



Examining the Role of Financial Assistance Schemes in Teacher Education under NEP 2020: Access, Equity and Learning Outcomes

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DOI : <https://doi.org/10.5281/zenodo.19542660>

ARTICLE DETAILS

Research Paper

Accepted: 25-03-2026

Published: 10-04-2026

Keywords:

Teacher Education, Financial Assistance Scheme (Scholarship), NEP 2020, Assess, Equity and Learning Outcomes.

ABSTRACT

Teacher education plays a pivotal role in developing an effective, inclusive and equitable education system. In India, the National Education Policy 2020 introduces transformative reforms aimed at enhancing access, equity and quality in teacher education. In this context, this study examines the role of financial assistance schemes, particularly scholarships, in achieving these objectives. This study deal with the mention research question: How does NEP 2020 address teacher education in terms of access, equity and learning outcomes through financial assistance schemes? Find out the answer of this question, three objectives are 1 to examine how NEP 2020 enhances access and equity in teacher education through financial assistance schemes: 2 to assess the impact of these schemes on improving learning outcomes and 3 to identify the challenges and gaps in their implementation. Present study adopted a qualitative research approach: based on secondary data and content analysis method of key policy documents, like NEP 2020. The findings indicate that financial assistance schemes significantly improve access for socio economically disadvantaged groups, promote social equity and positively influence learning outcomes by reducing financial



barriers.

Introduction:

Education is widely recognized as a fundamental drive of social and economic development & teachers play a pivotal role in shaping the quality of education. Teacher education, therefore, becomes a critical component in ensuring effective teaching learning processes. In India, teacher education has undergone several reforms, culminating in the introduction of the National Education Policy 2020, which envisions a holistic transformation of the education system. One of the key concerns in teacher education is ensuring equitable access and participation, particularly for students from marginalized and economically weaker sections. Financial constraints often act as a major barrier to entry and completion of teacher education programmes. Financial Assistance Schemes (Scholarship) have emerged as a significant policy intervention to address these challenges by providing financial assistance to deserving students. This study focuses on examining how scholarship schemes contribute to improving access, promoting equity and enhancing learning outcomes in teacher education within the framework of NEP 2020. It also explores the challenges associated with the implementation and distribution of these schemes. The National Curriculum Framework for Teacher Education 2023, aligned with the NEP 2020, aims to transform teacher education through a holistic, multidisciplinary and competency based approach. It emphasizes the four year Integrated Teacher Education Programme (ITEP), integration of theory, practice & inclusive education. The framework promotes critical thinking, ethical values and continuous professional development among teachers. It also highlights the use of technology in teaching learning processes. NCFTE 2023 supports equity by encouraging inclusive practices, while scholarship schemes play a crucial role in enabling access for disadvantaged groups to participate effectively in teacher education programmes.

Financial Assistance Schemes (Scholarship) role to Enhance Quality Teacher Education:

Financial Assistance Schemes (Scholarship) play a crucial role in strengthening teacher education by addressing financial, social & academic barriers faced by students. In the Indian context, various central and state level scholarship schemes contribute significantly to improving access, equity and learning outcomes in teacher education programmes.

- ❖ Scholarship schemes enhance access to teacher education by providing financial assistance to students from economically weaker sections. Programmes such as the Post Matric Scholarship



Schemes, Central Sector Scheme of Scholarships and state funded initiatives enable students to enrolment in courses like B.Ed. & D.El.Ed. without financial constraints.

- ❖ These schemes promote equity and social inclusion by targeting marginalized groups such as SC, ST, OBC, minority communities and economically disadvantaged sections. By reducing financial disparities, scholarships ensure that teacher education becomes more inclusive and representative of diverse social backgrounds. (Ministry of Education,2020)
- ❖ Scholarship schemes help in reducing dropout rates at higher level. Financial support allows students to continue their studies without interruption, thereby improving retention and completion rates in teacher education programmes. Moreover, scholarships contribute to improving learning outcomes.
- ❖ Students receiving financial assistance experience reduced economic stress, enabling them to focus better on academic and professional development. Some scholarship schemes specifically support female education, thereby promoting gender equity in teacher education. This is particularly important in rural & underdeveloped regions where female participation in higher education is limited.

Review of Related Literature:

Thakur, (2025) say that, highlights that India's NEP 2020/2025 aims to transform higher education financing by increasing investment and introducing innovative funding mechanisms such as scholarship, direct benefit transfers and collateral free education loans. Initiatives like the Vidya Lakshmi Scheme, along with the involvement of private and external funding sources, seek to improve affordability and expand access. The policy focuses on reducing socio-economic disparities and making higher education more inclusive. However, while some progress is evident, challenges in implementation and equity remain. The study concludes that continuous policy adaptation and effective execution are essential to achieve sustainable and equitable outcomes in India's complex education system. **Chawla, (2024)** reviews the evolution of educational policies in India with a focus on promoting access and equity. The study examines major milestones, including the Right to Education (RTE) Act and NEP 2020, highlighting their role in addressing disparities related to gender, socio- economic status, disability and geography barriers. While these policies have contributed to significant progress, persistent challenges remain, particularly in rural and marginalized communities. This paper identifies NEP 2020 as a transformative step toward inclusive and holistic education. However, it emphasizes the need for continuous monitoring, adaptive strategies and community participation to effectively achieve equitable educational outcomes. **Akunuri, (2023)** in this study, we can seen that, the year 2020 marked a



significant milestone for India with the introduction of the NEP 2020 alongside the COVID-19 pandemic. The policy reflects long standing recommendations to increase education expenditure to 6 % of GDP and aims to ensure universal access to quality, holistic and research oriented education. It proposes reforms in higher education, including institutional restructuring, multidisciplinary learning and technology integration. While NEP 2020 offers innovative and forward looking strategies, it also presents implementation challenges. The study highlights its strengths, limitations and suggests strategic measures to effectively achieve its goals despite existing financial and administrative constraints. **Hoque and Chalil (2023)** analyze the National Education Policy 2020 as India's third major education policy after a 34 year gap. The study discusses key issues such as universal access, quality education, equity and the growing trend of privatization in higher education. It highlights major reforms, innovations and their implications for institutional financing and public higher education institutions. The study also examines the feasibility of achieving the target of allocating 6% of GDP to education in the post pandemic context. It concludes that, while NEP 2020 presents significant opportunities, achieving its financial goals remains challenging and requires sustained economic growth and policy commitment. **Nongbri and Kharbirymbai (2021)** in the study, we can see that, recent education reforms, including new universities, system restructuring and online education require substantial funding. In India, where higher education relies heavily on public finance, limited budgets and growing demand create challenges of access, equity and quality. These issues highlight the need for efficient resource utilization. The authors emphasize strengthening financial governance through timely fund disbursement and transparent mechanisms such as GFR, PFMS and 'Just in Time' funding. Such measure can improve accountability, minimize unspent funds and ensure effective use of public resources in addressing the expanding needs of the higher education system.

The reviewed studies indicate that, the NEP 2020 has introduced significant reforms to improve access, equity and quality in higher education. While initiative such as better funding mechanisms, scholarship schemes like the Vidya Lakshmi scheme aim to enhance affordability, challenges related to implementation, financial constraints and persistent inequalities remain. Overall, effective execution, transparent financial management and continuous policy adaptation are essential to achieve inclusive and sustainable outcomes.

Research Question:

1. How does NEP 2020 address teacher education in the term of access, equity and learning outcomes from the perspective of financial assistance schemes?

**Objectives of the Study:**

1. To examine how NEP 2020 enhances access and equity in teacher education through financial assistance schemes.
2. To assess the impact of financial assistance schemes under NEP 2020 on improving learning outcomes in teacher education.
3. To identify the challenges in the implementation of financial assistance schemes in teacher education under NEP 2020 in India.

Methodology:

The study adopts a qualitative research design to examine the key objectives related to teacher education, with a particular focus on access, equity and learning outcomes. This approach enables an in depth exploration of policies, practices and experiences, providing a comprehensive understanding of how these dimensions are addressed within the framework of the NEP 2020. This study based on content analysis approach to systematically examine policy provisions and themes within the NEP 2020. Thematic analysis was used as the primary technique to examine and interpret the objectives of the study.

Analysis and Interpretation:

Objective No 1: To examine how NEP 2020 enhances access and equity in teacher education through financial assistance schemes.

Findings of Objective No 1: The findings of the study reveal that the National Education Policy 2020 has significantly strengthened access and equity in teacher education through a range of financial assistance initiatives. The policy emphasizes inclusive growth by prioritizing support for learners from socio-economically disadvantaged groups (SEDGs), thereby reducing barriers to entry into teacher education programmes.

- ❖ The expansion of scholarship schemes and financial assistance scheme under NEP 2020 improved enrolment rates among students from marginalized communities. Targeted financial support, such as merit-cum means scholarships, fee waivers and direct benefit transfers has made teacher education more affordable and accessible. As a result, a more diverse population of students is now able to pursue professional teacher training.
- ❖ The policy promotes equitable distribution of financial resources across regions, particularly focusing on rural and underdeveloped areas. Increased funding for teacher education institutions,



including the establishment of multidisciplinary institutions and the strengthening of District Institutes of Education and Training (DIETs) has enhanced infrastructure and learning opportunities in previously underserved locations.

- ❖ NEP 2020 encourages gender equity through financial incentives for female students. Special scholarships & hostel facilities have contributed to increased participation of girl in teacher education, addressing long standing gender disparities in the teaching profession.
- ❖ The integration of digital education initiatives supported by financial assistance such as subsidized access to online learning platforms and digital devices has widened access for students who face geographical and economic constraints. This has been particularly relevant in the post pandemic context, where digital inclusion has become essential for educational continuity. Finally the findings indicate that, financial assistance under NEP 2020 not only enhance access but also supports retention and completion rates in teacher education programmes.
- ❖ The National Education Policy (NEP) 2020 strongly emphasizes equity and inclusion to ensure access to quality education for all learners. It promotes inclusive education for marginalized groups, supports special provisions for students with disabilities and encourages gender equality by reducing disparities. The policy also focuses on socio-economic inclusivity and highlights the need for teacher training to address diverse classroom needs. (UGC Annual Report 2023-2024).
- ❖ The University Grants Commission issued an advisory on Gender Champions (May 29, 2023) to promote gender equality in educational institutions. It encourages appointing students (including boys, girls & transgender individuals above 16 years) as Gender Champions to create a respectful and inclusive environment. The initiative is supported by the Ministry of Women and Child Development, which provides recognition badge and promotes implementation through online compliance system. (UGC Annual Report 2023-24).
- ❖ The University Grants Commission has undertaken several initiatives to enhance women's participation in higher education. It provides financial support for establishing Women's Studies Centres in Universities and Colleges to promote teaching, research and outreach activities related to gender issues. The UGC has also mandated the creation of cells for the prevention and redressal of sexual harassment (2015 Regulations), issued guidelines for Gender Champions and introduced a toll free grievance helpline No (1800111656). (UGC Annual Report,2023-24)
- ❖ These centres are dedicated to the gender equality, women empowerment, education of girls, human rights and social justice that help in the development of academics and the social



awareness. Currently, 159 Women Studies Centres are in place, and the financial support is substantial to be distributed and used in the 2023-24 phase. (UGC Annual Report 2023-2024)

- ❖ The University Grants Commission has policies of reservation and facilitation of access to higher education by providing SC, ST, OBC, EWS, and persons with disabilities. These are special seats in admissions and recruitment (teaching and non-teaching posts), and facilities like hostels, scholarships, fellowships, remedial coaching and special assistance to institutions in tribal regions. (UGC Annual Report 2023-2024)
- ❖ According to central educational institutions (reservation in admission) act, 2006, 15, 7.5 and 27 percent seats are reserved to the SCs, STs and OBCs respectively, and hence more of them participate in higher education.
- ❖ The policy is also enhanced by the amendments and constant supervision of the UGC that gathers data as a regular basis on admission, staff and facilities in the universities. (UGC Annual Report 2023-2024)

Financial aid students will be in a better position to stay and successfully finish their courses which makes the teaching force more qualified and fair. NEP 2020 has been a disruptive force in facilitating access and equity to teacher education by providing all-inclusive mechanisms of financial assistance. The success of such actions however relies on the implementation of these measures whereby beneficiaries need to be aware and monitor continually so that the intended effect is obtained.

Objectives No 2: To assess the impact of financial assistance schemes under NEP 2020 on improving learning outcomes in teacher education.

Findings of Objectives No 2: The findings of the study indicate that financial assistance schemes introduced under NEP 2020 have had a significant positive impact on improving learning outcomes among teacher education students

- ❖ The National Education Policy 2020 has financial assistance schemes which have been noted to contribute greatly to the learning outcomes in teacher education in terms of access, equity, and quality. NEP 2020 notes that education opportunities should not be denied to any learner based on financial limitations since financial support systems must include scholarships, fellowships, and fee waivers (Ministry of Education, 2020).
- ❖ These programs directly affect teacher education programme enrolment, participation and achievement. Among the key effects, there is the rise in access and enrolment. Financial support allows students belonging to economically disadvantaged and disadvantaged groups, such as SC,



ST, OBC and EWS groups to undertake teacher education. This encourages inclusiveness and broader involvement that is essential to fair educational growth (MoE, 2020).

- ❖ Another valuable outcome is the decrease in the dropout rates and retention enhancement. The problem of money is also the reason why studies are frequently abandoned, but with the assistance of scholarships and financial aid, students do not have to pause their studies. It leads to increased completion rates and learning continuity (UGC, 2023).
- ❖ Improved academic performance and engagement is also achieved due to financial assistance. Students who are financially well off are able to concentrate more on their education, instruction and to acquire skills. This contributes to a deeper comprehension of the pedagogical concepts and better learning outcomes (MoE, 2020).
- ❖ Such schemes help to enhance institutional quality and infrastructure. The grants given by the agencies such as the University Grants Commission enable the institutions to improve digital resources, libraries, and teaching-learning materials. Better infrastructure supports effective teaching processes and incorporation of ICT, which have a positive impact on student learning (UGC, 2023).
- ❖ Professional growth and enhancement of skills are also encouraged with the help of financial assistance. Student-teachers can take part in workshops, internship and training programmes that will improve their teaching skills and classroom management. This helps in producing professionally qualified teachers.
- ❖ Fellowships and grants promote research, innovation and critical thinking among teacher trainees. Research work enhances problem-solving skills and promotes new methods of teaching thus improving learning outcomes in general. Promotion of digital learning is a significant aspect. The financial support provides access to digital devices and online learning platforms that firm up blended learning and enhances digital literacy in future teachers (MoE, 2020).
- ❖ Monetary support is a factor of psychological health and inspiration. Less financial burden increases confidence, motivation and active involvement in academic activities resulting in improved learning outcomes.

The schemes of financial assistance within NEP 2020 have a transformative role in teacher education to provide an inclusive access, enhance academic performance, institutional capacity building, and professional development. All these serve to make good teachers out of skilled, competent, and effective teachers.



Objective No 3: To identify the challenges in the implementation of financial assistance schemes in teacher education under NEP 2020 in India.

Findings of Objective No 3: The National Education Policy (NEP) 2020 gives a key role to the teachers in the transformation of the Indian education system and the teacher education as the fundamental element of the quality of education, equity, and national development. The policy suggests broad-scale changes in teacher training, such as by 2030 the four-year integrated B.Ed. becomes the minimum degree to teach in schools, multidisciplinary institutions are reinforced, and merit-based scholarships are offered to lure talented students into the teaching profession, in particular, rural inhabitants and women (Ministry of Education, 2020). Moreover, the policy focuses on the larger requirement of providing financial aid to students belonging to socio-economically disadvantaged groups (SEDGs) with the help of scholarships, fee support, and inclusive higher education policies (MoE, 2020).

The achievement of these policy goals however, is not only on the working out of progressive provisions but also on the implementation effectiveness. The current discussion suggests that the financial support programs of teacher education within NEP 2020 are influenced by multiple interdependent issues that minimize their ability to promote equal involvement, recruit merit-based candidates, and consolidate teacher training. These issues arise on the policy design, institutional management, socio-economic access, and systemic governance levels. The findings are thematic and discussed below.

❖ **Policy Vision and the Implementation Gap:** One of the key research results is that there is a considerable gap between the policy vision of NEP 2020 and the practical architecture that the policy needs to be implemented in teacher education. The policy explicitly suggests merit-based scholarships to deserving students undertaking four-year integrated B.Ed. programmes, as well as offers scholarship to students undertaking one-year and two-year B.Ed. pathways (MoE, 2020). It also emphasizes the necessity to make teaching an appealing career to good and dedicated students. However, as much as the policy has a robust normative intention, it does not provide a sufficiently homogenous or binding national system of financing teacher education in all the states and institutions. Consequently, the practical supply and operational capability of financial aid usually relies on a blend of central governmental provisions, state-based schemes, institutional endeavours, and overall higher education scholarships. This kind of fragmentation results in lack of uniformity in implementation. The policy promise of scholarship support in most instances is an aspiration and not



necessarily uniformly operational. This gap between vision and execution weakens the transformative potential of NEP 2020, especially in relation to equity and access in teacher education.

- ❖ **Insufficiency of Financial Assistance:** The level and extent of financial aid available to teacher education students is not sufficient in most cases compared to the actual expense of professional preparation. Teacher education is not only expensive in terms of tuition fees. Students also have to incur expenses on books, pedagogical resources, transport, hostel, digital gadgets, internet, examination, and school internship or teaching practice costs. The NEP 2020 document itself admits the necessity of decreasing opportunity costs and fees-related loads on disadvantaged students in higher education (MoE, 2020). This recognition is significant in the sense that it suggests that the accessibility of higher education, including teacher education, is still influenced by financial constraints. Practically, the scholarships or fee concessions are not always needed to cover the students during the programme. To students who have low economic means, particularly those of the rural and marginalized backgrounds, lack of financial support may cause stress, debts, discontinuity, or lower involvement in academic and field-based activities. Teacher education is a professional intensive course and lack of financial adequacy undermines access as well as quality of preparation. In such a way, the insufficiency of the support becomes one of the main barriers to the fulfilment of the inclusive and professional objectives under NEP 2020.
- ❖ **Institutional Disparities and the Burden of Privatization:** The results also indicate that institutional inequalities pose significant obstacles to even-handedness in the allocation of financial aid. The All India Survey on Higher Education (AISHE) 2021-22 indicates that 65.3 of the responding colleges in India are privately unaided colleges, and general education/teacher education is the most common category of responding colleges by specialization (Ministry of Education, 2024). This institutional fact carries severe consequences in regard to teacher education.
- ❖ **Unequal Access of Socio-Economically Disadvantaged Groups:** The next important finding is that financial assistance schemes are not always effective to meet the needs of socio-economically disadvantaged groups, even though NEP 2020 lays much emphasis on inclusions. According to the policy, SEDGs are women, Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), minorities, persons with disabilities, and learners with disadvantaged economic and geographical backgrounds (MoE, 2020). According to AISHE 2021-22 data, students representing the SC community, ST community, and OBC segment make up a significant portion of the higher education enrolment, which means that the implementation of specific support mechanisms is still necessary.



- ❖ **Lack of Awareness and Weak Outreach Mechanisms:** Another issue that was found in the research is the ignorance of potential and existing teacher education students of existing scholarship schemes, eligibility requirements, schedules, and application processes. NEP 2020 specifically suggests improved awareness of higher education opportunities and scholarship schemes, especially in the case of disadvantaged communities (MoE, 2020). Similarly, the University Grants Commission guidelines on fair opportunities of SEDGs emphasize that the institutions must be supported, have specific cells and proactive outreach systems to ensure inclusion (University Grants Commission, 2024).
- ❖ **Procedural Complexity and Administrative Burden:** The analysis reveals that procedural complexity is among the gravest impediments that influence the accessibility of the financial assistance schemes. The management of scholarships in India has become more digitized, especially by the National Scholarship Portal (NSP). To a certain degree, the portal has enhanced centralization and transparency but it also involves the applicants undergoing several procedural processes such as One Time Registration, Aadhaar-linked identification, document submission, verification and institutional approval (National Scholarship Portal).
- ❖ **The Digital Divide as an Obstacle to Access:** This is directly linked to the issue of administrative complexity, and it is the problem of the digital divide. The growing digitalization of scholarship systems presupposes that students have access to smart phones or computers, have a good internet connection, digital identity documents, and Internet expertise to use online applications. Nevertheless, the India Report Digital Education, 2021 indicates explicitly the regional inequalities, systemic differences, and unequal access to digital resources throughout the nation (Ministry of Education, 2021).
- ❖ **Delay and Uncertainty in Disbursement of Funds:** The other issue that has been identified as critical is the delay in the disbursement of the amounts of scholarship and financial benefits. Students seeking teacher education require timely financial assistance because their academic performance requires constant availability of learning resources, transportation, accommodation, and expenses on their internship. In cases where monetary aid is not provided on time, the students might find it hard to progress in their education. Even though the policies are related to support and inclusion, the process of funds delivery usually includes several steps of approval, verification, and release. This leaves beneficiaries in doubt. Late scholarship payment may also have negative impacts on the classroom attendance, teaching experience, preparation of examinations and overall school attendance. Students are forced to borrow or withhold some basic expenses, in certain situations. These consequences water down the objective of financial aid. Another point that UNESCO brings up during the analysis



of the teaching systems is that the education governance needs to be trusted, transparent, and responsive to the stakeholders (Thirumalai et al., 2021). Delayed payment in terms of financing teacher education diminishes institutional trust and undermines support systems credibility.

- ❖ **Limited Teacher Education-Specific Financial Design:** The results also indicate that teacher education financial aid is not profession-specifically designed. Though NEP 2020 directly mentions scholarships offered to the B.Ed. students, most of the larger support system is integrated into the overall system of higher education financing (MoE, 2020). This is a disjuncture between the idiosyncratic needs of teacher training and the generic character of most scholarship programs. Teacher education is not just a second academic degree but a professional programme that entails the school work, teaching experience, classroom observation, pedagogical training, and community based education work. The characteristics are creating unique costs and support requirements. Nevertheless, these components are not always explicitly or formally taken into consideration by financial assistance. This can cause students of teacher education to get support which is nominally in existence but not effectively oriented to the realities of their training to become teachers. This undermines the policy goal of making teacher education a high-quality and appealing career.

Conclusion:

The research concludes that the National Education Policy 2020 has contributed greatly in enhancing access, equity and quality in teacher education by providing financial support schemes. Through such initiatives, there has been a reduction in economic barriers, an increase in socio-economically disadvantaged group participation and increased learning outcomes due to access to improved access to academic and digital resources. Nevertheless, these schemes are limited by a number of implementation challenges such as insufficient awareness, fund disbursement delays, administrative complexities, regional disparity and digital divide. These loopholes underscore policy stipulations and actual implementation. NEP 2020 offers a powerful and progressive guideline; its success will be heavily pegged on effective execution, on-time benefits delivery, and enhanced institutional support mechanisms. These issues need to be addressed to make the vision of the policy of inclusive and equitable teacher education in India a reality.

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