

NEP 2020 and Socio-Economic Inequality in Education: A Critical Analysis of NEP 2020

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Abstract

The National Education Policy (NEP) 2020 is structured to enhance equity, with a particular emphasis on socio-economically disadvantaged groups. It introduces initiatives such as Special Education Zones and a Gender Inclusion Fund, extends the schooling age range from three to eighteen years, and targets universal school participation by 2030. This study examines the potential of the policy, both in its design and implementation, to mitigate socio-economic disparities within the Indian education system. A descriptive research design approached, the analysis draws on policy documents, government reports, national surveys, and academic literature. The investigation focuses on four dimensions of inequality: access, affordability, quality, and finance. The data indicates that families incur expenses approximately nine times higher per child in private schools compared to government schools, with over 25% of students engage in private tutors, and expenditure on daughters being less than that on sons. Public education expenditure stands at approximately four percent of GDP, falling short of the policy's six percent target. The paper contends that while NEP 2020 acknowledges these challenges, it lacks mechanisms for resource redistribution. Consequently, it proposes an Equity Realization Framework to address three identified gaps: recognition, resource, and realization.

Keywords: NEP 2020; educational equity; socio-economic inequality; educational policy; India; privatisation of education

Introduction

Every major education policy in India has aimed for equity. The Kothari Commission of 1966 proposed a common school system to unite children from different economic backgrounds. The National Policy on Education of 1986 aimed to eliminate disparities and provide equal educational opportunities. The Right of Children to Free and Compulsory Education Act, 2009, made elementary education a legal right. Despite their sincerity, each policy was followed by a system that still sorted children based on their birth circumstances. The National Education Policy 2020 is part of a series of policies and makes strong claims about equity. It introduces the category of Socio-Economically Disadvantaged Groups, which includes gender identity, caste and community, geography, disability, and economic condition under one planning category (Ministry of Education, 2020). The policy suggests creating Special Education Zones in aspirational districts, establishing a Gender Inclusion Fund for girls and transgender students, achieving universal foundational literacy and numeracy, provide instruction in the home language in early years, and aim to full participation in school education by 2030.

Six years after implementation, In Indian education, policy documents are often judged by their intentions rather than their impact on children, and the time between announcement and evaluation is usually so long

that evaluation never occurs. Now, enough data have been collected including multiple rounds of school statistics under the new policy, a national household survey on education, and independent learning assessments to conduct a serious descriptive assessment. The information from these sources does not match the policy's predictions. School enrolment has decreased for several years, reach its lowest point in seven years. The biggest drops are among Scheduled Caste and Other Backward Class children, who are supposed to be the policy's focus (Ministry of Education, 2025). Thousands of government schools have closed, while private school enrolment has increased. Data on household spend shows that families with children in private schools pay about nine times more than those with children in government schools. Additionally, over a quarter of all students now pay for private tutor in addition to their regular school (Ministry of Statistics and Programme Implementation, 2025). At the same time, public spend on education has stayed around four percent of GDP, and the portion of the main equity-focused program in the central school education budget has decreased instead of increased (Azim Premji University, 2026). The drop in enrolment is partly because of demographic changes. Private schools have been growing since before 2020, and coaching is driven by market trends. However, a policy to reduce socio-economic gaps should be assessed by whether these gaps are actually closing. Currently, many gaps remain the same. This paper aims to clearly explain why and to distinguish issues related to design from those related to funding and implementation.

Statement of the Problem

Indian education policy has often confused equity with expansion. The belief was that building enough schools and enrolling many children would automatically reduce inequality. This has not occurred. Instead, as the sociology of education explains, when school becomes common, advantaged families keep their advantage by shifting it. Once primary education became almost universal, competition moved to secondary education. As secondary education grew, the focus shifted to school quality, then to the language of instruction, and finally to coaching for entrance exams. Raftery and Hout (1993) called the first mechanism maximally maintained inequality, while Lucas (2001) described the second, more subtle mechanism as effectively maintained inequality. Both concepts accurately describe Indian schooling in 2026.

Evaluating the National Education Policy (NEP) 2020 is crucial, as its primary strategies for promoting equity focus on expansion. The policy seeks to increase participation, extend the duration of education, and enhance flexibility and choice. While such expansion is both necessary and beneficial, historical evidence from the past fifty years indicates that it does not, by itself, guarantee equity. Unless the policy simultaneously benefits disadvantaged children by enhancing their schools, reducing educational expenses for their families, or providing additional resources, growth will merely expand the system without altering its internal hierarchy. This paper addresses a gap in the literature, focusing not solely on performance. There is considerable discourse surrounding NEP 2020, with opinions being either highly positive or highly negative. However, there is a paucity of analysis comparing the policy's specific equity provisions with available data to assess whether the mechanisms can fulfill their promises. This paper undertakes this task.

Objectives of the Study

1. To describe the equity provisions of NEP 2020 and the mechanisms proposed for their delivery.

2. To describe the current state of socio-economic inequality in Indian education across the dimensions of access, affordability, quality and finance.
3. To assess, provision by provision, the extent to which NEP 2020's equity commitments have been operationalised.
4. To identify the structural features of the policy and its implementation that limit its redistributive effect.
5. To propose an analytical framework for understanding where equity intentions are lost between policy text and classroom.

Research Questions

1. What does NEP 2020 commit the Indian education system to with respect to socio-economic equity, and through what mechanisms?
2. What is the current state of socio-economic inequality in Indian education, measured through access, cost, quality and public financing?
3. Which of the policy's equity commitments have been operationalised, and which remain declaratory?
4. What features of the policy's design or implementation limit its capacity to reduce socio-economic inequality?
5. Where, analytically, do equity intentions fail before reaching the child?

Research Methodology

Research Design

This study adopts a descriptive research design. Descriptive research portrays a phenomenon accurately and systematically as it exists, without manipulating variables or attempt to establish causation. This design is appropriate for three primary reasons. Firstly, the subject of investigation is an active policy whose equity performance has yet to be systematically documented using the currently available data. Secondly, the pertinent evidence is dispersed across policy documents, administrative statistics, household surveys, and academic literature, necessitating a process of compilation, comparison, and interpretation. Thirdly, the study aims to provide a diagnostic assessment: to clearly establish the current situation, thereby offering a reliable baseline for causal and evaluative research.

Sources of Data

The study uses secondary data exclusively, drawn from four categories of source. Firstly, policy and legal documents, The National Education Policy 2020; the Right of Children to Free and Compulsory Education Act, 2009 and, the National Curriculum Framework for School Education 2023; and Union Budget documents. Secondly, Government statistical reports. The Unified District Information System for Education Plus (UDISE+) reports for 2024-25 and 2025-26; the Comprehensive Modular Survey: Education 2025, conducted as part of the 80th round of the National Sample Survey; and Economic Survey data on public expenditure (Ministry of Finance, 2024). Thirdly, Independent assessment and analysis. The Annual Status of Education Report (Rural) 2024, and the welfare handbook published by Azim Premji University in 2026 and fourth is Academic literature. Peer-reviewed articles and scholarly monographs on educational inequality, privatisation, shadow education and educational policy in India, together with international normative guidance.

Method of Analysis

Documents were read and coded based on themes. An initial open reading identified common concerns throughout the corpus. These concerns were then grouped into four analytical dimensions: access, affordability, quality, and finance, which structure the findings. Each of NEP 2020's main equity provisions was then matched with the proposed delivery mechanism and the available evidence on its implementation, resulting in the assessment shown in Table 3. Quantitative indicators were taken from official reports and organized into tables. When sources provided conflicting data, the differences were noted rather than resolved. This is particularly relevant to public spending on education, where the Economic Survey series and World Bank development indicators show significantly different figures due to differences in their accounting methods. Additionally, dropout statistics show differences between the older reporting framework and the new stage-wise structure introduced under NEP 2020.

Analytical Framework

Three theoretical frameworks guide the interpretation. Sen's capability approach provides the standard: what matters is not the resource a child receives but the actual freedom it creates. Factors like language, distance, family expectations, and cost determine if a school place leads to education (Sen, 1992, 1999; Nussbaum, 2011; Robeyns, 2005). Fraser's model identifies injustice through maldistribution, misrecognition, and misrepresentation, helping to distinguish parts of NEP 2020 that acknowledge disadvantage from those that address it (Fraser, 2009). Lastly, the theories of maximally and effectively maintained inequality explain why expansion alone does not lead to equality (Raftery & Hout, 1993; Lucas, 2001).

Scope and Delimitations

The study focuses on school education and, when relevant, the move to higher education, specifically in India. It uses only secondary data, with no human participants, so no ethical approval was needed. The study's limitations come from its sources: administrative data are self-reported by schools and have known consistency issues over the years; household survey data reflect reported, not observed, spending; and a policy still being implemented cannot be fully evaluated. Thus, the study provides a preliminary assessment and states this clearly.

Conceptual Framework

Equality, Equity and Justice

Equality of provision means giving every child the same resources. Equity means giving each child what they need to achieve similar results. These concepts are not just different; in a divided society, they often clash. Providing the same resources to children in different situations keeps the original inequality. A standard curriculum taught in a language familiar to middle-class children but not to first-generation learners is equal provision that leads to unequal outcomes. Rawls (1971) provides a clear test. An inequality is acceptable only if it benefits those who are least advantaged. In education policy, this means a reform should be judged by its impact on the children who are worst off, not by its average effect. A policy that increases the average but also increases the gap does not pass the Rawlsian test, even if all published indicators show improvement. Bourdieu explains how systems that seem equal can create unequal outcomes. Schools value cultural capital, such as language, manners, confidence, and prior knowledge, which advantaged families pass on at home. This is presented as a measure of individual merit

(Bourdieu, 1986; Bourdieu & Passeron, 1990). The exam system turns inherited advantages into recognized achievements, and this process is hidden from those who gain from it.

Socio-Economic Inequality in Education

In this study, socio-economic inequality in education means the systematic differences in educational access, experience, and outcomes linked to a household's economic status, caste or community, location, and the child's gender. These factors are interconnected. For example, a Scheduled Tribe girl in a remote area faces multiple disadvantages that are more than just the sum of each factor. This is why Fraser's distinction between distribution and recognition is useful: her exclusion involves both a lack of resources and whether the system sees her language and situation as valid. Coleman et al. (1966) found that differences in family background explain more of the differences in student achievement than differences in school resources. This is often misunderstood as saying that schools are not important. The correct interpretation is that schools are crucial for children whose families cannot provide what schools assume they will. A system that depends on families to provide this will continue the inequality it started with.

Review of Related Literature

Equity in Indian Education Before NEP 2020

The research on exclusion in Indian education is extensive and consistent. Govinda and Bandyopadhyay (2010) showed that social exclusion doesn't happen at enrolment, which India has mostly addressed, but at attendance, participation, and completion stages. Here, caste, poverty, and gender affect school practices. Sedwal and Kamat (2008) identified specific issues for Scheduled Caste and Scheduled Tribe children, such as teacher expectations, seating arrangements, and the distance and quality of schools. Velaskar (2010) argued that after liberalisation, the focus on quality, without a commitment to redistribution, made quality a privilege for those who could afford it. Ramachandran (2018) looked at this issue within schools, revealing that equity and quality are treated as separate goals by an administration focused on inputs. Jha and Jhingran (2005) argued that the poorest children need more resources per child, not the same amount. A system that distributes resources equally is not neutral but unfair. Kumar (1989) added a cultural aspect, demonstrating how the social nature of learning in Indian classrooms favours certain types of speech and knowledge.

Privatisation and Shadow Education

The expansion of private schools has been the biggest change in Indian education over the past thirty years. Kingdon (2020) offers a detailed review, showing the extent of this change and the ongoing challenge of determining if private schools truly add value after considering selection factors. Muralidharan and Sundararaman (2015), using a two-stage randomized design, discovered that private schools achieved similar learning outcomes at a much lower cost per student, but did not find significant learning benefits once selection was considered. Chudgar and Quin (2012) found similar results using matched comparisons, and Kumar and Choudhury (2021) noted that the perceived advantage of private schools in India decreases significantly when household characteristics are considered.

The equity issue is different from the effectiveness issue. Härma (2011) discovered that low-cost private schools in Uttar Pradesh were not accessible to the poorest families, as even low fees kept out the lowest-income groups. Woodhead et al. (2013) studied groups in Andhra Pradesh and found that private schooling was divided by wealth, gender, and rural location. Sahoo (2017) highlighted the family-level aspect: when

families can afford private schooling for only some children, they choose sons. These findings predicted the pattern confirmed by the 2025 national household survey. Shadow education has expanded. Choudhury et al. (2023) studied who uses private coaching and their spending, discovering that participation is closely linked to household income. Since coaching is privately bought and not reflected in school statistics, it serves as a way for household resources to influence exam results, beyond the control of education policy.

Observation on NEP 2020

Analyses of NEP 2020's equity measures often fall into two camps. Supporters highlight the new SEDG category, the strong focus on basic literacy, and the importance of teaching in home languages. Critics, however, point out three main issues: the SEDG category combines different types of disadvantage into one label, losing the detail needed for specific help; the policy suggests tools but doesn't provide funding; and its digital and technology plans assume access that disadvantaged families lack. Tilak (2018) argued that Indian education policy often announces entitlements without providing the necessary funding. This lack of funding is not just a minor issue but determines whether the entitlement is real. Drèze and Sen (2013) made a similar point, stating that India's economic growth has not been used to build social infrastructure, with education being the most obvious example of this failure.

Research Gap

There are three main gaps. First, most discussions about NEP 2020's equity provisions happened before the data needed to evaluate them was available. Second, studies on privatisation and policy analysis rarely overlap, so the effect of household spending on policy goals is not often directly examined. Third, there is no standard tool to identify where an equity commitment fails whether in identifying its beneficiaries, in its funding, or in whether the funded activity reaches the child. This paper directly addresses the second and third gaps and indirectly addresses the first.

Findings and Discussion

The Equity Architecture of NEP 2020

NEP 2020 addresses equity using five tools, and it's important to list them clearly because public discussions often credit the policy with commitments it didn't make. The first tool is categorical recognition. The policy defines Socio-Economically Disadvantaged Groups as a planning category that includes gender identities, socio-cultural identities like Scheduled Castes, Scheduled Tribes, Other Backward Classes, and minorities, geographical identities like villages and aspirational districts, disabilities, and other vulnerable conditions (Ministry of Education, 2020). This is a real improvement in policy language. However, as critics have pointed out, it is very broad: a category that covers about the majority of Indian children is hard to target. The second approach is spatial targeting by focusing on Special Education Zones in aspirational districts and areas with large SEDG populations, where resources and programs would be concentrated. The third is a specific Gender Inclusion Fund, designed to provide states with resources for sanitation, cash transfers with conditions, cycle distribution, and similar actions for girls and transgender students. The fourth focus is foundational learning. The policy prioritizes universal foundational literacy and numeracy, based on the correct evidence that a child who cannot read by Class 3 will not benefit from later educational efforts. The fifth aspect is structural: expanding schooling from ages three to eighteen, teaching in the home language or mother tongue until at least Class 5, removing strict divisions between streams, allowing multiple entry and exit points, and aiming for universal participation by 2030. These elements are outlined in the National Curriculum Framework for School Education 2023 (National Council of Educational Research and Training, 2023). Behind all five

sits the financing commitment: public expenditure on education to reach six per cent of GDP. This is the load-bearing provision. Every instrument above depends on it, and none of them has an independent funding line.

Access: Participation Is Falling Where It Should Be Rising

The situation regarding access is truly varied and should not be simplified in either direction. Dropout rates at the primary level have decreased significantly, and retention is high. These are genuine successes of the foundational learning initiatives and the earlier mid-day meal and scholarship programs. However, the situation changes beyond the primary level. Retention at the secondary level is much lower than at the primary level, with millions of children leaving school at this stage each year (Ministry of Education, 2025). The policy's own analysis is relevant here: schools were built at the foundational level after the Right to Education Act, but there was no similar expansion at the secondary level. As a result, children reach a point where the nearest school is far away, and the cost of attending becomes significant.

The more concerning issue is who is leaving. Total school enrolment has decreased for several years, hitting a seven-year low. The declines are mainly among Scheduled Caste and Other Backward Class children, whose enrolment is at a six-year low. Meanwhile, private-school enrolment has increased, and thousands of government schools have closed (Ministry of Education, 2025, 2026). This trend is partly due to demographics and partly because families who can afford it are moving from government to private schools. However, this decline is the opposite of what an equity policy should achieve. If the groups prioritized by the policy are the ones with the fastest falling enrolment, the policy is not effectively reaching them.

Affordability: The Price of an Education

The Comprehensive Modular Survey: Education 2025, which includes over fifty thousand households, offers the clearest view of education costs for Indian families. It is the most important evidence in this paper (Ministry of Statistics and Programme Implementation, 2025). Government schools still educate most Indian children, a little over half. However, the annual household spending per student in private schools is about nine times that of government schools. More than a quarter of all students use private coaching, with higher participation in urban areas, especially at the higher secondary level, where it reaches or exceeds a third of students. Urban households spend more than twice as much as rural households on coaching, and at the higher secondary level, the urban spending is roughly double that of rural areas again. Two implications arise. First, free schooling is not truly free. Even in government schools, families pay for uniforms, transport, textbooks, and stationery, which are significant costs for the poorest families, especially at the secondary level where these costs increase. Second, the examination system, which determines access to higher education and secure jobs, is influenced by private coaching. A child whose family cannot afford coaching is at a disadvantage, and NEP 2020 does not address this issue.

The gender finding emphasizes the issue more. Families spend significantly less each year on daughters than on sons, are less likely to send daughters to private schools, and are less likely to pay for coaching for them (Ministry of Statistics and Programme Implementation, 2025). The gap is smaller in rural areas, mainly because private options are limited for everyone. This is a household decision, not a school decision, and it is the kind of factor Sen's framework identifies: the girl and her brother have the same legal right to education but unequal real access to it.

Quality: The Foundational Deficit

Learning outcomes have bounced back from the pandemic decline, and this recovery is genuine. Reading levels among children in government schools have shown the most improvement in several survey rounds, and arithmetic skills have also improved (ASER Centre, 2025). The foundational literacy mission deserves recognition for this progress. However, the absolute levels remain a concern. Most children in Class 5 in rural India still cannot perform division, and many Class 3 children cannot subtract. This highlights the difference between schooling and learning that has shaped international assessments of education systems for a decade (World Bank, 2018). Since foundational skills are essential for everything the policy aims to achieve flexible pathways, subject choice, vocational integration, digital learning a system where most children lack these skills cannot fulfil the rest of the policy's goals for those children, regardless of the curriculum.

Quality is the most effective factor for socio-economic sorting. Children with educated parents in well-staffed schools gain basic skills regardless of policy. However, children who are first-generation learners in understaffed schools often do not. Since the policy's quality measures are uniform and not compensatory, they may increase the average but keep the disparity unchanged which is what Rawls's test aims to identify.

Financing: The Commitment That Was Not Kept

Public spending on education has stayed around four per cent of GDP, which is much lower than the six per cent target set by NEP 2020 and recommended by the Kothari Commission in 1968 (Azim Premji University, 2026). This figure needs careful consideration because different sources calculate it differently: Economic Survey data, which includes the budgeted spending of education departments, shows figures closer to three per cent, while World Bank data on total government spending on education shows about four per cent (Ministry of Finance, 2024). Both figures are below six per cent, and the gap has not decreased since the policy was introduced. More important than the total amount is the breakdown. From 2019-20 to 2025-26, the portion of Samagra Shiksha, the main program for equity in the system in the school education department's budget dropped from about sixty-two percent to about fifty-one percent (Azim Premji University, 2026). Similarly, the share of the school education budget in the total central budget has decreased. This means that while an equity-focused policy was being implemented, the program aimed at equity became less significant in its funding.

The Gender Inclusion Fund shows how the mechanism works. The policy suggested creating a special fund. However, the government has explained that the goals for girls are being achieved through existing programs within Samagra Shiksha, not through a separate fund. This is not a scandal; combining schemes is a reasonable administrative decision. However, it means the Gender Inclusion Fund is just a policy promise without a budget allocation. Without a budget, it cannot be tracked, audited, or confirmed as implemented. The same applies to Special Education Zones, which are mostly ideas rather than active projects in most parts of the country.

Design Features That Limit Redistribution

Beyond finance, four features of the policy's design constrain its equity effect. The scope of the SEDG category. By combining gender, caste, community, geography, disability, and poverty into one group, the policy gains recognition but loses focus. Different disadvantages need different solutions a hostel solves distance issues, a scholarship helps with costs, and a bridge course tackles language barriers. A single

category leads to a general response. Critics note that without specific, data-driven targets, it's hard to hold authorities accountable for any specific group. Dependence on technology. Many of the policy's delivery methods rely on digital access. When access varies by income, gender, and location, digital services benefit those already advantaged first and can increase inequalities even if no one loses anything (Oxfam India, 2022; UNESCO, 2023).

The policy does not address the private sector or coaching. It says little about fee-charging schools, which now educate many Indian children, or the coaching market that influences access to selective higher education. These are the main ways household wealth turns into educational advantage, so a policy ignoring them cannot significantly change outcome distribution. Teaching in a child's home language is a good educational practice and is especially helpful for first-generation learners. However, it needs teachers who speak the language, learning materials in that language, and assessments that consider it. Without these, and if higher education and jobs still use English, it may create a system where disadvantaged children learn in one language but are tested for opportunities in another.

Table 1: Principal equity provisions of NEP 2020 and their intended beneficiaries

Provision	What the policy proposes	Intended beneficiary
SEDG category	A single planning category covering gender, caste, community, geography, disability and economic condition	All historically underrepresented groups
Special Education Zones	Concentration of resources and convergence of schemes in aspirational districts and SEDG-dense regions	Children in the most deprived districts
Gender Inclusion Fund	Funds available to states for sanitation, cash transfers, cycles and safety measures	Girls and transgender students
Foundational literacy and numeracy	Universal reading and arithmetic competence by Class 3 as the system's highest priority	First-generation and low-income learners
Home-language instruction	Teaching in the mother tongue or local language at least to Class 5	Children not fluent in the school language
Structural extension	Schooling ambit from age 3 to 18; flexible pathways; universal participation by 2030	Children at risk of early exit
Financing commitment	Public expenditure on education to reach 6% of GDP	The system as a whole

Note. Compiled by the author from Ministry of Education (2020).

Table 2: Selected indicators of socio-economic inequality in Indian education

Indicator	Finding	Source
Share of students in government schools	A little over half of all students	CMS: Education 2025
Annual household expenditure per student	Roughly nine times higher in private than in government schools	CMS: Education 2025
Students using private coaching	More than one quarter nationally; higher in urban areas and at higher secondary	CMS: Education 2025
Coaching expenditure, urban vs rural	Urban spending more than double rural spending per student	CMS: Education 2025
Gender gap in household education spending	Spending on girls lower than on boys; gap narrower in rural areas	CMS: Education 2025
School enrolment trend	Successive annual decline; sharpest among SC and OBC children	UDISE+2024-2025
Government school closures	Several thousand government schools closed in a single year	UDISE+ 2025-26
Secondary-stage attrition	Retention far below the primary figure; millions of children leaving annually	UDISE+ 2024-25
Foundational learning	Recovery since 2022, but a majority of Class 5 children still cannot divide	ASER 2024
Public expenditure on education	Approximately 4% of GDP against a 6% policy commitment	Azim Premji University (2026)

Note: Figures are stated qualitatively where sources differ in definition or reporting year.

Table 3: Assessment of NEP 2020 equity provisions: promise, mechanism and status

Provision	Delivery mechanism specified?	Status as of 2026
SEDG category	Recognition only; no disaggregated targets attached	Adopted in policy language; limited operational targeting

Provision	Delivery mechanism specified?	Status as of 2026
Special Education Zones	No dedicated scheme or budget line	Largely conceptual; not operational at scale
Gender Inclusion Fund	Absorbed into an existing integrated scheme	No separate identifiable fund; not independently trackable
Foundational literacy and numeracy	Yes, a dedicated national mission with state implementation	Operational; measurable improvement, from a low base
Home-language instruction	Curricular direction without teacher-supply or materials guarantee	Uneven; constrained by teacher language profiles
Structural extension to age 3-18	Curricular restructuring; no matching secondary school expansion	Partially implemented; secondary supply remains the bottleneck
6% of GDP financing	No binding mechanism or timeline	Not met; equity scheme share of budget has fallen

Note: Assessment by the author, based on the sources cited throughout this paper.

Interpretation: Recognition Without Redistribution

Overall, the findings suggest one main conclusion. NEP 2020 excels in what Fraser (2009) describes as recognition. It clearly identifies disadvantaged groups, views their exclusion as a systemic issue rather than an individual one, emphasizes the importance of home language, and prioritizes foundational learning, which is crucial for the children who are most behind. These are significant aspects, and a policy that fails in recognition cannot be fixed with funding.

It is not good at redistributing resources. Among its seven main equity provisions, only foundational literacy and numeracy have a specific system with funding and measurable progress. The others are either just statements, part of existing programs with shrinking budgets, or depend on a six per cent funding promise that has not been met and lacks a deadline. This leads to a pattern shown in the data: improvement in areas with focused low-cost intervention, and decline in areas needing money and institutional capacity. Foundational reading gets better; secondary retention does not. Primary dropout rates decrease; government schools shut down. Girls' enrolment stays steady; household spending on girls is still less than on boys. The answer to the question in this paper's title is neither yes nor no. NEP 2020 is structured to support educational equity, but its implementation mostly does not achieve this. It is not an unsuccessful equity policy; rather, it lacks funding, which requires a different solution.

The Equity Realisation Framework

The findings indicate that equity commitments fail at three specific points, and it is important to identify them because each needs a different solution. The framework suggested here is intentionally simple, allowing researchers or administrators to apply it to any education policy without needing special tools. The recognition gap is the difference between who a policy identifies and who is actually left out. This is a design flaw, and it can be fixed with better categories and data. NEP 2020 generally does well in this

area, but the wide scope of the SEDG category creates its own targeting issue: recognizing everyone as disadvantaged is almost like recognizing no one specifically.

The resource gap is the difference between what a policy promises and what is actually funded. It is a budget problem that can only be fixed with money and strict allocation rules. This is where NEP 2020's equity provisions mainly fall short. A promise without funding is not a weak entitlement; it is not an entitlement at all, because there is nothing to check against it. The realisation gap is the difference between what is funded and what actually reaches the child. It is a delivery problem that can be fixed by improving institutional capacity, teacher supply, monitoring, and accountability. This is where a funded scheme fails due to unspent funds, delayed releases, vacant positions, and untracked outcomes. The three gaps occur in order. A provision must address all three to impact a child's life, and fixing a later gap cannot make up for missing an earlier one. Providing an unfunded service well achieves nothing; giving lots of money to a poorly aimed service helps the wrong children. The framework is useful for identifying problems: if an equity provision fails, it shows which of the three gaps is the issue, instead of just blaming implementation in general.

Table 4: The Equity Realisation Framework: three gaps between policy and child

Gap	Diagnostic question	Illustration from NEP 2020
Recognition	Does the policy name the children who are actually excluded, specifically enough to target them?	SEDG category recognises disadvantage but is too broad to direct differentiated intervention
Resource	Is there a budget line, of stated size, attached to the promise?	Gender Inclusion Fund and Special Education Zones have no separate identifiable allocation
Realisation	Does the funded activity reach the child, and can it be verified that it did?	Samagra Shiksha funds exist but its share of the budget has fallen and utilisation lags allocation

Note. Framework developed by the author from the findings of this study.

Recommendations

1. Each equity provision must be assigned a specific budget line. In the absence of a designated allocation, the implementation and assessment of a provision are not feasible. The Gender Inclusion Fund and Special Education Zones require explicit allocations accompanied by publicly available usage data. If such allocations are not provided, these provisions should be formally discontinued to ensure transparency in policy documentation.
2. Implementing a fixed timeline for the six percent commitment is essential. A target that has been reiterated for nearly sixty years without an accompanying plan cannot be considered a genuine objective. Establishing a legal schedule with annual increments, specifying contributions from both the Centre and the states, would transform this goal into an obligation.
3. Within the SEDG category, reporting should be disaggregated. Progress must be individually documented for Scheduled Caste, Scheduled Tribe, Other Backward Class, minority, disabled, and girl children at the district level. Categories that cannot be disaggregated cannot be held accountable.

4. Prioritizing the expansion of secondary education is essential. Evidence indicates that the secondary stage experiences the highest attrition rates and that educational infrastructure has not expanded in line with the post-RTE growth at the foundational level. Providing residential and transportation support for children in remote areas addresses this specific challenge.
5. To alleviate the financial burden of free education on households, it is more effective to provide direct support for uniforms, transportation, textbooks, and examination fees at the secondary level. This approach would more effectively address the financial constraints faced by the poorest families than would additional curricular reforms.
6. Bring shadow education into policy view. Coaching now shapes access to selective higher education and is entirely outside the policy frame. At minimum, participation and expenditure should be measured routinely; publicly provided remedial and examination preparation in government schools would address the equity consequence directly.
7. Proper funding for mother-tongue instruction is essential. Effective home-language teaching necessitates the recruitment of teachers with language proficiency, the availability of educational materials in the relevant languages, and assessments conducted in the language of instruction. In the absence of these elements, the intended support for children becomes a burden.
8. Report equity results, not just inputs. The system now reports on schools built, funds given, and enrolment numbers. It should also report the differences in learning, retention, and transition between the highest and lowest socio-economic groups. A growing gap should be seen as a policy failure, even if overall averages get better.

Conclusion

The National Education Policy (NEP) 2020 is a comprehensive document that addresses educational inequality with notable seriousness. It articulates, more explicitly than any preceding Indian education policy, and aligns with the international consensus on education as a shared public good (UNESCO, 2021), that a child's socio-economic background should not dictate their educational prospects. The policy accurately identifies the groups currently affected by this issue. This recognition is crucial, as the absence of problem identification in policy is a more prevalent and detrimental failure. However, acknowledging a problem does not equate to allocating resources to address it. The evidence presented indicates that this is where the policy has encountered obstacles. Among its primary equity initiatives, only the foundational literacy mission possesses a dedicated mechanism, funding, and measurable progress. The Gender Inclusion Fund has been integrated into an existing scheme, while Special Education Zones remain largely theoretical. The commitment to six percent financing, which is fundamental to the policy's success, has not been realized, and the budget allocation for the scheme responsible for most equity spending has decreased.

Although the policy is intended to mitigate inequality, it is being transformed rather than reduced. Families with financial resources are choosing private education, which is approximately nine times more expensive than government schooling, and are also investing in supplementary coaching. In contrast, families without such resources are experiencing the closure of their local government schools. The decline in enrolment is most significant among the children the policy aims to prioritize. This situation illustrates the persistence of inequality: while the system expands and formal access improves, the advantage shifts to an unregulated domain. The conclusion is therefore specific rather than general. NEP 2020 does not currently promote educational equity, not because the vision of equity is flawed, but because

the vision lacks mechanisms, and the mechanisms lack adequate funding. The solution lies not in another policy but in allocating financial resources to existing provisions, employing disaggregated reporting to identify failures, and committing to measure the disparity between the most and least advantaged children, rather than relying on a national average that conceals these differences.

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