NEW EDUCATION POLICY 2020: A NEW VISTA FOR EDUCATION SECTOR IN INDIA

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The implementation previous policies on education (NPE 1986 and NPE 1992) has mainly focused on issues of access and equity with a lesser emphasis on quality of education. The unfinished agenda of the National Policy on Education 1986 and it was modified in 1992 (NPE 1986/1992) is appropriately dealt with in the New Education Policy. The New Education Policy is introduced after 34 years from the last Education Policy i.e., the National Educational Policy 2020 (NEP-2020). A major development of since the last Education Policy of 1986 or 1992 has been the Right of Children to Free and Compulsory Education Act 2009, which laid down the legal underpinnings for achieving universal elementary education.

The Union Cabinet on 31st July, 2020 gave approval to India's new education policy – The National Educational Policy 2020, which provides for major reforms in higher education, increased focus on non-academic skills and increased inclusion through language diversity and course fluidity. The union cabinet approved a new educational policy after 34 years. This policy (NPE 2020) aims to facilitate an inclusive, participatory and holistic approach, which takes into consideration field experiences, empirical research, stake holder feedback, as well as lessons learned from best practices. This policy is meant to provide overarching vision (360° flexibility) and comprehensive framework for both School and Higher Education across the country.

With the National Educational Policy 2020 coming to effect, there is a hope to transform education and putting a significant thrust on learning about how to think critically and solve the problems; how to be innovative, adapt and absorb new material in novel and changing fields. The new curricula will include basic arts, crafts, games, humanities, sports and fitness, language, literature, culture and values in addition to science and capabilities of learners and make education more effective, useful, well rounded and fulfilling to the learner and it will be learner centric policy.

The Policy NEP 2020 based on the following principles. They are flexibility, multi-disciplinary, no hard separation, focus on conceptual understanding, emphasis on creativity and critical thinking, stress on ethics and human values, life skills, regular formative assessment for learning rather than the summative assessment, respect for the local context, full equity and inclusion, resource efficiency, light but tight oversight and regulatory system, continuous policy, education is a public service, substantial investment and the vision this policy. The National Education Policy 2020 aims to building a global best education system, which is rooted in Indian ethos and aligned with the principles enunciated above, thereby transforming India into a global knowledge power. This policy (NEP 2020) divided into four major sections; they are school education, higher education, and other key areas on focus, make it happen reforms at school level.

This New National Education Policy 2020 based on following principles. They are;

Flexibility

Key and important principle of this policy is flexibility. For learners have freedom to choose their trajectories and programmes, and thereby choose their paths in life according to their own talents and interests.

No Hard Separation

Another important principle in this policy is no hard separation between Arts and Sciences, between curricular and extracurricular activities, between academic and vocational etc., to ensure the integrity and unity of knowledge and eliminate harmful hierarchies among them and silos between the different areas of learning.

Multi-Disciplinary

One more important principle, which is very crucial in this NEP 2020 is multidisciplinary. This policy mainly focused on promotion of multidisciplinary and holistic approach in education across the General Sciences, Social Sciences, Humanities, Arts and Sports etc., for a multidisciplinary world.

Conceptual Understanding

This policy also focused on conceptual understanding to minimize the rote learning and learning for exams.

Creativity and Critical Thinking

It is also emphasized on inculcating the creativity and critical thinking abilities and to encourage logical decision making and innovation.

Ethics, Human and Constitutional Values

This policy gave more stress on ethics, human and constitutional values like empathy, respect for others, cleanliness, etiquette, courtesy, scientific temper, liberty, responsibility, pluralism, democratic spirit, spirit of service, equality and justice.

Life Skills

This policy also focused on life skills like teamwork, cooperation, communication, resilience. All these life skills are incorporated in this policy.

Diversity and Local Contexts

In this education policy, it gave the respect to diversity and respect to local contexts. To ensure the diverse local context in all curricula, pedagogy and policy always keeping in the mind that education is in the concurrent list.

Regular Formative Assessment for Learning rather than Summative Assessment

This policy discourages summative assessment and encourages the continuous and regular formative assessment. As it encourages today's 'Coaching Culture'.

Continuous Policy

Continuous policy is one of the keyaspects of this new education policy. In this policy it gave more stress on continuous policy making based on regular assessment of realitieson the ground by educational experts, a rootedness and pride in India and its rich, diverse, ancient and modern culture and knowledge systems and traditions and its forward-looking aspirations, to be incorporated where relevant in an accurate manner, and form an anchor and source of all education.

Education is a Public Service

In this policy it is also mentioned that, the education is a public service and not a commercial activity or source of profit, to access to quality education must be considered a fundamental right of every citizen.

Full Equity and Inclusion

In this policy it is mentioned that full equity and inclusion are key issues of all educational decisions, to ensure all the students are able to thrive in the education system.

Resource Efficiency

Resource efficiency is another important principle of this policy. This is to be done without compromise on equity and quality. Faculty and Teachers are heart of the learning process. This policyassured that theremust be rigorous recruitment of teachers and preparation, continuous professional development, positive working environment and service conditions.

Light but Tight Oversight and Regulatory System

One of key element of this policy is light but tight oversight regulatory system. To ensure the integrity and transparency of the educational system through audit and public disclosure, while simultaneously encouraging innovation and out of the box ideas through autonomy, good governance and empowerment; outstanding research as prerequisite for outstanding education and development.

Substantial Investment

This policy also mentioned that dire need of Substantial investment for strong, vibrant public education system as well as the encouragement and facilitation of the philanthropic and private participation. This policy also stresses allocating 6% of GDP funds to education sector.

Prospects of New Education Policy 2020

There are four major sections in this NEP-2020. They are School Education, Higher Education, Key areas to focus and Make it Happen reforms at school level.

Reforms at School Education Level;

Early Childhood Care and Education

Every child has access to quality early childhood care and quality of education (ECCE). Presently, quality ECCE is not available to most young children from economically-disadvantaged families.

Investment in ECCE has the potential to give all young children such access, enabling all the children to participate and flourish in the education   system through their lives.

Foundation Literacy and Numeracy

The very highest priority of the education system will be to achieve universal foundational literacy and numeracy in primary school and beyond by 2025. The rest of this Policy will be largely irrelevant for such a large proportion of our students, if this most basic learning requirement i.e., reading, writing and arithmetic at the foundation level is not first achieved.

Curtailing the Dropout Rates and Ensuring the Universal Access to Education at All Levels

With the help of alternative models of education, such as gurukulas, pathashaalas, madrasas and home schooling, the requirements for schools will be made less restrictive.

Restructuring School Curriculum and Pedagogy in a New Design

The curricular and pedagogical structure and the curricular framework for school education was therefore be guided by a 5+3+3+4 design, consisting of Foundational (3 years of Preschool +Grades 1 to 2), Preparatory (Grades 3 to 5), Middle (Grades 6 to 8), and High School (Grades 9 to 12 in two phases), with an option to exiting at Class 10 and re-entering in next phase. Curriculum content will be recorded in each subject to its core essentials, to make space for critical thinking and more holistic, discussion-based, analysis-based and discovery-based learning. Teaching and learning will strive to be conducted more interactively, questions will be encouraged, and classroom sessions will regularly contain more fun, creative, collaboratively and exploratory activities for students for deeper and more experimental learning.

No Hard Separation among the Streams

There will be no hard separation among Arts, Humanities and Sciences, Vocational and Academic streams and Curricular, Co-curricular and Extra-curricular areas. Subjects such as Physical education, the arts, and vocational crafts. In addition to science, humanities and mathematics will be seriously incorporated throughout the school curriculum, with a consideration for what is interesting and safe at each other.

Muti-Lingualism and Power of Language

The medium of instruction until at the Grade 5, but preferably till Grade 8 and beyond, will be the home language or mother tongue or local languages. As research clearly shows that children pick up languages extremely between the ages of 2 to 8 years and that multi-lingualism has great cognitive benefits to young students, children will be exposed languages early on, but particular emphasis on mothertongue, starting from the Foundational State onwards. In addition to high quality offerings in Indian languages andEnglish, Foreign Languages such as French, German, Spanish, Russian, Korean, Chinese, Japanese and Thai will also be widely offered at the secondary level, for students to learn about the world and to increase their global knowledge and mobility according to their own interest and aspirations.

Curricular Integration of Essential Subjects and Skills

It is recognized that mathematics and mathematical thinking will be very important for India's future and India's leadership role in the numerous upcoming fields and professions that will involve Artificial Intelligence, Data Science and Machine Learning. Along with-it proficiency in languages, sense of aesthetics and art, oral and written communication, physical education, health and nutrition, wellness and fitness and sports, water and resource conservation, environmental awareness, knowledge about critical issues facing local communities, states, country, world and current affairs must be introduced. Every student will take a fun year long course, during the Grades 6-8, that gives a survey and hand on learning experience of sampling of important vocational crafts, such as pottery, carpentry, electric work, metal work, gardeningetc., as decided by states and local communities as mapped by local skilling needs.

Transforming Assessment for Students Development

The existing system of entrance examination shall be reformed to eliminate the need for undertaking coaching for 'cracking' the examination. To reverse these harmful effects of the current assessment system, Board exams will encourage holistic development; studentswill be also be made 'easier', in the sense that they will test primarily core capacities rather than months of coaching and memorization; any student able to pass the corresponding subject Board exam without much additional effort and further eliminate 'high stakes' of Board exams, all the students will be allowed

to take Board exams on up to two occasions during any given school year, one main examination and one for improvement.

Support for Gifted Students or Students with Special Talents

Those students that show particularly high performing strong interests and capacities in a given realm must be encouraged pursue that realm beyond the general school curriculum. Teacher education will include methods for the recognition and fostering of such students talents and interests. The NCERT and NCTE will develop guidelines for the education of gifted children. B.Ed. programs may also allow a specialization in the education of gifted children. Once internet connected smart phones or tablets are available in all homes and schools, online apps with quizzes, assessments, enrichment materials and online communities for shared interests will be developed and will work to enhance all the aforementioned initiatives such as group activities for students with appropriate supervision of parents and teachers. Every classroom will be developed into a smart classroom in a phased manner, for using digital pedagogy and thereby enriching the teaching and learning process with online resources and collaborations.

Reforms at Higher Education System;

Quality Universities and Colleges

A forwardlooking and new vision for India, as India moves towards becoming a knowledge society and economy and keeping in view the requirements of the fourth industrial revolution, characterized by increasing proportion of employment opportunities for creative, multidisciplinary and highly skilled workforce such as the higher education system must, at the earliest, be reenergized, readjusted and revamped to meet these requirements.

Institutional Restructuring and Consolidation

The main thrust of this Policy in higher education is to end the fragmentation of higher education by transforming higher education institutions into large multidisciplinary universities, colleges and HEI clusters, each of which will aim to have 3,000 or more students. This would help to build vibrant communities of peers and scholars, breakdown harmful silos and enable students to become well rounded across disciplines including artistic, creative and analytic subjects as well as sports and develop active research communities across disciplines including inter disciplinary research and increase resource efficiency, both material and human across the education. By 2020, all higher educational institutions shall become multidisciplinary institutions and shall have student enrolment in thousands, for optimal use of resources and infrastructure. Since, this process will take time, all HEIs will firstly plan to become multidisciplinary; gradually increase students' strength to the desired levels.

The New Regulatory System Envisioned by this Policy

This will foster the overall culture of empowerment and autonomy to innovate, by gradually phasing out the system of affiliated colleges over a period of fifteen years. Existing affiliating university will be responsible for mentoring affiliated colleges so that they develop their capabilities and achieve minimum benchmarks in academic, curricular, teaching and assessment, governance reforms, financial robustness and administrative efficiency. By 2025, the maximum number of colleges that can be affiliated by a university shall not exceed 300; this can be achieved by creating new universities, by 2035, all colleges currently affiliated to a university shall secure accreditation and become autonomous degree-granting colleges through a concerted national effort.

The Overall Higher Education Sector will be Integrated into One Higher Education System

This NEP 2020 will include professional and vocational education. This Policy and its approach will be equally applicable to all HEIs across all current streams, which would eventually merge into one coherent ecosystem of higher education. A university has only one definition namely, a multidisciplinary institution of higher learning that offers UG, PG and PhD programmes and engages teaching and research. The present complex nomenclature of HEIs in the country as 'Deemed to be University', 'Affiliating University', 'Affiliating Technical University', 'Unitary University' shall be replaced by 'University'.

Gross Enrolment Ratio

The goal of 50% of Gross Enrolment Ratio (GER) in higher education is laudable, but when we realize that it is currently 23.6%, we wonder if such target will be reached by2035. The New

Education Policy (NEP2020) expects that at least 3.5 Crore new seats will be added to Higher Education Institutions.

Multiple Entry and Exit Points and Provision of Academic Bank of Credit

The undergraduate (UG) degree will be of either 3- or 4-years duration, with multiple exit options within this period, with appropriate certifications. The 4-year programme may also lead to a degree 'with research'. A student can obtain a Certificate/Diploma after completing 1-year, or Advanced Diploma in discipline or field (including vocational and professional areas) after completing 2-years of study. After completing 3-years of study student can obtain a Bachelor Degree. The 4-years Bachelors Programme with multidisciplinaryeducation, however, shall be preferred option since it allows the opportunity to experience the full range of holistic and multidisciplinary education with focus on the chosen major and minors as per the choice of the student. For this purpose, there shall be an Academic Bank of Credit (ABC) which could digitally store the academic credits earned.

HEIs will have the Flexibility of offer Different designs of Masters Programmes

There may be a 2-years programme with the second year devoted entirely to research for those who have completed the 3-years Bachelors Programme. For students completing a 4-year Bachelors Programme with Research there could be a One-yearMaster Programme. There may be an integrated 5-years Bachelors or Masters Programme. Undertaking a Ph.D., shall require either a Master's degree or a 4-years Bachelor degree with Research. The M.Phil., Programme shall be discontinued.

HEIs as part of Multidisciplinary Education will focus on Research and Innovation

By setting up start-up incubation centers, technology development centers, centers in frontier areas of research, greater academic-industry linkages and interdisciplinary research including social sciences research.

All Assessment Systems shall be decided by the HEIs

It will include that lead to final certification. The Choice Based Credit System (CBCS) will be revised leaving plenty of room for innovation and flexibility. HEIs should move to a criterion-based grading system that assesses student achievements based on the learning goals for each programme, making system fairer and outcome s more comparable. HEIs should also Move away from high-stakes examinations towards more continuous and comprehensive evaluation.

Internationalization

India should be promoted as a global study destination providing premium education at affordable costs and restore its role as a 'Vishwa Guru'. High performing Indian universities will be encouraged to set up campuses in other countries and similarly, select universities (universities among the top 100 universities in the world) will be permitted to operated in India. A legislative framework facilitating such entry will be put in place and such universities will be given special dispensation regarding governance and regulatory and content norms on par with other autonomous institutions of India. Further, research collaboration and student exchanges betweenthe Indian institutions and global institutions will be promoted through special efforts. Further, the credits acquired in foreign universities will also be permitted to be counted for the award of a degree.

The Teacher-Student Ratio

In this Policy the Teacher-Student Ratio shall range from 1:10 to 1:20 depending on the programme. The teaching duties shall allow time for interaction with the students, conducting research and other university activities. Faculty will be appointed to individual institutions and not be transferable across institutions, so that they may truly connected to, invested in and committed to their institution and community. The additional actions that are specific to higher education shall be adopted by all government and higher educational institutions.

Recent Initiatives undertaken by Government of India

Government has taken multiple initiatives aimed at revolutionizing the higher education ecosystem by (i) enabling higher vocationalisation, (ii) greater multi-disciplinary research, (iii) providing multiple entry and exit points, (iv) promoting globalisation of education, (v) leveraging the potential of Information and Communication Technology (ICT) in teaching and learning process for all learners. For integration of vocational education into the higher education system, University Grant Commission (Institutions Deemed to be University) Regulation 2019 has been amended; and guidelines have been issued by UGC and All India Council for Technical Education to enable Higher Education Institutions (HEIs) to offer Apprenticeship/Internship embedded degree programme and

National Apprenticeship Training Scheme (NATS) has been extended for the next five years with an outlay of Rs.3054 crore which will make, through apprenticeship, around 9 lakh students employable. Under the scheme students will be given apprenticeship in the emerging and frontier technology such as Artificial Intelligence, drone technology, new evolving and emergent areas including expertise required for Production Linked Incentive Scheme, and PM Gati Shakti Programme of the Government. The scope of the NATS has been broadened to give apprentices to students from humanities, commerce and science besides engineering stream. Academic Bank of Credit, launched on 29.07.2021, would digitally store the academic credits earned from various recognized Higher Educational Institutions (HEI) such that credits so earned can be accounted for award of degree by any given HEI. Appropriate amendments in regulations by University Grants Commission (UGC) have been affected to facilitate multiple entry/exit in academic programmes at HEIs and offering of offshore courses by Institutions of Eminence (IOE). Under Social Infrastructure and Employment, 361 e-PGPathshala with 154 Universities have come on board for accepting credit transfer for courses offered through SWAYAM platform till now, thereby boosting mainstreaming of Massive Online Open Courses (MOOCs). In this regard, the e-PGPathshala has been offered as an Online Gateway of Post Graduate Courses; 778 papers, with 23000 plus e-modules in 67 Subjects have been developed, out of which 23 subjects cover the entire syllabus/curriculum. Due to COVID-19 induced lockdown and restrictions, ePGPathshala website has been used widely across all Universities and several Universities have used ePGPathshala content as a flip class room. Apart from that, Unnat Bharat Abhiyan (UBA) has been launched to cater the rural local needs by leveraging higher education. The objective of the scheme is to engage reputed higher educational institutions (central and state; public and private) to understand and work in rural areas. As of now 2897 institutions are participating and they have adopted close to 14500 villages. To address the issue of access to higher education by students from weaker sections, scholarship schemes (such as Central Sector Scheme of Scholarship for College and University Students which has benefited over 1.5 lakh students in 2021-22 as of November, Special Scholarship Scheme for J&K which has benefited close to 15000 students in 2021-22 as of November) have been operationalized.

Conclusion:
Like other developing countries, in India, Education sector plays an important role in the development of the country. Since last two, three years entire the world facing the Covid-19 pandemic problem. Education Sector also badly effected from the pandemic close down of schools, colleges, universities and other educational institutions. During the Covid period, educational institutions started new trend in teaching through Online teaching. During the pandemic time valuable inputs are developed in Education sector. One of them is online teaching method. It creates the new dimensions in the teaching in future. As we can see, the Post Covid-19 period will demand too much from the ICT in education system. The evaluation system would be also changed according to changes in education system. Skill development efforts of the Government aim at the removal of disconnect between demand and supply of skilled manpower, building the vocational and technical training framework, skill up-gradation, building of new skills and innovative thinking not only for existing jobs but also jobs that are to be created.

With the National Educational Policy 2020 coming to effect, there is a hope to transform education and putting a significant thrust on learning about how to think critically and solve the problems; how to be innovative, adapt and absorb new material in novel and changing fields. The new curricula will include basic arts, crafts, games, humanities, sports and fitness, language, literature, culture and values in addition to science and capabilities of learners and make education more effective, useful, well rounded and fulfilling to the learner and it will be learner centric policy. But, in practice, we have some problems, unless address all these problems, we cannot achieve an effective and successful education system in India.

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NEW EDUCATION POLICY 2020: PROBLEMS AND PROSPECTS

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The New Education Policy is introduced after 34 years from the last Education Policy. The implementation previous education policies (NPE 1986 and NPE 1992) have mainly focused on access and equity with a lesser emphasis on quality of education. The unfinished agenda of the National Policy on Education 1986 and it was modified in 1992 (NPE 1986/1992) is appropriately dealt with in the New Education Policy.

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Key and important principle of this policy is flexibility. For learners have freedom to choose their trajectories and programmes, and thereby choose their paths in life according to their own talents and interests.

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Institutional Restructuring and Consolidation

The main thrust of this Policy in higher education is to end the fragmentation of higher education by transforming higher education institutions into large multidisciplinary universities, colleges, and HEI clusters, each of which will aim to have 3,000 or more students. This would help to build vibrant communities of peers and scholars, breakdown harmful silos and enable students to become well rounded across disciplines including artistic, creative, and analytic subjects as well as

sports and develop active research communities across disciplines including inter disciplinary research and increase resource efficiency, both material and human across the education. By 2020, all higher educational institutions shall become multidisciplinary institutions and shall have student enrolment in thousands, for optimal use of resources and infrastructure. Since, this process will take time, all HEIs will firstly plan to become multidisciplinary; gradually increase students' strength to the desired levels.

The New Regulatory System Envisioned by this Policy

This will foster the overall culture of empowerment and autonomy to innovate, by gradually phasing out the system of affiliated colleges over a period of fifteen years. Existing affiliating university will be responsible for mentoring affiliated colleges so that they develop their capabilities and achieve minimum benchmarks in academic, curricular, teaching and assessment, governance reforms, financial robustness and administrative efficiency. By 2025, the maximum number of colleges that can be affiliated by a university shall not exceed 300; this can be achieved by creating new universities, by 2035, all colleges currently affiliated to a university shall secure accreditation and become autonomous degree-granting colleges through a concerted national effort.

TheOverall Higher Education Sector will be Integrated into One Higher Education System

This NEP 2020 will include professional and vocational education. This Policy and its approach will be equally applicable to all HEIs across all current streams, which would eventually merge into one coherent ecosystem of higher education. A university has only one definition namely, a multidisciplinary institution of higher learning that offers UG, PG and PhD programmes and engages teaching and research. The present complex nomenclature of HEIs in the country as 'Deemed to be University', 'Affiliating University', 'Affiliating Technical University', 'Unitary University' shall be replaced by 'University'.

Gross Enrolment Ratio

The goal of 50% of Gross Enrolment Ratio (GER) in higher education is laudable, but when we realize that it is currently 23.6%, we wonder if such target will be reached by2035. The New Education Policy (NEP2020) expects that at least 3.5 Crore new seats will be added to Higher Education Institutions.

Multiple Entry and Exit Points and Provision of Academic Bank of Credit

The undergraduate (UG) degree will be of either 3- or 4-years duration, with multiple exit options within this period, with appropriate certifications. The 4-year programme may also lead to a degree 'with research'. A student can obtain a Certificate/Diploma after completing 1-year, or Advanced Diploma in discipline or field (including vocational and professional areas) after completing 2-years of study. After completing 3-years of study student can obtain a Bachelor Degree. The 4-years Bachelors Programme with multidisciplinary education, however, shall be preferred option since it allows the opportunity to experience the full range of holistic and multidisciplinary education with focus on the chosen major and minors as per the choice of the student. For this purpose, there shall be an Academic Bank of Credit (ABC) which could digitally store the academic credits earned.

HEIs will have the Flexibility of offer Different designs of Masters Programmes

There may be a 2-years programme with the second year devoted entirely to research for those who have completed the 3-years Bachelors Programme. For students completing a 4-year Bachelors Programme with Research there could be a One-year Master Programme. There may be an integrated 5-years Bachelors or Masters Programme. Undertaking a Ph.D., shall require either a Master's degree or a 4-years Bachelor degree with Research. The M.Phil., Programme shall be discontinued.

HEIs as part of Multidisciplinary Education will focus on Research and Innovation

By setting up start-up incubation centers, technology development centers, centers in frontier areas of research, greater academic-industry linkages and interdisciplinary research including social sciences research.

All Assessment Systems shall be decided by the HEIs

It will include that lead to final certification. The Choice Based Credit System (CBCS) will be revised leaving plenty of room for innovation and flexibility. HEIs should move to a criterion-based grading system that assesses student achievements based on the learning goals for each programme, making system fairer and outcomes more comparable. HEIs should also Move away from high-stakes examinations towards more continuous and comprehensive evaluation.

Internationalization

India should be promoted as a global study destination providing premium education at affordable costs and restore its role as a 'Vishwa Guru'. High performing Indian universities will be encouraged to set up campuses in other countries and similarly, select universities (universities among the top 100 universities in the world) will be permitted to operate in India. A legislative framework facilitating such entry will be put in place and such universities will be given special dispensation regarding governance and regulatory and content norms on par with other autonomous institutions of India. Further, research collaboration and student exchanges between the Indian institutions and global institutions will be promoted through special efforts. Further, the credits acquired in foreign universities will also be permitted to be counted for the award of a degree.

The Teacher-Student Ratio

In this Policy the Teacher-Student Ratio shall range from 1:10 to 1:20 depending on the programme. The teaching duties shall allow time for interaction with the students, conducting research and other university activities. Faculty will be appointed to individual institutions and not be transferable across institutions, so that they may truly connected to, invested in and committed to their institution and community. The additional actions that are specific to higher education shall be adopted by all government and higher educational institutions.

Problems of New Education Policy 2020:

Since last two, three years entire the world facing the Covid-19 pandemic problem. Education Sector also badly effected from the pandemic closeddown of the schools, colleges, universities and other educational institutions. During the Covid period, educational institutions started new trend in teaching through Online teaching. During the pandemic time valuable inputs are developed in Education sector. One of them is online teaching method. It creates the new dimensions in the teaching in future. As we can see, the Post Covid-19 period will demand too much from the ICT in education system. Covid-19 changes entire face education system in India. Students' attendance falling down day by day at School and College levels. At the same time drop out rates were increased and students showing interest to online courses. In this situation, this New Education Policy to leads some bad effects on education our system. New courses may not be click. May be no students are least numbers students join in newly introduced courses. May be multiple entry and exist leads to rise in drop out rates. High flexibility to lead to student may not get full knowledge or specialize any subject. Another important danger from this policy is may be large section students they more important music, fine arts, games, and sports rather than general education. Due to the New Education Policy maybe it will adversely affect on traditional courses i.e.,for introducing new courses there will be cut down seats in traditional courses. Instead of Regular Professors, introducing Industrialists and Experts in the field as Professors of Practice, those who are not possessing basic teaching degrees and other required eligibilities for a teacher, it may create some problems. Along with the Prospects, also having somechallengesin implementation of New Education Policy 2020. Time will give the answer, what extent it will be successful.

Conclusion:

With the National Educational Policy 2020 coming to effect, there is a hope to transform education and putting a significant thrust on learning about how to think critically and solve the problems; how to be innovative, adapt and absorb new material in novel and changing fields. The new curricula will include basic arts, crafts, games, humanities, sports and fitness, language, literature, culture, and values in addition to science and capabilities of learners and make education more effective, useful, well rounded and fulfilling to the learner and it will be learner centric policy. But, in practice, we have some problems, unless address all these problems, we cannot achieve an effective and successful education system in India.

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RECENT TRENDS IN HIGHER EDUCATION SECTOR IN INDIA: ISSUES AND CHALLENGES

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The Third world countries were still facing socio-economic problems like poverty, unemployment, inflation, regional imbalances, low productivity, low incomes, lack of food security etc. Education sector plays a vital role in overall development of the any country. Especially, development of Higher Education Sector is the key to growth of the economy.

Like other developing countries, in India, Education sector plays an important role in the development of the country. Government of India has allowed 100% Foreign Direct Investment (FDI) in the education sector through the automatic route since 2002. From April 2000 to June 2021, Foreign Direct Investment (FDI) equity flows stood at US$ 6,154.87 million. In India, EdTech Market is expected to reach US$ 3.5 billion by 2022. Higher Education sector contributes is significantly to the development the country through skills and intellectual capabilities of highly educated people like eminent Academicians, Professors, Scientists, Researchers, Engineers, Doctors, Economists, Entrepreneurs, IT and Management Professionals etc.

Since last two, three years entire the world facing the Covid-19 pandemic problem. The impact of Covid-19 can be seen in every sphere of life. The out break of the Covid-19 has forced many big countries to enforce lock down that brought everything to standstill including teaching and learning process. In India, the education sector suffered most due to this pandemic. This pandemic has made the world to observe physical distancing and social distancing in the public place. Covid-19, was first identified in Wuhan City, China in November 2019 and then it gradually started spreading other parts of the world. It was only in 2020, the World Health Organisation (WHO) declared it as pandemic. It has claimed millions of lives across the world

According to the UNSECO Report, more than 90 per cent of total student population in the world was affected due to this pandemic during the initial phases of its outbreak. It has caused a serious and very deep rooted impact on the social, economic and also psychological life of people in the different parts of the world. Due to guidelines of WHO, most of the countries in the world to shut down the institutions of mass gatherings. So along with all educational institutions the academic year end exams and also competitive exams were postpone indefinitely. This step was taken in order to slow down and contain the spread of Corona virus in India by segregating the people who were infected with Covid-19. This process is came to known as Lockdown, in this the Government had imposed severe restrictions on the movement and gathering of the people in order to control the Spread of Corona virus. So ultimately in this process all the educational institutions suffered a massive setback in India. All the educational institutions in India had to be closed down right from primary schools to universities, all the educational institutions in India had to be closed down. The regular classes were suspended citing threat to the lives of the learners and teachers. It also affected the lives of aspirants who are preparing the competitive and entrance exams.

The economy has suffered severe setback which can be reflected in different sectors. It is led sudden shift of education from classroom teaching to the online mode of teaching and learning that has affected the teaching and learning process in Universities, colleges and schools and thus it had significantly disrupted the higher education sector in India. This shift in education has bought a great change in the pattern of the learning with certain advantages and disadvantages.

The country like India, the online teaching has registered devasting effect on the lives of those students, who are under privileged and coming from very poor economic background. In India, it has also brought some severe effects on the conventional learning process of face to face interaction even when some technical aid introduced in the class rooms and also it is important to note that there are still some educational institutions in India which are not well equipped with modern technological facilities in the class rooms. That's why we can say that with the introduction of new method of learning through the digital mode of learning, leaning became very easy to the students as they can sit at home and get access, but same time some student also had to face the problem due to the poor internet connectivity which brings to the notice that even after India is

adapting to online leaning methods, still there lies an obstacles as entire population do no have access to internet and E-leaning facility. Rural people are still deprived to technology. Therefore, it is important understand that there are positive and negative impact on Indian society. It include online classes, online assignments and online examinations etc., consequently it give the birth to online meeting and teaching apps like Zoom, Google Meet, Jio Meet and Webex Meet etc. During the pandemic time valuable inputs like E-Gyankosh, Gyandhara, Swayam are developed in Education sector. One of them is online teaching method. It creates the new dimensions in the teaching in future. As we can see, the Post Covid-19 period will demand too much from the ICT in education system. The evaluation system would be also changed according to changes in education system.

Gross Enrolment Ratio in India Pre-Pandemic Period

Gross enrolment ratio in higher education recorded at 27.1 percent in 2019-20, slightly higher from 26.3 percent in 2018-19. For males, it has also increased from 26.3 percent in 2018-19 to 26.9 percent in 2019-20, while for females it has increased from 26.4 percent to 27.3 percent respectively. Following Table 1, indicates volatility in Gross Enrolment Ratios in Higher Education in India during 2013 to 2020. Gross Enrolment Ratio in Males (23.9%) slight lower than Females(25.3%) in 2013-14 and in year 2015-16 GER in Males increased to 26.9% and GER in Females dropped to 22.0%. In the year 2019-20, there is rise in both Male and Female GERs. Where as Overall GER increased from 25.4 per cent in 2013-14 to 27.1 per cent in 2019-20

Table-1: Gross Enrolment Ratio in Higher Education in India 2013 – 2020
(for age 18 to 23 years)

Year	Male (Per cent)	Female (Per cent)	Overall (Per cent)
2013-14	23.9	25.3	25.4
2014-15	26.0	26.3	26.3
2015-16	26.9	22.0	23.2
2016-17	23.5	24.5	25.4
2017-18	26.4	27.3	23.0
2018-19	24.3	24.5	25.2
2019-20	25.8	26.3	27.1

Source: All India Survey on Higher Education (AISHE) report 2019-20, Ministry of Education, Government of India.

To unlock the demographic dividend, several steps have been taken to increase the skill levels in population. Periodic Labour Force Survey (PLFS) 2019-20 shows that formal vocational / technical training among youth (age 15-29 years) and working population (age 15-59 years) have improved in 2019-20 over 2018-19. The improvement in skills has also been for males and females, both in rural and urban sectors. However, formal training for males and females is lower in rural than in urban areas. Following table indicate that thing.

Table-2: Distribution of Persons received formal vocational/technical training (in percent)

Year	Age Group	Rural	Urban	All India	Male	Female	Total	Male	Female	Total
2017-18	5-29	.0	.3	.7	.6	.2	.4	.8	.2	.5
	5-59	.5	.9	.2	.0	.3	.7	.3	.7	.0
2018-19	5-29	.4	.5	.0	.8	.6	.7	.2	.5	.8
	5-59	.8	.1	.5	.9	.9	.4	.8	.0	.4

2 019-20	5-29	.1	.7	.9	.0	.5	.8	.3	.8	.1
	5-59	.2	.7	.0	.3	.4	.8	.5	.9	.2

Source: Annual PLFS Reports, 2017-18 to 2019-20 and Economic Survey 2021-22

As per the report of first quarter (April-June, 2021) of Quarterly Employment Survey (QES) in respect of establishments employing at least 10 workers in major nine sectors, 17.9 percent of estimated establishments were imparting formal skill training. Sectors such as IT/BPO imparted skill training in 29.8 percent of estimated establishments, followed by 22.6 percent financial services and 21.1 percent education sector's establishments. Further, about 24.3 percent estimated establishments were found to be imparting 'On-the-Job' training, which is higher in IT/ BPO sector (36.1 percent of establishments) and financial services sector (34.8 percent).

New Education Policy 2020

The implementation previous policies on education (NPE 1986 and NPE 1992) has mainly focused on issues of access and equity with a lesser emphasis on quality of education. The unfinished agenda of the National Policy on Eduction 1986 and it was modified in 1992 (NPE 1986/1992) is appropriately dealt with in the New Education Policy. The New Education Policy is introduced after 34 years from the last Education Policy i.e., the National Educational Policy 2020 (NEP-2020). A major development of since the last Education Policy of 1986 or 1992 has been the Right of Children to Free and Compulsory Education Act 2009, which laid down the legal underpinnings for achieving universal elementary education.

The Union Cabinet on 31st July , 2020 gave nod to India's new education policy – The National Educational Policy 2020, which provides for major reforms in higher education, increased focus on non-academic skills and increased inclusion through language diversity and course fluidity. The union cabinet approved a new educational policy after 34 years. This policy (NPE 2020) aims to facilitate an inclusive, participatory and holistic approach, which takes into consideration field experiences, empirical research, stake holder feedback, as well as lessons learned from best practices. This policy is meant to provide overarching vision (360° flexibility) and comprehensive framework for both School and Higher Education across the country.

With the National Educational Policy 2020 coming to effect, there is a hope to transform education and putting a significant thrust on learning about how to think critically and solve the problems; how to be innovative, adapt and absorb new material in novel and changing fields. The new curricula will include basic arts, crafts, games, humanities, sports and fitness, language, literature, culture and values in addition to science and capabilities of learners and make education more effective, useful, well rounded and fulfilling to the learner and it will be learner centric policy. The Policy NEP 2020 based on the following principles. They are flexibility, multi-disciplinary, no hard separation, focus on conceptual understanding, emphasis on creativity and critical thinking, stress on ethics and human values, life skills, regular formative assessment for learning rather than the summative assessment, respect for the local context, full equity and inclusion, resource efficiency, light but tight oversight and regulatory system, continuous policy, education is a public service, substantial investment and the vision this policy. The National Education Policy 2020 aims to building a global best education system, which is rooted in Indian ethos and aligned with the principles enunciated above, thereby transforming India into a global knowledge power. This policy (NEP 2020) divided into four major sections; they are school education, higher education, and other key areas on focus, make it happen reforms at school level.

Recent Initiatives undertaken by Government of India

Government has taken multiple initiatives aimed at revolutionizing the higher education ecosystem by (i) enabling higher vocationalisation, (ii) greater multi-disciplinary research, (iii) providing multiple entry and exit points, (iv) promoting globalisation of education, (v) leveraging the potential of Information and Communication Technology (ICT) in teaching and learning process for all learners. For integration of vocational education into the higher education system, University Grant Commission (Institutions Deemed to be University) Regulation 2019 has been amended; and

guidelines have been issued by UGC and All India Council for Technical Education to enable Higher Education Institutions (HEIs) to offer Apprenticeship/Internship embedded degree programme and National Apprenticeship Training Scheme (NATS) has been extended for the next five years with an outlay of Rs.3054 crore which will make, through apprenticeship, around 9 lakh students employable. Under the scheme students will be given apprenticeship in the emerging and frontier technology such as Artificial Intelligence, drone technology, new evolving and emergent areas including expertise required for Production Linked Incentive Scheme, and PM Gati Shakti Programme of the Government. The scope of the NATS has been broadened to give apprentices to students from humanities, commerce and science besides engineering stream. Academic Bank of Credit, launched on 29.07.2021, would digitally store the academic credits earned from various recognized Higher Educational Institutions (HEI) such that credits so earned can be accounted for award of degree by any given HEI. Appropriate amendments in regulations by University Grants Commission (UGC) have been affected to facilitate multiple entry/exit in academic programmes at HEIs and offering of offshore courses by Institutions of Eminence (IOE). Under Social Infrastructure and Employment, 361 e-PGPathshala with 154 Universities have come on board for accepting credit transfer for courses offered through SWAYAM platform till now, thereby boosting mainstreaming of Massive Online Open Courses (MOOCs). In this regard, the e-PGPathshala has been offered as an Online Gateway of Post Graduate Courses; 778 papers, with 23000 plus e-modules in 67 Subjects have been developed, out of which 23 subjects cover the entire syllabus/curriculum. Due to COVID-19 induced lockdown and restrictions, ePGPathshala website has been used widely across all Universities and several Universities have used ePGPathshala content as a flip class room. Apart from that, Unnat Bharat Abhiyan (UBA) has been launched to cater the rural local needs by leveraging higher education. The objective of the scheme is to engage reputed higher educational institutions (central and state; public and private) to understand and work in rural areas. As of now 2897 institutions are participating and they have adopted close to 14500 villages. To address the issue of access to higher education by students from weaker sections, scholarship schemes (such as Central Sector Scheme of Scholarship for College and University Students which has benefited over 1.5 lakh students in 2021-22 as of November, Special Scholarship Scheme for J&K which has benefited close to 15000 students in 2021-22 as of November) have been operationalized.

NEP-2020 and Its Targets and Initiatives taken by Government of India

Re-imagining vocational education Initiatives/targets. At least 50 percent of school learners to get exposure to vocational education by 2025. Considering students in vocational education while arriving at the Gross Enrolment Ratio (GER) targets. Secondary schools to collaborate with ITIs, polytechnics, local industry. Setting up of Skill labs and creating hub & spoke model in the schools to allow other schools to use the facility. To offer vocational education by higher education institutions or in partnership with industry and NGOs. Offering vocational courses to students enrolled in all other Bachelor's degree programmes, including the 4-year multidisciplinary Bachelor 's programmes. Social Infrastructure and Employment 363. Higher educational institutions to conduct short-term certificate courses in various skills including soft skills. Making vocational knowledge developed - 'Lok Vidya' to students through integration into vocational education courses. Vocational courses through Open Distance Learning (ODL) mode. Integrating vocational education into all school and higher education institutions in a phased manner over the next decade. Ministry of Education to constitute a National Committee for the Integration of Vocational Education (NCIVE), consisting of experts in vocational education and representatives from across Ministries, in collaboration with industry, to oversee this effort. Setting up incubation centres in higher education institutions in partnership with industries. National Skills Qualifications Framework for each discipline vocation and profession. Aligning Indian standards to the International Standard Classification of Occupations maintained by the International Labour Organization. Skill India Mission Launched in 2015, Skill India Mission focuses on re-skilling and up-skilling in prominent trades. Under the Mission government implements Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS) Scheme and National Apprenticeship Promotion Scheme (NAPS), for providing short term Skill Development training and Craftsman Training Scheme

(CTS), for long term training, to the youth. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) PMKVY has two training components, viz., Short Term Training (STT) and Recognition of Prior Learning (RPL). Between 2016-17 and 2021-22 (as on 15 January 2022), under PMKVY 2.0 about 1.10 crore persons were trained (inclusive of the placement-linked and non-placement-linked components of the PMKVY): 83 percent certified and about 21 lakhs placed. In 2021-22, under PMKVY 3.0, 3.48 lakh persons have been trained: 50 percent certified and 16,321 placed. Under Pradhan Mantri Kaushal Kendras (PMKKs), from 2016- 17 to 2021-22, 16.35 lakh persons were trained and over 78 percent of them were certified. PMKVY also provided training to Shramiks (migrant labourers) affected by COVID-19. This component covered 116 districts of 6 States, viz., Assam, Bihar, Madhya Pradesh, Odisha, Rajasthan and Uttar Pradesh. As on 15.01.2022, 1.26 lakh migrants have been trained / oriented (0.88 lakh in STT and 0.38 lakh in RPL). Several micro-programmes under PMKVY have also been formulated for targeting artisans' clusters in partnership with private sector, also to ensure employment to all artisans. Special project has been launched to revive the traditional Namda craft of Jammu & Kashmir and upskilling of Weavers & Artisans of traditional crafts of Nagaland and Jammu and Kashmir. Jan Shikshan Sansthan (JSS) Scheme JSS aims to provide vocational skills to non-literate, neo-literates, persons with rudimentary level of education up to 8th and school dropouts up to 12th standard in the age group of 15-45 years. The priority groups are women, SC, ST, minorities, divyangjan and other backward sections of the society. The Jan Shikshan Sansthans work at the doorstep of the beneficiaries with minimum infrastructure and resources. Under the scheme grant is released to Jan Shikshan Sansthans (NGOs) for Skill Development. National Apprenticeship Promotion Scheme (NAPS) This Scheme promotes apprenticeship training and the engagement of apprentices by providing financial support to industrial establishments undertaking apprenticeship program under The Apprentices Act, 1961. As on 31 October 2021, 4.3 lakh apprentices engaged under the scheme. Craftsmen Training Scheme (CTS) CTS is for providing long-term training in 137 trades through 14,604 Industrial Training Institutes (ITIs) across the country. For session 2020, 13.36 lakh trainees were enrolled. Aatmanirbhar Skilled Employees Employer Mapping (ASEEM) portal 10.44 ASEEM, a digital platform, created to match supply of skilled workforce with the market demand, acts as a directory of skilled workforce. As on 31.12.2021, 1.38 crore candidates have been registered on the portal including candidates registered on Skill India Portal (SIP). As on 31.12.2021, around 26.7 lakh migrant's data/profile are also available on the portal. The Portal consists of three IT based AI (artificial intelligence) driven interfaces for stakeholder interactions: A job application for individuals with access to hyper local jobs using machine learning and automated match based on personal. Indian International Skill Centre (IISC) Network is catering to the needs of foreign countries where Indian manpower is in demand. The IISC Network is a fee-based market driven model; based on global workforce supply and demand dynamics. It provides incremental skill training on international standards and assessment of skills for overseas employment. India has agreements with Germany, Belarus, United Kingdom, France, Australia, Japan and Qatar in the field of apprentices/training. Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi Yojana (PM-DAKSH) 10.46 PM-DAKSH Yojana is a national action plan for skilling of marginalized persons including scheduled castes, backward classes and safai karamcharis. The eligible target group are being Social Infrastructure and Employment 365 provided skill development training programmes on (i) up-skilling/re-skilling (ii) short term training programme (iii) long term training programme and (iv) entrepreneurship development program. During the year 2021-22, a target has been set to provide skill development training to approximately 50,000 persons of the target groups.

Conclusion

Like other developing countries, in India, Education sector plays an important role in the development of the country. Since last two, three years entire the world facing the Covid-19 pandemic problem. India also passed through the three waves of pandemic Covid-19. During first two phases of Covid-19, some sectors are badly effected due to the lockdown, loss of employment, loss of livelihood, migration of labour etc. Education Sector also badly effected from the pandemic close down of schools, colleges, universities and other educational institutions. During the Covid period, educational institutions started new trend in teaching through Online teaching. During the

pandemic time valuable inputs are developed in Education sector. One of them is online teaching method. It creates the new dimensions in the teaching in future. As we can see, the Post Covid-19 period will demand too much from the ICT in education system. The evaluation system would be also changed according to changes in education system. Skill development efforts of the Government aim at the removal of disconnect between demand and supply of skilled manpower, building the vocational and technical training framework, skill up-gradation, building of new skills and innovative thinking not only for existing jobs but also jobs that are to be created.

With the National Educational Policy 2020 coming to effect, there is a hope to transform education and putting a significant thrust on learning about how to think critically and solve the problems; how to be innovative, adapt and absorb new material in novel and changing fields. The new curricula will include basic arts, crafts, games, humanities, sports and fitness, language, literature, culture and values in addition to science and capabilities of learners and make education more effective, useful, well rounded and fulfilling to the learner and it will be learner centric policy. But, in practice, we have some problems, unless address all these problems, we cannot achieve an effective and successful education system in India.

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THE ROLE OF SELF HELP GROUPS(SHGs)IN RURAL DEVELOPMENT

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Introduction:

The Third world countries were still facing socio-economic problems like poverty, unemployment, inflation, regional imbalances, low productivity, low incomes, lack of food security etc. Self Help Groups (SHGs) play today a major role in rural development and poverty alleviation in rural India. An increasing number of poor people especially rural women in various parts of the country are members of Self Help Groups(SHGs) and actively engaged in savings and credit as well as other activities like natural resource management and income generation, micro finance, literacy, child care and nutrition etc., The savings and credits focus in the Self Help Groups (SHGs) is the most important element in the SHG is mobilize the savings in rural areas and some control over capital and building up entrepreneurial abilities in rural women. SHGs help the rural women empowering women themselves through the creating employment opportunities and income generation.

In Mid 1970's Self Help Groups (SHGs) concept first introduced in Bangladesh by Nobel Laurate Mohammed Yunus. First, he introduced SHGs concept in the field of rural banking, it is known Grameen Bank. The purpose behind introducing this concept is to generate rural credit and mobilize rural savings and tap the rural investment potential which cater the needs of rural households in small amounts through Self Help Groups (SHGs) they help themselves and provide themselves loans which are required in smaller amounts. Mostly they depend on money lenders, those who charges higher interest rate. Instead of they depend on money lenders, they help themselves through this Self Help Groups (SHGs) concept. Self Help Group (SHG) is a village-based financial intermediary committee usually composed of 10 to 20 members, all of them were local women or men. Most of the Self Help Groups (SHGs) are located in India, though SHGs can be found in other countries, especially South Asia and South East Asia.

Historical Evolution of Self Help Groups (SHGs):

In mid 1980s Self Help Groups (SHGs) concept introduced in India with the objective of empowering the rural women through the mobilization of rural savings and tap the rural potential and rural development. By late 1980's MYRDA, an NGO located in South India, formed around 300 autonomous SHGs known as the Credit Management Groups. The National Bank for Agriculture and Rural Development (NABARD), found SHG as an interesting and effective strategy to provide banking services to the so called "un-bankable" people. Between 1991 and 1992, NABARD in consultation with RBI, Commercial Banks and NGOs launched the pilot project of linking the SHGs with Commercial Banks, based on NABARD guidelines. By late 1990s and early 2000, given its success the government had become a key promoter of SHGs. Decentralization of power at Panchayat's level in 2004 gave local bodies more teeth and SHGs came to recognized as a powerful institution for the poor. By March, 2005 the SHG programme had provided credit to 16,18,456 SHGs with a membership of over 24 million poor families or about 120 million poor people, making it the largest micro finance initiative in the world.

In India Self Help Groups (SHGs) came into operation from April, 1999. As per NABARD's Micro Finance Report (2012), as on March 2012, about 79.6 lakh SHGs, with an estimated membership of 9.7 crore, have savings accounts in the banks, with aggregate bank balance of Rs. 6,551 Crores. Over 43.54 lakh SHGs have loan accounts with total loan outstanding of Rs. 36,340 crores. The total number of

SHG Federations formed is 1.66 lakh most of which are primary federations. Decreasing trend in the number of SHGs that have a loan outstanding with banks during 2010-2012 which came down from 48.51 lakh SHGs in 2010 to 43.54 lakh SHGs as on March 2012, a reduction nearly 10 per cent is a major cause of concern. During the same period, the number of SHGs having savings bank account was gone up from 69.54 lakh SHGs to 79.6 lakh SHGs, an increase of nearly 15 per cent. Only 55 per cent of the SHGs that have bank account are having a loan outstanding with the bank. Another disturbing trend is steady increase in Non-Performing Assets (NPAs), which doubled in two years from 2.9 per cent in 2010 to 6.1 per cent in 2012.Increasing NPAs and reducing percentages of SHGs that have bank loan outstanding may adversely affect the prospects of newer SHGs being promoted. Among the total SHGs most them concentrated in South India. According to Telangana State Finance Minister Mr. Harish Rao, in Telangana there was total 4,29,269 Self Help Groups with membership of 46,65,443 are working as on 19th March 2021.

Self Help Groups (SHGs) and Rural Development:
In India Self Help Groups (SHGs)operating in various sectors such as handicrafts, food processing units, grocery stores, farming, rain harvesting, poultry, dairy farms, fisheries etc., Members of Self Help Groups (SHGs) also make savings contributions over a few months until there is enough money in the group to begin lending. Funds may be lent back to the members or to the village for any purpose. In India, many SHGs are linked to banks for the delivery of micro credit. It is a group which help every poor and needy in rural areas. In order to change socio-economic face of rural areas, micro enterprises and Self Help Groups (SHGs) are playing significant role in the self-employment by raising the level of income and standard of living in the rural areas. In this SHGs framework, one of the most important aspects of the rural employment is rural self-employment is the formation of SHGs which is most valuable investment in human capital through training and capacity building measures from dairy to mechanized farming, poultry, weaving, mushroom cultivation and food processing units. Rural India has been busy with setting up micro-enterprises by SHGs. The group members use collective wisdom and peer pressure to ensure appropriate use of fund and its timely repayment. These are informal groups in nature where members come together towards collective action for common cause. The common need is meeting their emergent economic needs without depending on external help. The SHGs helps in achieving rural development with the support of Micro-Finance.

SHG Models –SHG Bank Linkage Model:
SHGs are voluntary and small group structure for mutual aid and the accomplishment of a special purpose. They are usually formed by peers, who have come together for mutual assistance in satisfying a common need (Katz and Bender, 1976). In India, SHGs have federated into larger organizations, typically about 15 to 50 SHGs make up a Cluster/Village Organization (VO) with one or two representative from each SHG and with the several inter groups decision making structures. The most important point SHGs institutional model is the SHG-Bank Linkage Model (SLBM) and in India three different schemes of linkage of SHGs to the financial institutions have emerged; they are first Banks themselves, form and finance the SHGs. Second SHGs are formed by NGOs, Government and other agencies financed by banks. Banks finance SHGs with NGOs and other agencies as financial intermediaries.

Types of Self-Help Promoting Agencies:
Most SHGs are formed with assistance from a promoting institutions – 'Self Help Promoting Agencies of Institutions' (SHPAs, SHPIs), but others are formed by themselves. The main types of Self Help Promoting Institutions include: Non-Governmental Organizations (MYRDA,PRADAN,DHAN

Foundation and CARE-NGO); Government (Departments of Panchayat Raj& Rural Development, Women & Child Development, Women Development Corporation etc.,); Poverty Reduction Programmes (Kudumbashree, Indira Kranthi Pathakam (Velugu), Vazhundu Katuvoon, MAVIM and Mission Shakti); State and Commercial Banks (ICICI, HDFC etc.,); SHG Federations, Cooperatives, Cooperative Banks, Micro finance institutions, VVVs or farmer's clubs, Individuals (Social Entrepreneurs') and SHG leaders (may promote SHGs).

Self Help Groups (SHGs) and Micro Finance:
Micro Finance is emerged as a powerful instrument for poverty alleviation in the Rural India. In India, micro-finance scene is dominated by Self Help Groups (SHGs) and Banks Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the 'unreached poor'. Based on this philosophy of peer pressure group savings as collateral substitute, the SHG programme has been successful in not only designing financial products meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at local level, leading to their empowerment and as well rural development. According to National Bank for Agriculture and Rural Development (NABARD) annual report for 2007-08, starting in 1992, by 2007 there were 2.2 million SHGs covering 32.98 million households. In 2021, it is increased to 6.7 million SHGs covering 70 million households. Total credit disbursement by these SHGs was Rs. 11,398Crore compared to estimated the demand of the Rs. 1,00,000 Crore in 2007.

Role of Micro Finance in Rural Development through Self Help Groups (SHGs):
The most common micro finance product is a micro credit loan, usually less than Rs.1000. These tiny income loans are enough for hard working micro entrepreneurs to start or expand small businesses like weaving baskets, raising chickens or buying wholesale products to sell in market. Income from these businesses provides better food, housing, health care and education for their families and most important additional income provides hope for better future and not only that it will provide a secure place to save their money and access to insurance for their homes, businesses and health. Micro finance Institutions (MFIs) are now innovating to help meet these needs, empowering the world's poor to improve their own lives.

The global repayment rate for micro credit loans is higher than 95 per cent and Rate of Return on Investment (ROI) is 100 per cent. Which allows Micro finance Institutions (MFIs) to re-lend these funds to even more clients. By giving the world's poor to a hand up, not a hand out, micro finance can help break the vicious circles of poverty in as little as a single generation.

Role of SHGs in Mobilization of Rural Savings and Utilization of Resources:
The Self Help Groups mobilize the rural savings and it is important to note that this amount has come out of very small the monthly contribution. For example the monthly contribution of month very small, i.e., Rs.30per month. The important point that enabled SHGs with rural poor women even to save smaller amounts regularly and as matter of discipline. In absence of the SHG mechanism, it would have not been possible for the rural women to make deposits of a smaller amount Rs.30 per month in Bank. Even for the banks, it would not have viable to transact such small and intermittent deposits.

Not only their savings were regular and also large proportion of SHGs had managed even to increase their monthly savings. The increase contribution was upto 16 to 20 percent in nearly 75% of SHGs. This can be viewed as an indicator of continued mutual trust among the members and increasing desire to

savings. Moreover, the pooled savings were managed by very well by the SHG members, initially for internal lending among themselves and latter to establish a credit linkage with banks and avail larger group loans.

According to a study, in India nearly 68 per cent of the members are barrowing from the groups (SHGs), and it implies that large number of members are accessing the credit. Those who are barrowed the loans more than once after repaying old loans, we called then active barrowers constituted nearly 65 per cent of the total barrowers, which indicate that a large proportion of barrowers had used their first loan very well, repaid it and further access to credit. According to a study, it is 44 per cent of total loan amount was sourced as loans from banks and the balance 56 per cent was from internally generated resources indicating the financial strength that SHGs have attained. In this context, it is important to note that the poor are able to meet margin requirements of those close to 50 per cent from their group savings.

If we analyze the loan pattern of SHG members, according to their size of loans, classified into different categories. It is 91 per cent loan account coming under size class below Rs.3000. Even in the case of loan amount taken it is 64 per cent of loans were below Rs.3000 indicating demand for small loans. Catering for such small loans has been virtually impossible for the formal banking system in the past, mainly due to the high transaction and processing cost involved. Now a days, it makes happen to possible through the Self Help Groups (SHGs). The main purposes and utilization of barrowings of SHG members are agricultural expenses (with 53 per cent of loan accounts and 57 per cent share in loan amount),meeting urgent consumption needs (with 35 per cent of loan accounts and 29 per cent share in loan amount), off-farm enterprises and education are other important purposes for which SHG members borrowing loans.

Self Help Groups and Women Empowerment :
Women Empowerment means to creation of environment for women where they can make decision of their own for their personal benefits as well as for the society. Self Help Groups(SHGs) have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Nearly 80 per cent SHGs are women based SHGs. Through these SHGs, women empower themselves by taking their own decisions, mobilize savings, training, some control over capital, creating employment opportunities and income generation for themselves. Through these Self Help Groups (SHGs) group members, they improve their entrepreneurial decision making and leadership skills. Through the small savings and loans given by Banks they provide capital for their micro enterprises and creating the employment and income opportunities and these incomes provides better food, housing, health care and education for their families and most important additional income provides hope for better future and not only that it will provide a secure place to save their money and access to insurance for their homes, businesses and health. Women Empowerment, especially for rural women empowerment possible only through SHGs.

Conclusion
In India, in order to change socio-economic face of rural areas, Self Help Groups (SHGs) are playing significant role in the self-employment by raising the level of income and standard of living in the rural areas. In this SHGs framework, one of the most important aspects of the rural employment is rural self-employment is the formation of SHGs which is most valuable investment in human capital through training and capacity building measures from dairy to mechanized farming, poultry, weaving, mushroom cultivation and food processing units. Rural India has been busy with setting up micro-enterprises by SHGs. The group members use collective wisdom and peer pressure to ensure appropriate use of fund

and its timely repayment. The common need is meeting their emergent economic needs without depending on external help. The SHGs helps in achieving rural development with the support of Micro-Finance. 85 per cent SHGs working successfully. Due to some problems, 15 per cent SHGs are not performing well. Another disturbing trend is steady increase in Non-Performing Assets (NPAs), may adversely affect the prospects of newer SHGs being promoted. Ultimately Self Help Groups help the rural women empowering women themselves through the creating employment opportunities and income generation. The SHGs helps in achieving rural development with the support of Micro-Finance.

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