PLUTUS IAS

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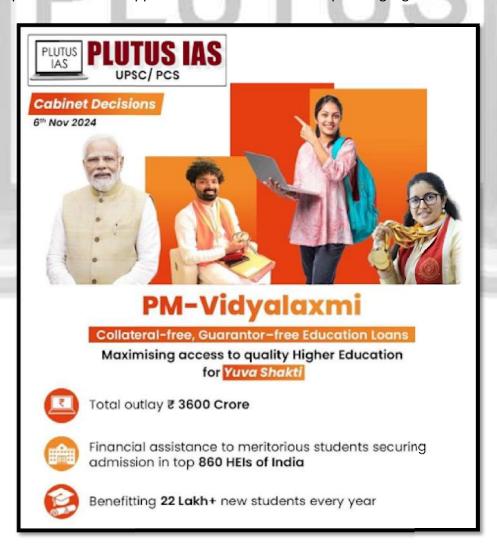Pocket I, Noida, Uttar Pradesh, 201301, CONTACT NO:-8448440231

Date –07- November 2024

PM VIDYALAXMI: A PATHWAY TO ACCESSIBLE AND AFFORDABLE HIGHER EDUCATION

WHY IN THE NEWS?

The Union Cabinet, led by Prime Minister Narendra Modi, has approved the PM Vidyalaxmi scheme, a major new initiative to provide financial support for meritorious students pursuing higher education.

KEY FEATURES OF THE PM VIDYALAXMI SCHEME

Alignment with NEP 2020: Launched by the National Education Policy (NEP) 2020 to provide financial assistance to deserving students, promoting greater access to quality education.

Mission Mode Mechanism: A focused system to facilitate education loans for meritorious students admitted to the top 860 higher educational institutions (QHEIs), benefiting over 22 lakh students annually.

Special Loan Product:

Offers collateral-free and guarantor-free loans for eligible students.

Accessible through a simple, transparent, and fully digital application process.
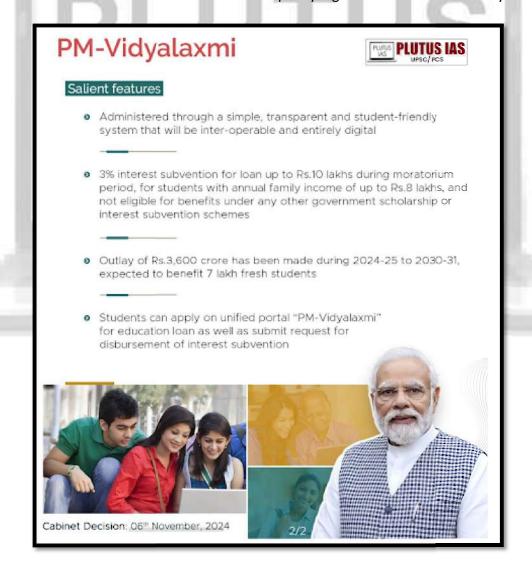
Credit Guarantee:

75% credit guarantee by the government on loans up to ₹7.5 lakhs, encouraging banks to expand loan availability.

Interest Subvention:

3% interest subvention on loans up to ₹10 lahks for students with annual family incomes up to ₹8 lakh.

Complements the full interest subvention for students with family incomes up to ₹4.5 lakh under the PM USP scheme.

Enhanced Access to Higher Education:

Builds on past initiatives to further maximize access to quality higher education for India's youth.

SIGNIFICANCE OF THE PM VIDYALAXMI SCHEME

Financial Support for Meritorious Students: Enables talented students from economically weaker backgrounds to pursue higher education without financial barriers, promoting merit-based educational access.

Empowerment of Women Students: Provides targeted support to female students, encouraging higher participation of women in higher education and promoting gender equity in advanced fields of study.

Employment Generation: By supporting higher education, the scheme aids in producing a skilled and educated workforce, enhancing employability and contributing to job creation in diverse sectors.

Harnessing Demographic Dividend: Investing in youth education strengthens India's human capital, enabling the country to fully utilize its large, young population to drive economic growth.

Poverty Reduction Through Education: Offers educational support to underprivileged students, equipping them with skills that enhance employability and lead to higher incomes, which in turn can break cycles of poverty.

KEY CHALLENGES FOR HIGHER EDUCATIONAL INSTITUTIONS (HEIS) IN INDIA

Insufficient Funding: Government expenditure on higher education in India is about 2.7% of GDP, much lower than the 6% recommended by the Kothari Commission. This limited funding impacts infrastructure, faculty, and research opportunities within HEIs.

Inequitable Access: Despite efforts to expand higher education, disparities persist. According to data, Gross Enrolment Ratio (GER) in higher education stands at around 27.1% (AISHE 2019-20), with rural areas and marginalized communities having significantly lower access than urban or privileged groups.

Accreditation Constraints: Less than 20% of HEIs are currently accredited by the National Assessment and Accreditation Council (NAAC) and National Board of Accreditation (NBA) due to limited capacity and resource constraints in these bodies, leaving many institutions outside quality assurance frameworks.

Poor Learning and Teaching Outcomes: Studies show that over 50% of undergraduate students lack basic prerequisites in subjects like mathematics and science. This skill gap impacts the quality of higher education and affects students' abilities to meet expected learning outcomes.

Low Levels of Research and Innovation: India ranks 40th in the Global Innovation Index (2023) and contributes to only 2.7% of global research publications. Additionally, only 6,000 patents were granted to Indian residents in 2021, compared to over 300,000 in China, reflecting challenges in research funding and infrastructure.

Absence of Global Competitiveness: Indian institutions struggle to achieve international standards. As of 2023, only 2 Indian universities are in the top 200 of the QS World University Rankings, highlighting a gap in global competitiveness.

Challenges in Attracting International Students: India ranks 26th as a global destination for higher education. While India sends around 750,000 students abroad annually, it attracts only 50,000 international students, limiting its global education appeal.

Mismatch Between Higher Education and Skill Development: Only 4% of skill training is provided by higher education institutions, while 58% is contributed by the Ministry of Skill Development and Entrepreneurship (MSDE). The lack of integration with MSDE means skill development in HEIs remains under-prioritized, creating a disconnect between education and job-market needs.

WAY FORWARD FOR A STRONGER HIGHER EDUCATION ECOSYSTEM IN INDIA

Streamlining Regulation and Accreditation:

Simplify the regulatory landscape by consolidating and removing overlapping regulations to ensure a more efficient system.

Expand the accreditation network while acknowledging diverse educational standards to improve quality

assurance across institutions.

Enhancing Access to Higher Education:

Increase accessibility for vulnerable communities by offering scholarships, fee reimbursement, and other financial support.

Use Massive Online Open Courses (MOOCs) and Open and Distance Learning (ODL) to reach geographically underserved regions, broadening educational opportunities.

Strengthening Higher Education Financing:

Introduce new revenue streams by opening sophisticated research equipment for industry and external users, which would improve utilization and generate income.

Provide one-time financial grants to fill faculty vacancies and infrastructural grants for campus development and modernization.

Improving Teaching Methods and Assessment Standards:

Develop a National Higher Education Qualifications Framework and a Learning Outcome-based Curriculum Framework to ensure consistency in education quality.

Establish institutional mechanisms for regular curriculum reviews and updates to meet evolving educational and industry needs.

Promoting Research and Innovation:

Create robust research networks by partnering with local HEIs to foster collaborative research.

stablish a national-level research funding body to support excellence in research, talent development, and research infrastructure.

Boosting Skills, Employability, and Entrepreneurship:

Integrate vocational education into the college system, allowing credits to apply to both vocational and academic programs, fostering skill development.

Update vocational curricula to include credit-based skill courses that align with industry requirements.

Leveraging Technology for Greater Reach and Personalization:

Promote EduTech Research by setting up Centers of Excellence (CoE) and incubator facilities in premier institutions to support startups in the education sector.

Develop AI-driven platforms that offer personalized learning paths, adaptive assessments, and real-time progress tracking to enhance student engagement and outcomes.

Internationalizing Higher Education:

Strengthen academic collaborations with global HEIs for knowledge sharing and joint research initiatives.

Encourage cross-border delivery and program mobility to broaden international exposure for Indian students and faculty.

CONCLUSION:

Hence, by addressing these areas, India can create a more inclusive, innovative, and globally competitive higher education ecosystem that meets the aspirations of its youth and aligns with the country's socio-economic goals.

PRELIMS QUESTION:

Q.With reference to the PM Vidyalaxmi Scheme, Consider the following statement:

1. PM Vidyalaxmi Scheme is the centrally sponsored scheme

2. The main objective of the schemes is to provide financial assistance to all eligible students for higher education.

3. The scheme is aligned with the National Education Policy of 2020

How many of the above-given statements are correct?

A. Only one

B. Only two
C. All three
D. None

ANSWER: B

MAINS QUESTION:

The quality of higher education in India requires major improvements to make it internationally competitive. Do you think that the entry of foreign educational institutions would help improve the quality of higher and technical education in the country? Discuss.

(Answer in 250 words, 2015)

Munde Dhananjay Navnath

"UPDATED NBSAP: INDIA'S COMMITMENT TO PROTECTING BIODIVERSITY AND ENHANCING RESILIENCE"

WHY IN THE NEWS?

Union Minister of State for Environment, Forest and Climate Change, Shri Kirti Vardhan Singh, unveiled India's updated National Biodiversity Strategy and Action Plan (NBSAP) at the 16th Conference of Parties (COP 16) to the Convention on Biological Diversity (CBD). The release took place during a special event, "Roadmap for achieving the Kunming-Montreal Global Biodiversity Framework targets," in Cali, Colombia.

WHAT IS NBSAP?

The **National Biodiversity Strategy and Action Plan (NBSAP)** is a comprehensive framework developed by countries to guide their efforts in the conservation and sustainable use of biodiversity.

Article 6 of the **Convention on Biological Diversity (CBD)** mandates each Contracting Party to develop or adapt national strategies, plans, or programs for the **conservation and sustainable use of biodiversity**. These strategies must reflect the measures outlined in the Convention, tailored to each country's specific conditions and capabilities. Furthermore, **Article 6(b)** emphasizes integrating biodiversity conservation into relevant sectoral and cross-sectoral policies.

Article 26 and **Article 10(a)** support this by requiring Parties to report on the implementation and effectiveness of these measures, ensuring biodiversity is embedded in national decision-making processes. Together, these articles establish a clear obligation for countries to create national biodiversity strategies and action plans, aligning local efforts with global conservation goals while ensuring accountability and progress.

KEY FEATURES OF NBSAP:

1. Biodiversity Assessment: Identifies and assesses species, ecosystems, and genetic diversity, with a focus on priority areas.

2. Conservation Measures: Establishes protected areas, species conservation plans, and ecosystem restoration efforts.

3. Sustainable Use: Promotes sustainable practices in agriculture, fisheries, and forestry and encourages community participation in conservation.

4. Mainstreaming Biodiversity: Integrates biodiversity into sectoral plans (e.g., agriculture, water, urban planning) and national policies.

5. Monitoring and Reporting: Implements monitoring systems to track biodiversity health and reports progress to international bodies like the CBD.

6. Public Awareness: Raises awareness about biodiversity's value and builds capacity for local communities and institutions.

7. Research and Knowledge Sharing: Promotes scientific research and integrates traditional knowledge into conservation efforts.

8. Financial Mechanisms: Mobilizes funding for conservation and creates incentives for biodiversity-friendly practices.

UPDATED TARGET NBSAP:

1 . Ecosystem and Species Conservation: Expand protected areas and implement species-specific recovery plans.

2. Mainstreaming Biodiversity: Integrate biodiversity into sectors like agriculture, forestry, and urban planning.

3. Governance strengthening: focuses on improving legal frameworks, enhancing enforcement, and integrating indigenous knowledge into biodiversity management for more effective and inclusive conservation.

5. Monitoring and Reporting: Strengthen biodiversity monitoring systems and track progress towards global targets.

6. Sustainable Financing: Mobilize funding through innovative mechanisms like PES, biodiversity offsets, and private sector partnerships.

7. Public Awareness: Boost public education on biodiversity and engage communities in conservation efforts.

8. Global Cooperation: Align national efforts with international frameworks and strengthen cross-border collaboration.

HURDLES IN ACHIEVING TARGET:
1. Funding Gaps: Limited financial resources and reliance on external funding hinder implementation.
2. Policy Fragmentation: Lack of coordination between sectors leads to conflicting policies.
3. Land-Use Change: Urbanization, infrastructure development, and unsustainable agriculture contribute to habitat loss.
4. Climate Change: Ecosystem degradation and species vulnerability are exacerbated by climate impacts.
5. Public Awareness: Low awareness and limited community participation slow conservation efforts.
6. Conflicting Interests: Economic pressures from industries like mining and agriculture conflict with biodiversity goals.
7. Data Gaps: Insufficient biodiversity data and weak monitoring systems hinder progress tracking.

WAY FORWARD:
1. Increase Financial Investment: Mobilize diverse funding sources, including public-private partnerships and innovative financing like green bonds.
2. Policy Integration: Mainstream biodiversity into all sectors (agriculture, water, urban planning) and ensure policy coherence.
3. Strengthen Enforcement: Improve legal frameworks and strengthen local governance for better conservation and law enforcement.
4. Community Engagement: Raise public awareness and incentivize community-based conservation and sustainable livelihoods.
5. Enhance Data & Monitoring: Improve biodiversity data collection and implement real-time monitoring systems.
6. Climate Change Adaptation: Promote ecosystem-based adaptation and restore critical ecosystems to build climate resilience.
7. International Cooperation: Align national efforts with global biodiversity frameworks and strengthen regional partnerships.
8. Research & Knowledge Sharing: Invest in scientific research and incorporate traditional knowledge into biodiversity strategies.

CONCLUSION:
India's NBSAP adopts a holistic approach to biodiversity conservation by blending traditional practices with modern governance and collaborative methods. Regular updates and active stakeholder involvement highlight the country's dedication to preserving its biodiversity while tackling current environmental issues. Ongoing efforts in capacity building, resource mobilization, and robust monitoring are essential to meet biodiversity goals and ensure sustainable development for future generations.

PRELIMS QUESTION:
Q.Consider the following Principles of the NBSAP:
1. It is a strategic policy document that aims at providing direction at a national level on the management and protection of biodiversity.
2. It is the principal instrument for implementing the United Nations Convention on Biological Diversity (CBD) at the national level.
Which of the above-given statements is/are correct?
A. 1 only

B. 2 only
C. Both 1 and 2
D. Neither 1 nor 2

Answer: C

MAINS QUESTION:

Q. Analyze the role of the private sector and corporate social responsibility (CSR) in supporting the goals of India's updated NBSAP. How can businesses contribute to biodiversity conservation in India?

(250 words, 15 marks)

Ritik singh