NPCI) was established in 2008. It has been leading the development of the retail payments framework. Besides, non-bank entities have been presented in the issuance of prepaid instruments (PPI), including mobile and digital wallets.

**Digital Payments Growth Factors:** Some reasons why it makes sense to adopt digital payment methods are,

**Convenience and Speed:** The most basic reason why one should go digital is the sheer ease it brings.

**Security:** Payment regulations in India are governed by a forward-looking, yet cautionary body that is concerned with the protection of its citizens.

**Consumer Safety and Protection:** Along with proactive measures, there are redressal mechanisms that safeguard consumers in case of breaches. When you lose a wallet/cash, you know that it is all gone.

**No Financial Leakages:** With a large country like ours, there are many leakages in transfers especially to the less savvy. Initiatives like the Direct Benefit Transfers (DBT) and Public Distribution System (PDS) improve point-of-sale traceability and help customers receive the benefits and subsidies earmarked for them, without bureaucracy or leakage. A transparent electronic trail helps track expenses and subsidy transfers to the last mile.

#### **SOME OF THE MAJOR CHALLENGES ARE:**

**Fraud and Security:** The security breaches and risks for data security is the biggest concern among the consumers and can be considered as a key challenge for the adoption of digital payments. Making a safer route for transactions is imperative and not a choice as hacking and security breaches can cause financial as well as a reputational loss for the company.

**Awareness and Adoption:** India is a cash dominant society. Even though there is a rapid increase in digital payment modes, there is still a lack of awareness among people concerning security, data privacy, etc.

**Merchant Support:** Adopting mobile wallets is putting many merchants into the dilemma. Many merchants (from small as well as big businesses) are still resisting upgrading to EMV standards and contactless payments. This is resulting in customers sticking to the traditional/old methods of payments.

**Compliance:** Mobile wallets need to be compliant with all legal requirements of government standards. The mobile wallet industry should take needed efforts in the best interest of customers as well as for themselves.

**Compatibility:** Mobile wallets need to be compatible with all the mobile models and their operating systems. The customer is the king and he is looking for a seamless and convenient way of digital transaction, for which it is required that compatibility exists across all Operating Systems and mobile devices.

**Rise of UPI:** Unified Payment Interface is developed by NPCI, India and can be considered as the biggest competitor for mobile wallets. Though UPI has its own share of problems, in the long run, it can be definitely considered as a major challenge for mobile wallets.

**Technical Issues:** Online payments are vulnerable to technical disturbances. This is a common issue among systems that depend on technical infrastructure. Technical issues can cause several hours of downtime. This can frustrate shoppers who cannot pay with cash.

**Security Problems:** Much like other electronic systems, e-payment platforms are also vulnerable to hacking. Malicious users orchestrate attacks to trick unsuspecting users into providing important online details. These can include the log-in details of their e-wallets. This information can provide access to the victims' personal and financial information.

**Increased Costs:** Installing and maintaining e-payment systems can drive up costs for your business. You'll need money to protect sensitive data in your infrastructure against unauthorized access. If you offer in-house e-payment, you'll pay extra to buy payment-security systems. You also need to pay more money to install and maintain the systems.

### CONCLUSION

The study examines the effect of adopting digital payments impact on consumers of the banking sector of India. The result put together gives us an important policy direction towards what can enable the country to increase cashless payments. The results indicate that the deployment of technology for digital payments have improved the performance of banking sector and able to achieve the motive cash less country. The study gives emphasis to the percentage of awareness on maximum utilization of technology. Banks should take effective measures in creating awareness towards the effective usage of technology and security.

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ISSN : 0974-0066

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Vol-82 No.16  
July - December : 2022



# मध्य भारती

मानविकी एवं समाजविज्ञान की द्विभाषी शोध-पत्रिका

## TRANSFORMATION OF HIGHER EDUCATION THROUGH NEP 2020: AN OVERVIEW

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### INTRODUCTION

Education is elemental for realizing full human potential, developing an impartial and unbiased society and advancing national development. Providing comprehensive access to quality education is the key to India's continued rise and command on the global stage in terms of economic growth, social justice and equality, scientific progress, national integration, and cultural safeguarding. Another important day to be marked in the history of making India a global superpower. Long-awaited, the new education policy was approved by the Union Cabinet at a meeting presided by Prime Minister Narendra Modi on Wednesday, 29th July 2020. The new education system aims at bringing in transformation reforms in the education system of schools and higher education. Replacing the 34-year old education system is another major move in the direction of strengthening India as a global power.

India being a growing liberal country for educational reforms, currently about 845 universities and approximately 40,000 higher educational institutions in the country. It is found that many universities are running with single programmes against the expected multi disciplinary style of higher education which is the need of the 21<sup>st</sup> century. India will be the 3<sup>rd</sup> largest growing economy by 2030-2032 with estimated GDP of 10 trillion dollars which should be driven by knowledge resources.

### Higher Education

It's important to view the policy in context of what has been happening in public universities, and recent debacle of universities of eminence. There has been continuous erosion of university autonomy by the state. Perverse state violence unleashed upon one of the best public universities in India didn't happen in some distant past. Political appointments of university leaders who are at best the instruments of state, as opposed to being focused on teaching, learning, research or administration. Though the document highlights regulatory autonomy, it would be worrisome if the document also meant financial autonomy.

This 'imagined' autonomy is envisaged through replacement of UGC (University Grants Commission) and AICTE (All India Council for Technical Education). New body Higher Education Commission of India is based on the idea of division of functions and separation of activities.

Policy also argues against commercialization of education. However, in the same breadth allows for foreign universities to come to India. There has been significant increase in number of private universities by Indian providers. If the idea was to increase competition, it makes sense. However, insertion of the statement doesn't. It is said that the Jobs of the future are yet to be invested, but with the focus on 21<sup>st</sup> century skills-scientific temper and evidence based thinking, creativity and innovations, sense of activities and art, oral and written communication, health and nutrition, physical education, wellness, fitness and sports, collaboration and teamwork, problem solving and logical reasoning, coding and computational thinking, environmental awareness, water and resource conservation etc., —we are slowly beginning to resonate with the Fourth Industrial Revolution.

Therefore, one of the targets is that Curricular and pedagogical Initiatives including the introduction of contemporary subjects such as Artificial Intelligence, Design thinking, holistic health, organic living etc. are integrated. Aiming for equitable and Inclusive education, the policy reaffirms every citizen's right to dream, thrive and contribute to the nation, bridging the social category gaps in access, participation and learning outcomes. The new NEP also includes the renaming of the HRD Ministry back to the Education Ministry. Promoting the spirit of "Ek Bharat Shreshtha Bharat", Prime Minister Narendra Modi tweeted, "Aspects such as widening the availability of scholarships, strengthening infrastructure for Open and Distance Learning, Online Education and increasing the usage of technology have received great attention in the NEP. These are vital reforms for the

education sector. Based on the pillars of “Accessibility, Equity, Quality, Affordability, Accountability”, NEP aims at transforming India into a vibrant knowledge hub.

**Higher Education- Increase GER to 50 % by 2035** NEP 2020 aims to increase the Gross Enrolment Ratio in higher education including vocational education from 26.3% (2018) to 50% by 2035. 3.5 Crore new seats will be added to Higher education institutions.

### **Holistic Multidisciplinary Education**

The policy envisages broad based, multi-disciplinary, holistic Under Graduate education with flexible curricula, creative combinations of subjects, integration of vocational education and multiple entry and exit points with appropriate certification. UG education can be of 3 or 4 years with multiple exit options and appropriate certification within this period. For example, Certificate after 1 year, Advanced Diploma after 2 years, Bachelor’s Degree after 3 years and Bachelor’s with Research after 4 years. An Academic Bank of Credit is to be established for digitally storing academic credits earned from different HEIs so that these can be transferred and counted towards final degree earned.

Multidisciplinary Education and Research Universities (MERUs), at par with IITs, IIMs, to be set up as models of best multidisciplinary education of global standards in the country. The National Research Foundation will be created as an apex body for fostering a strong research culture and building research capacity across higher education.

### **Regulation**

Higher Education Commission of India (HECI) will be set up as a single overarching umbrella body for entire higher education, excluding medical and legal education. HECI to have four independent verticals - National Higher Education Regulatory Council (NHERC) for regulation, General Education Council (GEC) for standard setting, Higher Education Grants Council (HEGC) for funding, and National Accreditation Council (NAC) for accreditation. HECI will function through faceless intervention through technology, & will have powers to penalise HEIs not conforming to norms and standards. Public and private higher education institutions will be governed by the same set of norms for regulation, accreditation and academic standards.

### **Rationalised Institutional Architecture**

Higher education institutions will be transformed into large, well resourced, vibrant multidisciplinary institutions providing high quality teaching, research, and community engagement. The definition of university will allow a spectrum of institutions that range from Research-intensive Universities to Teaching-intensive Universities and Autonomous degree-granting Colleges.

Affiliation of colleges is to be phased out in 15 years and a stage-wise mechanism is to be established for granting graded autonomy to colleges. Over a period of time, it is envisaged that every college would develop into either an Autonomous degree-granting College, or a constituent college of a university.

### **Motivated, Energized, and Capable Faculty**

NEP makes recommendations for motivating, energizing, and building capacity of faculty through clearly defined, independent, transparent recruitment, freedom to design curricula/pedagogy, incentivising excellence, movement into institutional leadership. Faculty not delivering on basic norms will be held accountable.

### **Mentoring Mission**

A National Mission for Mentoring will be established, with a large pool of outstanding senior/retired faculty – including those with the ability to teach in Indian languages – which would be willing to provide short and long-term mentoring/professional support to university/college teachers.

### **Financial support for students**

Efforts will be made to incentivize the merit of students belonging to SC, ST, OBC, and other SEDGs. The National Scholarship Portal will be expanded to support, foster, and track the progress of students receiving scholarships. Private HEIs will be encouraged to offer larger numbers of free ships and scholarships to their students.

### **Open and Distance Learning**

This will be expanded to play a significant role in increasing GER. Measures such as online courses and digital repositories, funding for research, improved student services, credit-based recognition of MOOCs, etc., will be taken to ensure it is at par with the highest quality in-class programmes.

### **Online Education and Digital Education:**

A comprehensive set of recommendations for promoting online education consequent to the recent rise in epidemics and pandemics in order to ensure preparedness with alternative modes of quality education whenever and wherever traditional and in-person modes of education are not possible, has been covered. A dedicated unit for the purpose of orchestrating the building of digital infrastructure, digital content and capacity building will be created in the MHRD to look after the e-education needs of both school and higher education.

### **Technology in education**

An autonomous body, the National Educational Technology Forum (NETF), will be created to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration. Appropriate integration of technology into all levels of education will be done to improve classroom processes, support teacher professional development, enhance educational access for disadvantaged groups and streamline educational planning, administration and management.

### **Promotion of Indian languages**

To ensure the preservation, growth, and vibrancy of all Indian languages, NEP recommends setting an Indian Institute of Translation and Interpretation (IITI), National Institute (or Institutes) for Pali, Persian and Prakrit, strengthening of Sanskrit and all language departments in HEIs, and use mother tongue/local language as a medium of instruction in more HEI programmes.

Internationalization of education will be facilitated through both institutional collaborations, and student and faculty mobility and allowing entry of top world ranked Universities to open campuses in our country.

### **Professional Education**

All professional education will be an integral part of the higher education system. Stand-alone technical universities, health science universities, legal and agricultural universities etc will aim to become multi-disciplinary institutions.

### **Adult Education**

Policy aims to achieve 100% youth and adult literacy.

### **Financing Education**

The Centre and the States will work together to increase the public investment in Education sector to reach 6% of GDP at the earliest.

## Quality Universities and Colleges: A New and Forward-looking Vision for India's Higher Education System

Higher education plays an extremely important role in promoting human as well as societal well-being and in developing India as envisioned in its Constitution - a democratic, just, socially-conscious, cultured, and humane nation upholding liberty, equality, fraternity, and justice for all.

Higher education significantly contributes towards sustainable livelihoods and economic development of the nation. As India moves towards becoming a knowledge economy and society, more and younger Indians are likely to aspire for higher education.

1. Given the 21<sup>st</sup> century requirements, quality higher education must aim to develop good, thoughtful, well-rounded, and creative individuals. It must enable an individual to study one or more specialized areas of interest at a deep level, and also develop character, ethical and Constitutional values, intellectual curiosity, scientific temper, creativity, spirit of service, and 21<sup>st</sup> century capabilities across a range of disciplines including sciences, social subjects, arts, humanities, languages, as well as professional, technical, and vocational subjects. A quality higher education must enable personal accomplishment and enlightenment, constructive public engagement, and productive contribution to the society. It must prepare students for more meaningful and satisfying lives and work roles and enable economic independence.
2. For the purpose of developing holistic individuals, it is essential that an identified set of skills and values will be incorporated at each stage of learning, from pre-school to higher education.
3. At the societal level, higher education must enable the development of an enlightened, socially conscious, knowledgeable, and skilled nation that can find and implement robust solutions to its own problems. Higher education must form the basis for knowledge creation and innovation thereby contributing to a growing national economy. The purpose of quality higher education is, therefore, more than the creation of greater opportunities for individual employment. It represents the key to more vibrant, socially engaged, cooperative communities and a happier, cohesive, cultured, productive, innovative, progressive, and prosperous nation.

### Higher Education in NEP 2020

The NEP 2020 was conceived to raise the Gross Enrolment Ratio (GER) from the current 26 percent to 50 percent by 2030 in the higher education space. It aims at building the overall personality of students by strengthening infrastructure for open and distance learning, online education and increasing the use of technology in education.

Moreover, the National Research Foundation (NRF) will be set up to boost research work in the country. A National Accreditation Council (NAC) envisaged as a single regulator for higher education institutions across the country will be established. The Higher Education Council of India (HECI) will have multiple verticals to fulfil various roles. Efforts will be undertaken to set up a National Recruitment Agency for all government recruitment exams, and a Common Eligibility Test (CET) for various recruitment exams of the same level.

### Accreditation in Higher Education

Regulatory mechanisms of higher education would have "accreditation" conducted by an independent body amongst other key functions. Institutions will have the option to run Open Distance Learning (ODL) and online programmes, provided they are accredited to do so, to enhance their offerings, improve access, increase GER, and provide opportunities for lifelong learning.

The accreditation scheme for improving credibility of Learning Service Provider (LSP) has been developed by National Accreditation Board for Education and Training (NABET), Quality Council of India (QCI) under Department of Industrial Promotion and Internal Trade (DPIIT), Ministry of Commerce and Industries, Government of India. Accreditation ensures Quality Assurance of Trainer/Faculty, Infrastructure; Program Design (Development and Delivery); Training Management System (3 Dimensions: Hardware, Software, Humanware / Skinware).



### Education and Skilling in Cyber Security

As per the Global Risk Report 2021 of the World Economic Forum (WEF) 2021, 'Cyber Security Failure' ranks 4th most critical threat to the world. As education and learning have already moved to cyberspace due to the ongoing pandemic, it has become utmost important to protect the privacy and security of each individual. Thus, as adoption of digitisation takes centre stage, it is extremely important to make our networks and cyberspace secure. In this current scenario, it becomes pertinent that capacity building for 'Cyber Security Resilience' is given prime importance and is included in higher education curriculum irrespective of stream of learning.

### Research and Innovation in Higher Education

One of the key thrust areas of NEP 2020 is to encourage high R&D investments from government and private sectors. This will encourage innovation and innovative mind-sets. To facilitate the same, there is a need for a strong industry commitment and close intervention with academia for industry led skilling / upskilling/ reskilling. Further, it becomes pertinent to inculcate the skill sets for driving knowledge about "Intellectual Property Rights (IPR)" and its protection for delivering benefits from it.

### The National Education Technology Forum (NETF)

The NETF envisaged to be established under NEP 2020 is a step in the right direction. The hosting of Quality Ed-Tech tools in all the dimensions of teaching-learning delivery would enable institutions of learning to adapt quickly. The emphasis needs to be towards hosting indigenous Ed-Tech tools on "open-source development platforms" with built-in cyber security resilience to ensure 'privacy & security' besides adherence to cyber security standards, adoption of firewalls and Intrusion Detection System (IDS) from external threats and vulnerabilities. This will secure the 'personal privacy of individual students.

#### Challenges

**Expensive Education:** Under the New National Education Policy 2020, admission to foreign universities is expected to make the education system expensive.

#### Lack of human resources:

There is a shortage of skilled teachers in current elementary education. In such a situation, practical problems are being seen in the implementation of the system made for elementary education under the National Education Policy, 2020.

#### Funding

It will be a feat to fully implement the proposals of NEP 2020 for higher education given the limited resources at hand. It requires private institutions to offer more scholarships to make admissions possible for students from low-income strata as well, but NEP fails to discuss how this can be achieved. This indicates a need for greater public funding in higher education, which in reality does not sit well within the current scenario. The increase in education budget from 3 percent to 6 percent of GDP is simply not enough to meet the implementation needs.

#### Digital connectivity

**The exodus of teachers:** Admission to foreign universities will lead to the migration of skilled Indian teachers. Top of Formwe require internet penetration in remote areas because e-learning is the way forward, as witnessed during the pandemic. Digital infrastructure for this purpose will include digital classrooms, expertise-driven online teaching models, AR/VR technologies to overcome gaps in physical teaching and lab infrastructure, uniform assessment schemes across schools, career counselling sessions and teacher training to become adept at new-age technologies. This will continue to be a major challenge in the next decade. Bottom of Formwe require internet penetration in remote areas because e-learning is the way forward, as witnessed during the pandemic.

#### Overambitious:

All aforesaid policy moves require enormous resources. An ambitious target of public spending at 6% of GDP has been set. This is certainly a tall order, given the current tax-to-GDP ratio and competing claims on the national exchequer of healthcare, national security and other key

sectors. The exchequer itself is choked meeting the current expenditure. Conclusion: We require internet penetration in remote areas because e-learning is the way forward, as witnessed during the pandemic. Digital infrastructure for this purpose will include digital classrooms, expertise-driven online teaching models, AR/VR technologies to overcome gaps in physical teaching and lab infrastructure, uniform assessment schemes across schools, career counselling sessions and teacher training to become adept at new-age technologies. This will continue to be a major challenge in the next decade. Top of Form Education is an essential and indispensable element for the all-round development of any society and country and a comprehensive national education policy is formulated by a nation to fulfil this requirement. The New National Education Policy, 2020, approved by the Government of India, is an important initiative in this direction.

The success of this new education policy will depend on how it is implemented. Therefore, it can be said that India is the country with the youngest population and India's future will depend on providing high-quality educational opportunities to these youth.

The drafting committee of NEP 2020 has made a comprehensive attempt to design a policy that considers diverse viewpoints, global best practices in education, field experiences and stakeholders' feedback. The mission is aspirational but the implementation roadmap will decide if this will truly foster an all-inclusive education that makes learners industry and future ready. Bottom of Form

This National Education Policy 2020 is the first education policy of the 21<sup>st</sup> century and aims to deal with the various growing developmental imperatives of our country. This Policy proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to make a replace a new system that's aligned with the aspirational goals of 21<sup>st</sup> century education, including SDG4, while building upon India's traditions and value systems. Top of Form.

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