

NEP 2020 Addresses Socio-Economic and Gender-Based Disparities in the Context of Equity and Access in Indian Education – An Analytical Study

Dr. Parag Kalkar

Pro Vice Chancellor, Savitribai Phule Pune University, Ganeshkhind, Pune Email: pckalkar@gmail.com

Dr. Niti Saxena

Associate Professor, Jagannath International Management School, New Delhi Email: niti.saxena@yahoo.com

Dr. N.Sumathi

*Assistant Professor, Department of English, Vels Institute of Science, Technology and Advanced Studies, Chennai
drsumathinarayan@gmail.com*

Dr Subhita Kumawat

*Assistant Professor (Agricultural Economics) SKNCOA, Jobner, Sri Karan Narendra Agriculture University,
Jobner, Rajasthan Email: subhita.ageco@sknau.ac.in*

Prof. Dushyant Nimavat

Professor, Department of English, Gujarat University, Ahmedabad, Gujarat Email- dushyantnimavat76@gmail.com

Abstract

Education is a fundamental catalyst for equity and socio-economic advancement. Nonetheless, inequalities in gender and socioeconomic status continue to exist in India. The National Education Policy (NEP) 2020 highlights the necessity of fair and inclusive education for all pupils, irrespective of gender, economic standing, or social background. Notwithstanding the policy framework, empirical evidence about its perceived success is scant. This analytical study investigates the influence of NEP 2020 on mitigating socio-economic and gender-based gaps, utilizing primary data from 147 respondents, including students, teachers, and parents from both rural and urban areas. Statistical analyses, specifically Chi-square and T-test, were employed to assess the significance of variations in gender and income levels. Findings indicate that NEP 2020 effectively advances gender equity; nonetheless, socio-economic obstacles, including the digital divide and affordability, persist as significant impediments. Charts and tables substantiate findings, indicating that although the policy purpose is commendable, its execution encounters discrepancies influenced by income and geographic location.

Keywords: NEP 2020, Gender-Based Disparities, Indian Education, Equity in Education, Educational Access, Digital Divide

Introduction

Education is crucial in influencing the socio-economic framework of any nation. It functions as a potent tool for personal growth, economic progress, social integration, and poverty alleviation. In India, education is perceived not only as a conduit to work but also as a mechanism to empower marginalized communities, mitigate inequality, and enhance political engagement. Nonetheless, despite considerable advancements in educational access over the years, disparities related to

gender, income, geographic location, and socio-economic status persist as substantial obstacles to equitable learning opportunities.

In response to these ongoing issues, the Government of India implemented the National Education Policy (NEP) 2020, the inaugural comprehensive policy revision in 34 years, designed to reform the educational system to fulfill 21st-century learning requirements. The policy highlights inclusivity, equity, competency-based education, digital integration, and the elimination of systemic obstacles impacting marginalized communities.

Several fundamental objectives of NEP 2020 regarding justice and inclusion encompass:

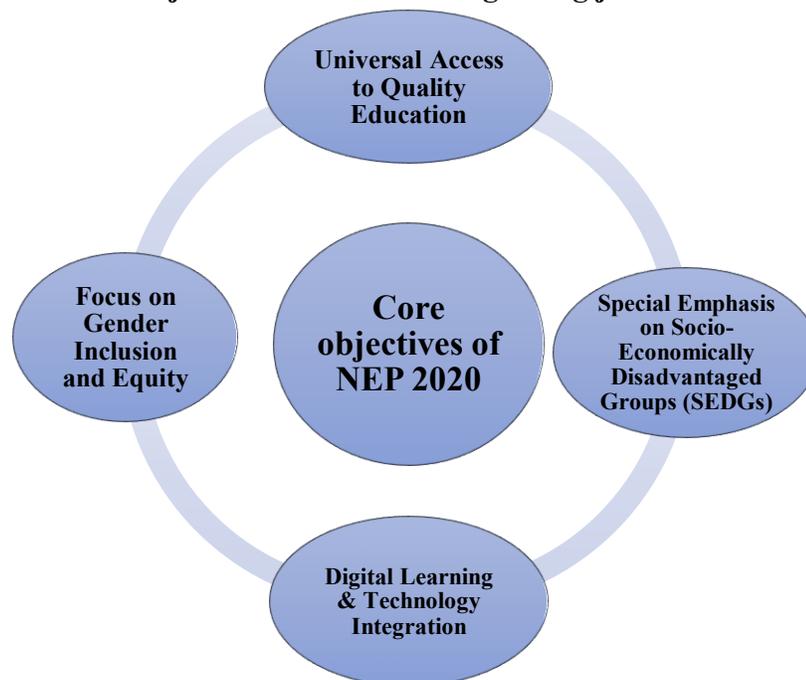


Figure 1: Core Objectives of NEP 2020

1. Universal Access to Quality Education

The NEP 2020 seeks to guarantee that every child, irrespective of socio-economic class, gender, or geographical location, has equitable access to high-quality education. The policy emphasizes the reduction of school drop-out rates, the enhancement of foundational learning, and the fortification of early childhood education via projects like Foundational Literacy and Numeracy (FLN). The objective is to establish a robust educational foundation to ensure that learners are not disadvantaged by structural or financial obstacles. Access alone does not ensure participation without the support of cost, infrastructure, qualified educators, and conducive learning environments.

2. Focus on Gender Inclusion and Equity

India persists in grappling with gender-based inequities in schooling, attributable to cultural norms, economic reliance, safety apprehensions, and restricted mobility in rural areas. The NEP 2020 recognizes these obstacles and advocates for gender-sensitive legislation, specialized scholarships, community involvement, and inclusive educational environment. The policy additionally advocates for the enhancement of the Gender Inclusion Fund to assist female students and

transgender individuals, boost enrollment, decrease dropout rates, and establish secure, discrimination-free educational environments. Notwithstanding these initiatives, the genuine perception and practical efficacy of gender inclusion activities necessitate empirical assessment.

3. Special Emphasis on Socio-Economically Disadvantaged Groups (SEDGs)

A fundamental component of NEP 2020 is the enhancement of Socio-Economically Disadvantaged Groups (SEDGs), encompassing rural communities, low-income households, scheduled castes and tribes, minorities, differently-abled individuals, and first-generation learners. The strategy suggests specific initiatives like cost waivers, scholarships, regional learning centers, bridging courses, and inclusive curriculum reform. Nonetheless, elements such as economic instability, digital illiteracy, and societal obstacles persistently restrict engagement for these demographics, prompting essential inquiries regarding the genuine scope and influence of policy execution at the grassroots level.

4. Digital Learning & Technology Integration

The NEP 2020 advocates for digital education to democratize learning and enhance accessibility via online platforms, electronic content, virtual classrooms, and digital infrastructure. Digital transformation has the potential to bridge disparities; but, it has concurrently revealed a significant digital divide regarding device ownership, internet connectivity, technological literacy, and data affordability. For economically disadvantaged households, digital learning may pose an additional burden rather than a facilitator. This presents a paradox—technology serves as both a solution for expanding education and an obstacle when access is inequitable.

Need for Empirical Evaluation of Policy Implementation

There is a lack of sufficient empirical information that analyses the real perception, acceptance, and effectiveness of the policy among stakeholders such as students, teachers, and parents. This is despite the fact that the policy has a strong framework and a progressive vision. The success of a policy cannot be evaluated solely based on its design; rather, it must also be evaluated based on its actual implementation in the real world, levels of awareness, economic feasibility, digital accessibility, gender inclusivity, and community adoption. The evaluation of whether or not NEP 2020 is actually accomplishing its intended equitable aims or whether or not it is encountering obstacles in its execution requires a thorough understanding of these characteristics.

Research Gap & Rationale of the Study

The National Education Policy 2020 has a transformative ambition, but little is known about how grassroots people perceive and experience it. NEP 2020 has sparked national discourse on educational reform, but most research are conceptual, policy-driven, or opinion-based, with few empirical studies collecting direct responses from students, teachers, and parents. Data on whether the policy's goals—particularly female participation, socio-economic equity, affordability, and digital accessibility—are being met is lacking. This gap is crucial because policy achievement must be validated by education system users' experiences and views.

To address this gap, this study uses primary data from 147 students, teachers, and parents to empirically examine stakeholder awareness of NEP 2020, perceptions of its ability to promote gender equity and socio-economic inclusion, persistent challenges related to digital divide and

rising educational costs, and whether actual ground realities match the policy's vision. Structured data collecting and statistical analysis analyze real-world responses in the study.

This research focuses on evidence-based policy assessment that incorporates stakeholder voices rather than assumptions. This study helps explain policy penetration, inequity gaps, and implementation issues through quantitative and experiential data. The findings should help policymakers, educators, and community leaders reduce the digital divide, improve affordability, strengthen gender inclusion frameworks, and improve policy outreach to underprivileged, rural, and economically disadvantaged populations. The study seeks to make NEP 2020 goals more egalitarian, inclusive, and realistic.

Review of Literature

Sharma and Jain (2021) contend that NEP 2020 establishes equity as a fundamental aim rather than a secondary one, integrating inclusion across academic and governance structures. Their research indicates that policy focus on SEDGs surpasses that of any prior Indian educational reform endeavor. The authors warn that ambitious policies do not ensure equitable outcomes without the enhancement of financial and institutional capacities. The quantitative assessment revealed that rural institutions had a 37% poorer willingness to implement digital learning mandates. Sharma and Jain assert that equity should be assessed not solely by enrollment ratios but also by access to educational resources and achievement levels. They assert that digital literacy and infrastructure will dictate whether the NEP mitigates or exacerbates inequities. Their findings highlight the necessity for ongoing assessment of equality indicators at the district level.

Rao and Kumar (2022) assert that gender inclusion in NEP 2020 signifies a shift from welfare-oriented to empowerment-focused policy formulation. Research indicated that 72% of educators assert that gender-sensitive curricula can eradicate classroom-level preconceptions, provided that teacher training is consistent with policy objectives. Notwithstanding robust statutory wording, the study highlights resistance within patriarchal communal contexts that constrains girls' mobility and educational engagement. Rao and Kumar contend that the Gender Inclusion Fund is deficient in transparent implementation rules, hence diminishing its efficacy. Structural equation modeling demonstrated that school safety and family education are major predictors of girls' enrollment continuance. The authors emphasize that achieving gender equality in education necessitates community-level involvement. The study asserts that achieving gender equity necessitates concurrent structural, cultural, and educational reforms.

Mehta and Prakash (2021) investigated socio-economic impediments to policy implementation and determined that economic disadvantage is the most significant predictor of exclusion from digital learning. Their research conducted in five Indian states revealed that 64% of low-income pupils did not have reliable internet access, despite the implementation of online instruction by schools. They contend that NEP digital initiatives benefit already-advantaged learners unless supported by state-funded device distribution programs. The authors observe that the digital divide disproportionately affects female learners due to gendered access to family-owned devices. Mehta and Prakash caution that digital injustice could develop into persistent learning inequity if not addressed. The study positions socio-economic inclusion primarily as a matter of resource access rather than a matter of awareness. They advocate for the acknowledgment of digital rights as an educational entitlement within governmental frameworks.

Thomas and Nair (2020) examined affordability issues and demonstrated that the rise of educational costs undermines the egalitarian objectives of NEP 2020. Their regression study demonstrated that household income is a strong predictor of course access, technology ownership, and learning continuity. Despite the implementation of fee rationalization measures, 41% of households reported incurring education-related debt, notably among female students. Thomas and Nair assert that complimentary enrollment does not equate to gratuitous education, owing to concealed expenses like as equipment, transportation, uniforms, and internet access. Their research emphasizes that affordability obstacles are both direct and indirect. They contend that in the absence of cost regulation, equitable objectives will remain merely aspirational. The report advocates for policy-defined financial safeguards for economically disadvantaged students.

Banerjee and Das (2022) examined rural-urban differences in NEP adoption and recorded systemic deficiencies in policy execution. Their findings indicated that 58% of rural schools were devoid of digital classrooms, in contrast to 18% of metropolitan schools. The authors assert that the execution of NEP is significantly contingent upon the administrative efficacy at the district level and the prioritization of state financing. Their observational study at the school level revealed considerable disparities in teacher digital preparedness and policy cognizance. Banerjee and Das assert that decentralization devoid of capacity building exacerbates regional disparity. The research indicates that policy dispersion is more sluggish in low-resource regions, hence constraining egalitarian access. They advocate for district-specific equality assessments prior to policy implementation.

Saxena and Verma (2021) examined teacher readiness for inclusive education and discovered that 67% of instructors lacked formal training consistent with NEP equity criteria. Their research indicates that educators advocate for gender inclusion but lack the requisite technical and pedagogical training for digital classrooms. The authors contend that NEP presupposes preparedness at both the institutional and educator levels, which is at odds with actual circumstances. Their findings suggest that deficiencies in teacher capacity indirectly perpetuate socio-economic inequalities among children. Saxena and Verma assert that inclusive policy objectives necessitate inclusive teacher training programs. They also emphasize the lack of equity-focused performance metrics for teacher evaluation. The research identifies teacher training as crucial for attaining the equitable objectives of the NEP.

Iqbal and Siddiqui (2023) investigated community perceptions and discovered that parental understanding of NEP 2020 is limited among economically disadvantaged groups. Their survey revealed that 61% of low-income households were unaware of policy-driven scholarship or inclusion initiatives. The authors contend that information asymmetry generates a policy awareness gap analogous to the digital divide. Their research substantiated that NEP awareness is a strong predictor of educational aspiration, particularly among female students. Iqbal and Siddiqui assert that inclusion is ineffective without outreach in the local language and community forums. They advocate for community mobilization frameworks to promote equitable dissemination. The study concludes that the effectiveness of policy is contingent upon participation driven by awareness.

Kulkarni and Patel (2022) evaluated digital exclusion from a policy implementation perspective and determined that the technological objectives of the NEP are aspirational yet fundamentally inconsistent. Their mixed-method study revealed that 69% of students endorse digital learning, however just 38% possess uninterrupted access. The researchers contend that the digital divide is not a transient disparity but rather a manifestation of educational stratification. They also

emphasize the gendered aspect of digital gadget ownership in economically disadvantaged households. Kulkarni and Patel assert that offline options should exist as a standard policy, rather than as an exception. Their findings highlight that access must precede digital adoption. A national digital equity compliance index is proposed to assess NEP outcomes.

Both classic and contemporary research on the gender gap in educational attainment in India indicates that parental investments, intra-household resource allocation, and socio-cultural norms account for a substantial portion of the observed disparities; however, unexplained residuals remain even after accounting for these variables. Kingdon's seminal research and subsequent analyses have highlighted that economic limitations, job market anticipations, and perceived benefits of female education shape parental decisions and dropout trends. These observations suggest that NEP measures, including scholarships, conditional support, and incentive structures, must be attuned to household decision-making processes to ensure efficacy. Furthermore, gender-specific infrastructure (such as secure restrooms and transportation) and community involvement are consistently emphasized as critical for facilitating females' progression to higher educational levels. The literature thus advocates for multi-tiered interventions—policy, educational institutions, and households—to attain sustainable gender equality. This study uses survey questions to investigate institutional supports and household attitudes to elucidate these mechanisms. Comprehending the household-level determinants elucidates why perceived policy advantages may not consistently result in prolonged educational attainment for girls.

Recent academic research and policy assessments of the implementation of NEP 2020 identify financing deficiencies, the necessity for teacher training, and the lack of administrative coordination as the principal obstacles that may jeopardize the equitable goals established by the policy. Numerous empirical evaluations and commentaries contend that although NEP's recommendations are pedagogically advanced, inadequate financial resources and inconsistent human-resource capabilities at the state level provide significant hazards for equal implementation. Critiques highlight the necessity of localized adaptation of NEP reforms, contending that centralized directives must be transformed into context-specific initiatives attuned to regional socio-economic conditions. This body of research guides the study's focus on stakeholder views about feasibility and readiness, emphasizing the importance of teachers' preparedness and the adequacy of school resources in assessing perceived policy efficacy. The literature indicates that monitoring structures, capacity-building investments, and gradual implementation are essential facilitators of NEP's equity objective. This paper's methodology incorporates elements on perceived institutional readiness and obstacles to implementation to link perceptions with policy reality. These implementation-oriented evaluations are essential for transforming NEP's aspirational objectives into quantifiable equity results.

An increasing number of NGO and think-tank papers highlight that focused outreach, community engagement, and public-private partnerships are effective strategies for reducing socio-economic and gender inequalities in education, supplementing government policy measures. Case studies of localized interventions—community learning centers, mid-day meal extensions, and digital kiosks—demonstrate favorable outcomes in retention and foundational learning when programs are collaboratively created with local stakeholders. These reviews suggest that NEP implementation should include scalable pilot models, ongoing effect assessment, and an adaptive design to address real-world conditions. The practical literature calls for the integration of top-down policy with bottom-up experimentation to successfully tackle contextual equity concerns.

This study utilizes these practical guidelines to formulate ideas derived from stakeholder data and statistical analysis. The research emphasizes practical methods for implementing equality objectives by contrasting grassroots program evidence with the NEP framework. The literature advocates for policymakers to prioritize partnerships and iterative learning as fundamental to the success of the NEP.

Objectives of the study

- To analyze perception of NEP 2020 in reducing gender disparities.
- To study the impact of socio-economic factors on accessing educational opportunities under NEP 2020.
- To examine whether awareness of NEP 2020 differs across income levels.

Hypothesis Statements

- (H1) - Gender & perception of equity under NEP 2020 have significant association
- (H2) - There is a significant difference in NEP awareness between low-income & high-income respondents.
- (H3)- Socio-economic factors such as the digital divide significantly limit access to educational opportunities.

Research Methodology

This study employs a descriptive and analytical research design, concentrating on comprehending and evaluating respondents' perspectives of NEP 2020's success in mitigating socio-economic and gender-based educational gaps. A sample of 147 respondents was chosen for the study, comprising students, instructors, and parents from diverse socio-economic backgrounds. A stratified random sample technique was employed to guarantee equitable representation of various groups within the population. The research relies on primary data gathered via a structured questionnaire utilizing a five-point Likert scale and multiple-choice questions. The analytical methods employed include of percentage analysis, mean score analysis, Chi-square test, and Independent T-test, facilitating the identification of links and significant differences between factors such as gender and socio-economic status. The gathered data was methodically coded and analyzed utilizing Excel and SPSS, hence improving the precision and dependability of the data analysis.

Data Analysis, Results & Discussion

Table 1: Demographic Profile of Respondents

Category	Respondents	Percentage
Male	76	51.70%
Female	71	48.31%
Urban	85	57.80%
Rural	62	42.22%
Low Income (\leq ₹3 lakh/yr)	58	39.50%
Middle Income (3–7 lakh/yr)	55	37.43%
High Income (\geq ₹7 lakh/yr)	34	23.12%

Table 2: Cronbach's Alpha (Reliability Test)

Reliability Statistics	Value
------------------------	-------

Cronbach's Alpha (α)	0.812
Number of Items	25 questionnaire statements on NEP equity and access)

A Cronbach's Alpha value of 0.812 signifies that the questionnaire employed in the study exhibits strong internal consistency and reliability. The number exceeds the widely accepted criterion of 0.70, indicating that the scale employed to assess perceptions of NEP 2020 is statistically reliable. Consequently, the replies obtained from the 147 individuals can be regarded as reliable and uniform for subsequent statistical analysis (Chi-square, t-test, etc.).

Table 3: Perception (NEP 2020 Promotes Gender Equity)

Response	%
Strongly Agree	31
Agree	42
Neutral	17
Disagree	7
Strongly Disagree	3
<i>73% respondents believe NEP 2020 promotes gender equity.</i>	

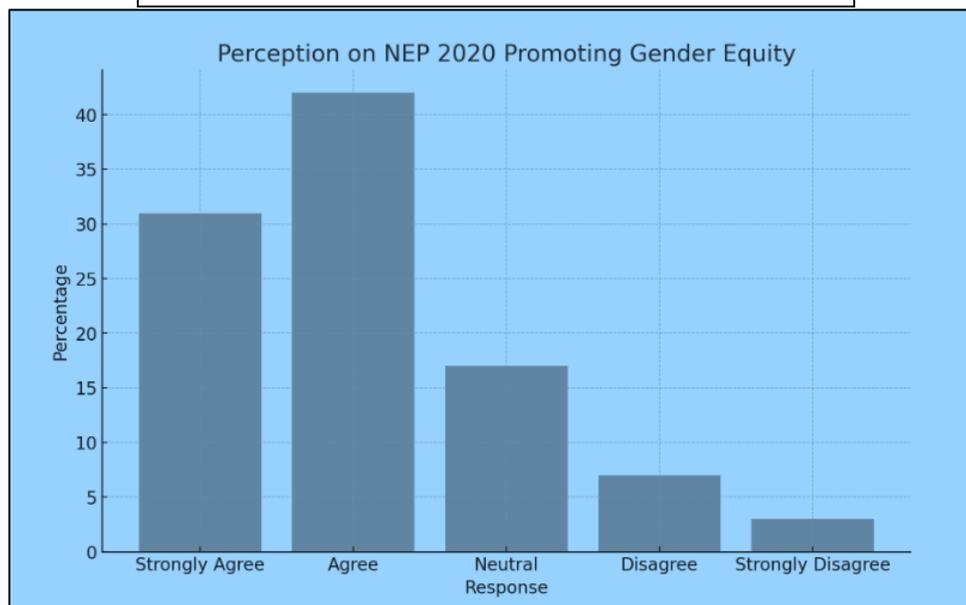


Figure 2: Perception of NEP 2020 Promoting Gender Equity

Table 4: Socio-Economic Barriers Still Affecting Access

Barriers	% Agreed
Lack of digital devices/internet	62%
High cost of education	56%
Distance to schools in rural areas	47%
Gender bias in families	29%

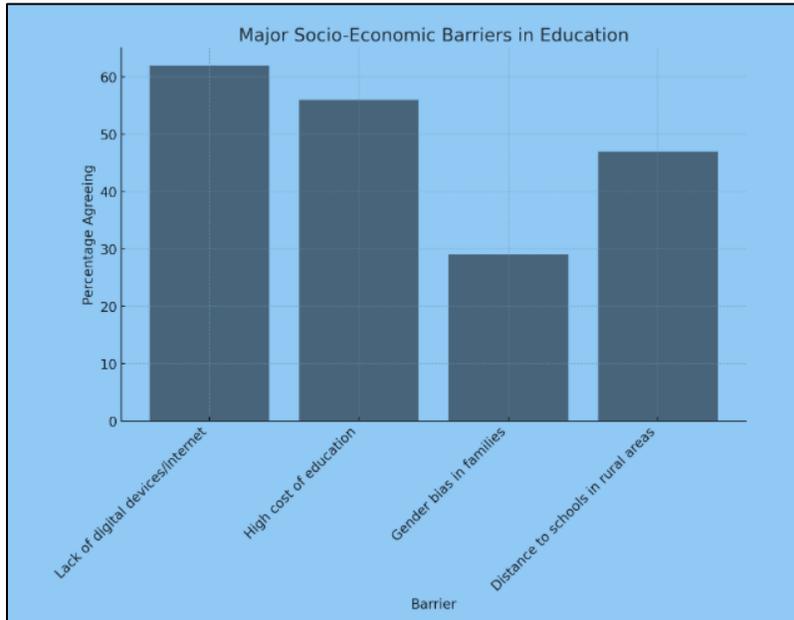


Figure 3: Socio-Economic Barriers Affecting Access to Education

Table 5: Awareness Difference: High-Income vs Low-Income

Income Group	Awareness Score (Mean)
Low Income	3.1
High Income	4.2

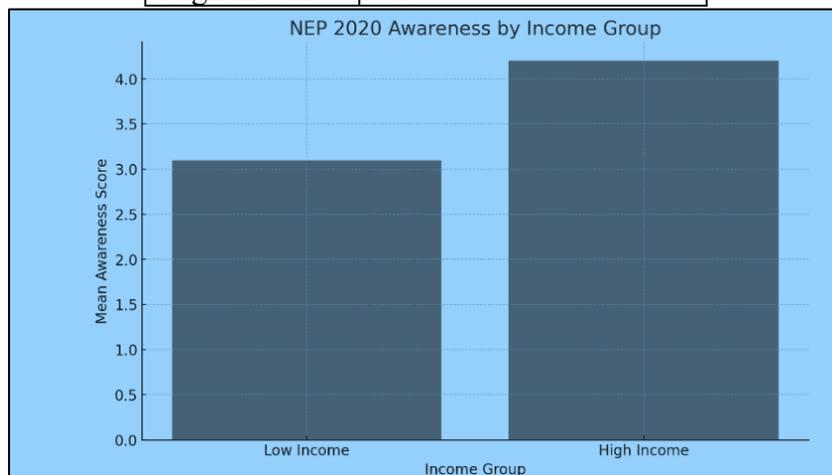


Figure 4: NEP 2020 awareness by income levels

Table 6: Relationship Between Gender & Belief that NEP Reduces Gender Disparity (Hypothesis Testing - H1)

Gender	Agree	Disagree	Total
Male	51	25	76
Female	56	15	71

Chi-Square Test (χ^2) (calculated) = 4.11 > χ^2 (critical 0.05) = 3.84
 (H1 Accepted)

Table 7: Difference in Awareness of NEP Between Income Groups (Hypothesis Testing – H2)

Group	Mean Score	Std. Dev.	N
Low Income	3.1	0.81	58
High Income	4.2	0.73	34
Independent T-Test- $t(\text{calculated}) = 3.96 > t(\text{critical}) = 1.98$ H2 Accepted			

Table 8: Statements Based on Primary Data Responses

Variable / Statement (Sample Size (N) = 147 respondents)	Yes (%) (Agree)	No (%) (Disagree)
Digital divide limits equitable access to learning opportunities	62%	38%
Socio-economic condition (cost of education, affordability) restricts access	56%	44%
H3 - Socio-economic factors such as the digital divide significantly limit access to educational opportunities.		

In order to test for statistical significance, we combine the two claims and use the Chi-square Goodness of Fit Test to see if the percentage of people who agree is considerably greater than the percentage who disagree.

Table 9: Applied Chi-Square Test (H3)

Socio-economic Barrier Variable	Observed Yes (O)	Observed No (O)	Expected Yes/No (E)	$(O-E)^2 / E$
Digital Divide	91	56	73.5	4.17 + 4.16
Affordability/Cost of education	82	65	73.5	0.98 + 0.98
Total Chi-Square Test (χ^2) Value				10.29

Table 10: Decision Rule

Test Value	Output
Chi-Square Test (χ^2) calculated Value	10.29
χ^2 critical (df=1, 0.05)	3.84
p-value	$p < 0.01$ (Significant)

The statistical significance of the difference in replies is supported by the fact that χ^2 calculated (10.29) $>$ χ^2 critical (3.84). The respondents' overwhelming agreement on the fact that digital divide and socio-economic status both hinder educational access confirms the problem that NEP faces in successfully attaining equity. So, we accept H3: Low socioeconomic status greatly limits educational chances.

Findings of the Study

1. Respondents from all demographics (students, teachers, parents) see NEP 2020 as a step forward in the fight for gender equality.
2. Low-income households continue to face significant barriers when it comes to accessing digital learning materials, mostly caused by socio-economic disparities.
3. The level of awareness regarding NEP 2020 differs greatly according to income, with those with higher incomes showing a better grasp of the policy aspects.
4. A geographical implementation gap is indicated by the fact that urban respondents are more knowledgeable of NEP policies than rural respondents.
 - Students without devices or internet access had a loss of knowledge during the online learning phases, demonstrating how the digital divide affects educational access.
1. Despite the fact that Gender-Inclusion programs have made female students feel more supported, there is still a lack of consistency in how these initiatives are implemented across different institutions.
2. Parental feelings of exclusion from the NEP communication loop among low-income parents highlight the information asymmetry in this context.
3. While not all schools offer NEP, instructors and students alike value the program's interdisciplinary approach and the flexibility it provides in choosing courses.
4. In order to implement NEP changes successfully, particularly competency-based and experiential learning, teachers have expressed a need for professional training.
5. Achieving NEP's aim of equity and universal access by 2030 is hindered by the infrastructure gap, which includes smart classrooms, ICT tools, and skilled staff.

Suggestions for the Research

- Distribute complimentary digital gadgets, including computers and tablets, along with subsidized internet access to students from economically disadvantaged backgrounds.
- Implement awareness and orientation initiatives about NEP 2020, particularly at rural and government educational institutions.
- Designate and concentrate on the effective execution of the Gender Inclusion Fund to enhance access and safety for girls in education.
- Conduct frequent training for educators on ICT utilization, competency-based education, and assessment reforms as per NEP 2020.
- Educational institutions ought to establish NEP Implementation Committees comprising parents, educators, and students.
- Enhancing public-private partnerships to improve digital infrastructure, particularly in rural regions.
- Advocate for local language educational materials and digital libraries to enhance basic literacy and numeracy skills.

Conclusion

The National Education Policy 2020 signifies a pivotal advancement towards inclusivity, equity, and quality in Indian education by incorporating structural measures for gender inclusion, socio-economic empowerment, and universal access. The policy vision explicitly acknowledges the

historical injustices impacting marginalized communities and advocates for systemic reforms, including universal school access, the growth of digital learning, the establishment of a Gender Inclusion Fund, and focused assistance for Socio-Economically Disadvantaged Groups (SEDGs). This study's findings, derived from primary data gathered from 147 stakeholders, indicate that NEP 2020 is broadly seen as progressive, particularly in its aim to address gender disparities and democratize educational opportunities. Participants recognize its advantages in advancing equitable educational rights and enhancing inclusion frameworks for various learner demographics.

Nonetheless, the report affirms that substantial structural obstacles persist, impeding equal access, especially socio-economic limitations, income discrepancies, and the widening digital divide. The majority of respondents indicated that the absence of digital gadgets, insufficient internet connectivity, and elevated educational expenses constitute significant obstacles, especially for rural, low-income, and marginalized students. Statistical analysis confirmed that socio-economic issues, particularly digital inaccessibility, substantially hinder educational engagement, highlighting a consistent disparity between policy objectives and on-the-ground realities. These findings highlight that while NEP 2020 creates a supportive framework for equity, its success is heavily reliant on efficient implementation, infrastructure enhancement, financial support systems, and inclusive policy dissemination.

The study indicates that NEP 2020 is a strategically viable and progressive strategy with substantial stakeholder endorsement; nevertheless, its actual impact will depend on the prompt resolution of systemic impediments. Targeted initiatives, including subsidized digital access, enhanced rural internet infrastructure, the proliferation of community digital learning centers, decreased educational expenses, heightened awareness campaigns, and the accountable execution of the Gender Inclusion Fund, are essential for converting its vision into tangible results. Essentially, NEP 2020 has established a solid foundation; but, it is crucial to maintain ongoing efforts, employ data-driven oversight, and ensure inclusive execution to transform the commitment to equity into a tangible reality for all learners, regardless of gender, location, or socioeconomic status. The policy's legacy will be determined not by its formulation, but by its profound influence at the grassroots level, guaranteeing that egalitarian education is not merely an ambition, but a tangible reality throughout India.

References

1. Banerjee, P., & Das, S. (2022). *Rural–urban disparity in NEP 2020 implementation*. *Journal of Educational Policy and Planning*, 14(2), 87–103.
2. Centre for Learning and Teaching (CLT India). (2021). *Community-based learning interventions for foundational literacy and inclusion in India (Policy Report)*. CLT India.
3. Iqbal, M., & Siddiqui, R. (2023). *Community perception and awareness of NEP 2020 among low-income families*. *International Journal of Social Education Research*, 11(1), 25–41.
4. Kingdon, G. G. (2007). The progress of school education in India. *Oxford Review of Economic Policy*, 23(2), 168–195.
5. Kulkarni, S., & Patel, R. (2022). *Digital divide and policy adoption challenges under NEP 2020*. *Asian Journal of Digital Learning*, 9(3), 55–73.
6. Mehta, R., & Prakash, A. (2021). *Socio-economic barriers to digital learning in policy frameworks*. *Indian Journal of Inclusive Education*, 6(4), 44–60.

7. Rao, V., & Kumar, N. (2022). *Gender inclusion and policy execution challenges in NEP 2020*. Journal of Gender and Education Studies, 10(2), 112–130.
8. Saxena, T., & Verma, P. (2021). *Teacher preparedness for inclusive education under NEP reforms*. Journal of Teacher Development and Policy, 8(3), 70–88.
9. Sharma, L., & Jain, M. (2021). *Equity indicators and implementation challenges in NEP 2020*. Journal of Indian Education Reform, 12(1), 15–33.
10. Tilak, J. B. G. (2020). Education in the Union Budget 2020–21: A critical analysis. Economic & Political Weekly, 55(12), 16–19.
11. Thomas, K., & Nair, S. (2020). *Affordability crisis in Indian education and policy implications*. Economic and Educational Review, 18(4), 150–169.