

Evaluation and Impact Assessment of Post Matric Scholarship Scheme

2013

REPORT

Submitted to:

Ministry of Minority Affairs
Paryavaran Bhawan
CGO complex
Lodhi Road, New Delhi

Submitted by:

rdi

Research & Development Initiative Pvt. Ltd.
N-9 A, Lower Ground Floor
Kalkaji, New Delhi - 110019

INDEX		
Chapter No.	Chapter Name	Page No.
	List of Tables	i-ii
Chapter I	Introduction	1-27
Chapter II	Study Design and Methodology	28-30
Chapter III	Physical Target & Achievement of Post Matric Scholarship Scheme	31-33
Chapter IV	Empirical Results on Reach, Administration and Impact of Post Matric Scholarship Scheme	34-62
Chapter V	Discussion and Key Recommendations	63-72
	Reference	73

LIST OF TABLES

TABLE NO.	DESCRIPTION OF TABLES	PAGE NO.
Table 1.1	Distribution of Minority Population across Sample States	15
Table 1.2	Distribution of Minority Population Across Sample Minority Concentration Districts	15
Table 1.3	Literacy status among different communities & caste	21
Table 1.4	Educational level among different communities	22
Table 1.5	Rate of Post Matric Scholarship Scheme	25
Table 3.1	Year wise budgetary estimates for Post Matric Scholarship Scheme	31
Table 3.2	Community wise distribution of Post Matric Scholarship for the year 2008-09 in study states	31
Table 3.3	Community wise distribution of Post Matric Scholarship for the year 2009-10 in study states	32
Table 3.4	Community wise distribution of Post Matric Scholarship for the year 2010-11 in study states	32
Table 3.5	Community wise distribution of Post Matric Scholarship for the year 2011-12 in study states	33
Table 3.6	Community wise distribution of Post Matric Scholarship for the year 2012-13 in study states	33
Table 4.1	Distribution of sample students by place of residence, age group, gender, family size, type of school/institution currently attending and boarding status (%), 2013	34-35
Table 4.2	Distribution of sample students by parents' educational & occupational status, and income, 2013	36-37
Table 4.3	Distribution of sample parents by place of residence, gender, age group, family size and type of school son/daughter attending, 2013	39
Table 4.4	Distribution of sample parents by educational attainment, occupational status, landlessness and poverty level, 2013	40-41
Table 4.5	Distribution of sample students by sources of information about the Post Matric Scholarship Scheme and knowledge of the eligibility criteria for applying for Post Matric Scholarship Scheme, 2013	42-44
Table 4.6	Distribution of sample students by source of procurement of the application form, knowledge of the application	45-46

	procedure and enclosures/documents required for applying for the Post Matric Scholarship Scheme and its components, 2013	
Table 4.7	Distribution of sample students by their feedback about access to and disbursement of the Post Matric Scholarship Scheme, 2013	48-49
Table 4.8	Average monthly private expenditure incurred by a student currently receiving the Post Matric Scholarship on education, other than course/tuition fee by range of family income, 2013	51
Table 4.9	Distribution of sample students by their feedback on issues and limitations of the Post Matric Scholarship Scheme, 2013	53-55
Table 4.10	Distribution of sample students by their feedback on the cost of accessing the Post Matric Scholarship Scheme and adequacy of the scholarship amount to meet the costs of education, 2013	55-56
Table 4.11	Impact of the very knowledge of Post Matric Scholarship Scheme on the decision of the beneficiary to pursue education, 2013	58
Table 4.12	Perceived impact of Post Matric Scholarship Scheme in improving access, participation, attendance and performance of students from minority communities, 2013	59-60
Table 4.13	Perceived impact of the Post Matric Scholarship Scheme: Descriptive statistics of the Likert Scale data	60-61
Table 4.14	Chi-Square Test Statistic of the statements of the perceived impact of the Post Matric Scholarship Scheme	61-62

CHAPTER I

Introduction

1.1 Background

India has witnessed the plural society with ethnic, religious and linguistic differences from ancient times. The plural Indian society used to live harmoniously together with the broad cultural unity. However, the British rule made a qualitative difference among the various groups of Indian plural society in order to sub serve their imperial interest. The British accepted the plural nature of Indian society but they emphasized on corporate pluralism rather than liberal pluralism in the political process and attempted to widen the gap among different groups based on ethnicity, religious, language and other interest.

In corporate pluralism emphasis is on groups and individuals are treated as members of group while in liberal pluralism emphasis is on individual as citizens. The corporate pluralism led to separation among groups and thereby it creates difficulty in national integration.

The national leaders of India accepted that Indian society was plural but their acceptance was based on the concept of Liberal Pluralism which emphasized the fact that though an individual was a member of his group, he participated in political system as a citizen. The approach to this concept was evident in Nehru Committee Report, 1928, which recommended on one hand, joint mixed electorates and on the other hand favoured such fundamental rights for individuals as right of equality, freedom of religion, etc.

The Cabinet Mission Plan, 1946, proposed the formation of advisory committee on minorities, fundamental rights of individuals and to suggest measures for safeguarding interests of minorities. When we analyze the constitutional provisions that were embodied in the constitution to solve minority problem we find that emphasizing liberal pluralism, the makers of the constitution also accepted the corporate pluralism to some extent and made provisions for rights of groups. The makers of constitution had hoped that with constitutional framework India will be able to solve the problems of minorities created by Britishers and will emerge one day as “one community”.

1.2 Minority

The Constitution of India does not define the word “minority” anywhere though it uses this word or its plural form in some Articles – 29 to 30 and 350A to 350B. Article 29 has the word “minorities” in its marginal heading but speaks of “any sections of citizens.... having a distinct language, script or culture.” Article 30 speaks specifically of two categories of minorities – religious and linguistic. The remaining two Articles – 350A and 350B relate to linguistic minorities only.

In common parlance, the expression “minority” means a group comprising less than half of the population and differing from others, especially the predominant section, in race, religion, traditions and culture, language, etc. A special Sub-Committee on the Protection of Minority Rights appointed by the United Nations Human Rights Commission in 1946 defined the ‘minority’ as those “non-dominant groups in a population which possess a wish to preserve stable ethnic, religious and linguistic traditions or characteristics markedly different from those of the rest of population.”

In common words, “Minority” may be defined as those who are less than 50% of total population are called as minorities. It may include any disadvantaged group in terms of social status, education, employment, wealth and political resources. It may be ethnic minority, linguistic minority, religious minority, cultural minority, caste minority, age minority and sexual minority.

The National Commission for Minorities Act, 1992 says that “Minority for the purpose of the Act, means a community notified as such by the Central Government”- Section 2(7). Acting under this provision on 23-10- 1993, the Central Government notified the Muslim, Christian, Sikh, Buddhist and Parsi (Zoroastrian) communities to be regarded as “minorities” for the purpose of this Act.

According to 2001 Census, 18.4% of Indian population comprises minority communities. Muslims constitute 13.4%, Christians 2.3%, Sikhs 1.9%, Buddhists 0.8% and Parsis 0.07% of the country's total population. In absolute numbers, Muslims [nearly 140 million] account for 72.8% of the total minority population of 189.5 million.

1.3 Constitutional Safeguards for Minorities

The Universal Declaration of Human Rights 1948 and its two International Covenants of 1966 declare that “all human beings are equal in dignity and rights” and prohibit all kinds of discrimination – racial, religious etc. In order to strengthen the cause of the minorities, the United Nations promulgated the “Declaration on the Rights of Persons belonging to National or Ethnic, Religious and Linguistic Minorities” on 18th December 1992 proclaiming that:

“States shall protect the existence of the National or Ethnic, Cultural, Religious and Linguistic identity of minorities within their respective territories and encourage conditions for the promotion of that identity.”

It must be stated that the founding visionaries of India had a special commitment to the rights and safety of the minorities. This found reflection in the Constitution of India, which enshrines values of equality, democracy and justice for all citizens. There are safeguards for minorities in the form of various articles prohibiting discrimination on religious grounds and enabling development for minority communities. The fundamental rights are guaranteed to all citizens irrespective of religion, caste, sex or language.

Articles 15 and 16 of the Constitution of India prohibit the State from making any discrimination on the grounds only of religion, race, caste, sex, descent place of birth, residence or any of them either generally i.e. every kind of State action in relation to citizens (Article 15) or in matters relating to employment or appointment to any office under the State (Article 16). However, the provisions of these two Articles do take adequate cognizance of the fact that there had been a wide disparity in the social and educational status of different sections of a largely caste-based, tradition-bound society with large scale poverty and illiteracy. Obviously, an absolute equality among all sections of the people regardless of specific handicaps would have resulted in perpetuation of those handicaps. There can be equality only among equals. Equality means relative equality and not absolute equality. Therefore, the Constitution permits positive discrimination in favour of the weak, the disadvantaged and the backward. Article 15 permits the State to make “any special provisions” for women, children, “any socially and educationally backward class of citizens” and Scheduled Castes and Scheduled Tribes. Article 15 has recently been amended by the Constitution (Ninety-third Amendment) Act, 2005 to empower the State to

make special provisions, by law, for admission of socially and educationally backward classes of citizens or Scheduled Castes/Tribes to educational institutions including private educational institutions, whether aided or unaided by the State, other than minority educational institutions.

The Constitution provides two sets of rights of minorities which can be placed in 'common domain' and 'separate domain'. The rights which fall in the 'common domain' are those which are applicable to all the citizens of our country. The rights which fall in the 'separate domain' are those which are applicable to the minorities only and these are reserved to protect their identity. The distinction between 'common domain' and 'separate domain' and their combination have been well kept and protected in the Constitution. The Preamble to the Constitution declares the State to be 'Secular' and this is a special relevance for the Religious Minorities. Equally relevant for them, especially, is the declaration of the Constitution in its Preamble that all citizens of India are to be secured 'liberty of thought, expression, belief, faith and worship and 'equality of status and of opportunity.

1.3.1 Fundamental Rights:

In Part III of the Constitution, which deals with the Fundamental right, is divided into two parts viz. (a) the rights which fall in the 'common domain' and (b) the rights which go to the 'separate domain'. In the 'common domain', the following fundamental rights and freedoms are covered:

- People's right to 'equality before the law' and 'equal protection of the laws'; [Article 14]
- Prohibition of discrimination against citizens on grounds of religion, race, caste, sex or place of birth; [Article 15(1) & (2)]
- Authority of State to make 'any special provision for the advancement of any socially and educationally backward classes of citizens' (besides the Scheduled Castes and Scheduled Tribes); [Article 15(4)]
- Citizens' right to 'equality of opportunity' in matters relating to employment or appointment to any office under the State-and prohibition in this regard of discrimination on grounds of religion, race, caste, sex or place of birth; [Article 16(1)&(2)]

- Authority of State to make 'any provision for the reservation of appointments or posts in favor of any backward class of citizens which, in the opinion of the State, is not adequately represented in the services under the State; [Article 16(4)]
- People's freedom of conscience and right to freely profess, practice and propagate religion – subject to public order, morality and other Fundamental Rights; [Article 25(1)]
- Right of 'every religious denomination or any section thereof-subject to public order, morality and health – to establish and maintain institutions for religious and charitable purposes, 'manage its own affairs in matters of religion', and own and acquire movable immovable property and administer it 'in accordance with law'; [Article 26]
- Prohibition against compelling any person to pay taxes for promotion of any particular religion; [Article 27]
- People's freedom as to attendance at religious instruction or religious worship in educational institutions' wholly maintained, recognized, or aided by the State. [Article 28]

1.3.2 Directive Principles of State Policy:

The Constitution has made provisions for the Fundamental Rights in Part III, which the State has to comply with and these are also judicially enforceable. There is another set of non-justifiable rights stated in Part-IV, which are connected with social and economic rights of the people. These rights are known as 'Directive Principles of State Policy', which legally are not binding upon the State, but are “fundamental in the governance of the country and it shall be the duty of the State to apply these principles in making laws” (Article 37). Part IV of the Constitution of India, containing non-justifiable Directive Principles of State Policy, includes the following provisions having significant implications for the Minorities:

- Obligation of the State 'to endeavour to eliminate inequalities in status, facilities and opportunities' amongst individuals and groups of people residing in different areas or engaged in different vocations; [Article 38(2)]

- Obligation of State 'to promote with special care' the educational and economic interests of 'the weaker sections of the people' (besides Scheduled Castes and Scheduled Tribes); [Article 46]

1.3.3 Fundamental Duties:

Part IVA of the Constitution, relating to Fundamental Duties as provided in Article 51 A applies in full to all citizens, including those belonging to Minorities. Article 51A which is of special relevance for the Minorities stipulates as under:

- Citizens' duty to promote harmony and the spirit of common brotherhood amongst all the people of India 'transcending religious, linguistic and regional or sectional diversities.
- Citizens' duty to value and preserve the rich heritage of our composite culture.'

1.3.4 Minority Rights:

The Minority Rights provided in the Constitution which fall in the category of 'Separate Domain' are as under:

- Right of 'any section of the citizens' to 'conserve' its 'distinct language, script or culture'; [Article 29(1)]
- Restriction on denial of admission to any citizen, to any educational institution maintained or aided by the State, 'on grounds only of religion, race, caste, language or any of them'; [Article 29(2)]
- Right of all Religious and Linguistic Minorities to establish and administer educational institutions of their choice; [Article 30(1)]
- Freedom of Minority-managed educational institutions from discrimination in the matter of receiving aid from the State; [Article 30(2)]
- Special provision relating to the language spoken by a section of the population of any State; [Article 347]
- Provision for facilities for instruction in mother-tongue at primary stage; [Article 350A]

- Provision for a Special Officer for Linguistic Minorities and his duties; and [Article 350B]
- Sikh community's right of 'wearing and carrying of kirpans; [Article 25]

1.4 PM's 15 point programme for the welfare of minorities

For the welfare of minorities, the then Prime Minister, Smt. Indira Gandhi, addressed a letter to Chief Ministers in May 1983 containing certain points relating to the development of the minorities. This letter covered 15 different aspects for action commonly known as the Prime Minister's 15-Point Programme for the Welfare of Minorities. These points were reiterated by Prime Minister, Shri Rajiv Gandhi, in his letter dated 28th August 1985 addressed to all the Chief Ministers.

A need has been felt to review and recast the 15-Point Programme, to sharply focus action on issues intimately linked with the social, educational and economic uplift of the minorities. Points relating to prevention of communal riots and provision of relief to victims of such riots continue to have an important place in the revised programme, but additional points more closely linked with the development of backward minorities, specifically related to provision of employment, improvement of educational opportunities and better living conditions have been included.

Based on the above, the "**Prime Minister's New 15-Point Programme for Welfare of Minorities**" has been formulated as under:

I. Enhancing opportunities for education

Educational backwardness is one of the primary reasons for continued poverty and deprivation of any community. Consequently, enhancement of opportunities for education is a necessary intervention to address the problem of backwardness of any community.

(1) Equitable availability of ICDS services

The Integrated Child Development Services (ICDS) Scheme is aimed at holistic development of children and pregnant/lactating mothers from disadvantaged sections, by providing services through Anganwadi Centres such as supplementary nutrition, immunisation, health check up

referral services, pre-school and non-formal education. A certain percentage of the ICDS projects and Anganwadi Centres will be located in blocks/villages with substantial population of minority communities to ensure that the benefits of this scheme are equitably available to such communities also.

(2) Improving access to school education

The surest way of enabling access to schools for children of a particular community is to locate schools in localities/villages predominantly inhabited by that community. New elementary schools are opened in various localities/villages all over the country under the Sarva Shiksha Abhiyan, the Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes. It will be ensured that a certain percentage of all such schools are located in localities/villages having substantial population of minority communities.

(3) Greater resources for teaching Urdu

Urdu is the mother tongue of a large number of people, but there is inadequate provision for teaching of this language. Central assistance will be provided for recruitment and posting of Urdu language teachers in primary and upper primary schools that serve a population in which at least one-fourth belong to that language group.

(4) Modernising Madrasa Education

The Central Plan Scheme of Area Intensive and Madrasa Modernisation Programme provides basic educational infrastructure in areas of concentration of educationally backward minorities and resources for the modernisation of Madrasa education. Keeping in view the importance of addressing this need, this programme will be substantially strengthened and more effectively implemented.

(5) Scholarships for meritorious students from minority communities

It is crucial that poverty does not come in the way of continuation of studies of meritorious students from minority communities. Therefore, a Scheme for Pre-Matriculation and Post-Matriculation Scholarships for students from minority communities will be formulated and implemented.

(6) Improving educational infrastructure through the Maulana Azad Education Foundation

The Maulana Azad Education Foundation has been set up to promote education amongst the educationally backward minorities. It provides grants to establish or expand schools, purchase lab equipments and furniture, construct hostel buildings, or strengthen vocational technical training facilities. Government shall provide all possible assistance to the Foundation, to strengthen and enable it to expand its activities more effectively.

II. Equitable share in economic activities and employment

No nation can develop fully till all communities and groups constituting it have an equitable share in economic opportunities and employment. Proactive measures become necessary when one or more communities lag behind and become increasingly marginalized. In such circumstances, focusing Government programmes towards these communities, with earmarking of targets, becomes necessary.

(7) Self-Employment and Wage Employment for the poor

(a) The Swarnajayanti Gram Swarozgar Yojana (SGSY) is the primary self-employment programme for rural areas, with the objective of bringing assisted poor families above the poverty line by providing them income generating assets through a mix of bank credit and governmental subsidy. The benefit of this programme should be adequately available to the minority communities also. Accordingly, a certain percentage of the physical and financial targets under the SGSY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line in rural areas.

(b) The equivalent self-employment programme for the urban areas is the Swarnajayanati Shahari Rozgar Yojana (SSRY). It consists of two major components namely, the Urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme (UWEP). A certain percentage of the physical and financial targets under USEP and UWEP will be earmarked to benefit people below the poverty line from the minority communities.

(c) The Sampoorna Grameen Rozgar Yojana (SGRY) is aimed at providing additional wage employment in rural areas, alongside creation of durable community, social and economic infrastructure. A certain percentage of the allocation under SGRY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line. Simultaneously, a certain percentage of the allocation will be earmarked for the creation of infrastructure in such villages which have a substantial population of minorities.

(8) Upgradation of skills through technical training

A very large proportion of the population of minority communities is engaged in low-level technical work or earn their living as handicraftsmen. Provision of technical training to such people would upgrade their skills and earning capability. Therefore, a certain proportion of all new ITIs will be located in areas predominantly inhabited by minority communities and a proportion of existing ITIs to be upgraded to "Centres of Excellence" will be selected on the same basis.

(9) Enhanced credit support for economic activities

(a) The National Minorities Development and Finance Corporation (NMDFC) was set up with the objective of promoting economic development activities among the minority communities. The Corporation has been functioning since 1994. The Government is committed to strengthening the NMDFC by providing it greater equity support to enable it to fully achieve its objectives.

(b) Bank credit is essential for creation and sustenance of self-employment initiatives. A target of 40% of net bank credit for priority sector lending has been fixed for domestic banks. The priority sector includes, inter alia, agricultural loans, loans to small scale industries and small businesses, loans to retail traders, professionals and self-employed persons, educational loans, housing loans and micro-credit. It will be ensured that an appropriate percentage of the priority sector lending in all categories is targeted for the minority communities.

(10) Recruitment to State and Central Services

(a) In the recruitment of police personnel, State Governments will be advised to give special consideration to minorities. For this purpose, the composition of Selection Committees should be representative.

(b) The Central Government will take similar action in the recruitment of personnel to the Central Police Forces.

(c) Large scale employment opportunities are provided by the Railways, Nationalized Banks and Public Sector Enterprises. In these cases as well, the Ministries/Departments concerned will ensure that special consideration is given to recruitment from minority communities.

(d) The Government implements a number of schemes for pre-examination coaching of candidates belonging to weaker sections of society, including poor students from minority communities. An exclusive scheme will be launched for candidates belonging to minority communities to provide coaching in Government institutions as well as in reputed private coaching institutes which have a track record of showing good results in competitive examinations. Government will provide funds to pay the fees on behalf of meritorious candidates from minority communities who enroll in these selected private institutes.

III. Improving the conditions of living of minorities

A very large number of people belonging to minority communities live in slums in urban areas, often ignored by the local government agencies. In rural areas, they are often amongst the poorest of the poor, not able to afford a proper house to live in.

(11) Equitable share in rural housing scheme

The Indira Awaas Yojana (IAY) provides financial assistance for shelter to the rural poor living below the poverty line. A certain percentage of the physical and financial targets under JAY will be earmarked for rural poor beneficiaries from minority communities.

(12) Improvement in condition of slums inhabited by minority communities

Under the National Slum Development Programme (NSDP), the Central Government provides assistance to States/UTs for development of urban slums through provision of physical amenities like water supply, storm water drains, widening and paving of existing lanes, sewers, community latrines, streetlights etc. The funds under NSDP can also be used for provision of community infrastructure and social amenities like pre-school education, adult education, maternal and child health etc. A certain percentage of the physical and financial targets under this programme will be earmarked for slums predominantly inhabited by the minority communities.

IV. Prevention and control of communal riots

Prevention and control of communal riots is a basic duty of the State. However, in the past decades, minority communities have suffered loss of lives and property on account of communal violence. The welfare of minority communities is inextricably linked with the effectiveness of measures adopted to address this issue.

(13) Prevention of communal incidents

In the areas which have been identified as communally sensitive and riot prone, District and Police Officials of the highest known efficiency, impartiality and secular record must be posted. In such areas, and even elsewhere, the prevention of communal tension should be one of the primary duties of the DM and the SP. Their performance in this regard should be an important factor in determining their promotion prospects.

(14) Prosecution for communal offences

Severe action should be taken against all those who incite communal tensions or take part in violence. Special court or courts specifically earmarked to try communal offences should be set up so that offenders are brought to book speedily.

(15) Rehabilitation of victims of communal riots

Victims of communal riots should be given immediate relief and provided prompt and adequate financial assistance for their rehabilitation.

1.5 Distribution of Minorities across Districts and Size of Population

1.5.1 Minority population

According to the Census 2001, the percentage of minorities in the country is about 18.4% of the total population, of which Muslims are 13.4%, Christians 2.3%, Sikhs 1.9%, Buddhists 0.8% and Zoroastrians (Parsis) 0.007%. “In six States the proportion of Muslims to total population is above the national average of 13.4% - Assam (30.9%), West Bengal (25.2%), Kerala (24.6%), Uttar Pradesh (18.55%), Bihar (16.5%) and Jharkhand (13.8%)”.

1.5.2 Identification of Minority Concentration Districts (MCDs)

In 1987, a list of 41 Minority Concentration Districts was prepared based on the data of 1971 census. The list was based on a single criterion of minority population of 20% or more in a district for an identification of such districts.

After the 2001 census data, the Government freshly exercised the Minority Concentration Districts list and in 2007, a list of 90 Minority Concentration Districts (MCD) has been prepared by Ministry of Minority Affairs on the basis of substantial minority population and relative backwardness in terms of selected socio-economic and basic amenities parameters.

The minority population parameters used for identification of 90 Minority Concentration Districts (MCDs) are as follow:

- i. Districts with a substantial minority population of at least 25% of the total population were identified in 29 States/UTs.
- ii. Districts having minority population exceeding 5 lakh and the percentage of minority population exceeding 20% but less than 25% were identified in 29 States/UTs.
- iii. In six States/UTs, where a minority community is in majority, districts having 15% of minority population, other than that of minority population in majority in that States/UTs were identified.

1.5.3 The backwardness parameters used for identification of 90 Minority Concentration Districts (MCDs):

1. Religious specific socio-economic indicators at the district level:

- i. Literacy rate
- ii. Female literacy rate
- iii. Work participation rate, and
- iv. Female work participation rate

2. Basic amenities indicators at the district level:

- i. Percentage of households with pucca wall
- ii. Percentage of households with safe drinking water
- iii. Percentage of households with electricity, and
- iv. Percentage of households with water closet latrines.

These 90 identified Minority Concentration Districts have been further classified into two categories and a sub category. Category 'A' comprises 53 districts which have both socio-economic and basic amenities parameters below the national average. The remaining 37 districts fall under category 'B' of which 20 districts fall behind in socio-economic parameters and 17 districts in basic amenities parameters. These have been further classified in sub-category 'B1' and 'B2' respectively.

1.5.4 Distribution of minority across sample states/districts and size of population

Table: 1.1 Distribution of Minority Population Across Sample States (in %)

Sl. No.	States	Muslim	Christian	Sikh	Buddhist	Total
1	HARYANA	5.78	0.13	5.54	0.03	11.48
2	JAMMU & KASHMIR	66.97	0.20	2.04	1.12	70.33
3	KARNATAKA	12.23	1.91	0.03	0.74	14.91
4	KERALA	24.70	19.02	0.01	0.01	43.74
5	BIHAR	16.53	0.06	0.03	0.02	16.64
6	WEST BENGAL	25.25	0.64	0.08	0.30	26.27
7	MAHARASHTRA	10.60	1.09	0.22	6.03	17.94
8	MANIPUR	8.81	34.04	0.08	0.09	43.02
9	ASSAM	30.92	3.70	0.08	0.19	34.89
10	UTTAR PRADESH	18.50	0.13	0.41	0.18	19.21
11	UTTARANCHAL	11.92	0.32	2.50	0.15	14.89
12	MADHYA PRADESH	6.37	0.28	0.25	0.35	7.24

Table: 1.2 Distribution of Minority Population Across Sample Minority Concentration Districts (in %)

Sl. No.	Districts	Muslim	Christian	Sikh	Buddhist	Total
1	Mewat	37.00	0.00	0.20	0.20	37.40
2	Sirsa	0.63	0.15	27.13	0.03	27.94
3	Leh (Ladakh)	13.78	0.29	0.43	77.30	91.80
4	Gulbarga	17.60	0.59	0.02	4.91	23.12
5	Bidar	19.69	2.87	0.04	8.13	30.73
6	Wayanad	26.87	22.48	0.00	0.01	49.36
7	Kishanganj	67.58	0.22	0.04	0.03	67.87
8	Katihar	42.53	0.21	0.09	0.00	42.83
9	Murshidabad	63.67	0.23	0.01	0.00	63.92
10	Maldah	49.72	0.25	0.01	0.00	49.99
11	Uttar Dinajpur	47.36	0.54	0.01	0.01	47.93
12	Parbhani	15.97	0.09	0.05	10.03	26.14
13	Buldana	12.78	0.11	0.07	13.73	26.69
14	Washim	10.96	0.12	0.05	14.76	25.89
15	Thoubal	23.85	1.41	0.03	0.01	25.30
16	Tamenglong	1.28	94.88	0.06	0.01	96.23
17	Dhubri	74.29	0.76	0.01	0.02	75.08
18	Goalpara	53.71	7.87	0.01	0.02	61.61
19	Rampur	49.14	0.38	3.21	0.12	52.84
20	Moradabad	45.54	0.23	0.23	0.06	46.06
21	Bijnor	41.71	0.11	1.56	0.11	43.49
22	Udham Singh Nagar	20.59	0.31	11.45	0.12	32.47
23	Haridwar	33.05	0.21	1.20	0.05	34.50
24	Bhopal	22.86	1.11	0.62	1.12	25.70

1.6 Socio-economic Condition of Minorities

Muslim

According to census 2001, Muslims are behind other religious community in areas of literacy and education, industrial promotion and economic pursuits. They lack technical and vocational education as well as training in trades in demand.

With regard to school education, the condition of Muslims is one of grave concern. Though the all-India literacy levels of Muslims are somewhat satisfactory, disaggregative analysis of state data, by place of residence and by gender, presents a less flattering picture of the status of Muslims. When alternative indicators of educational achievement, more representative of the progress made in education, are considered, a significant disparity between the status of Muslims and that of other SRCs (except SCs/STs) can be noted. For example, both the Mean Years of Schooling (MYS) and attendance levels of Muslims are low in absolute terms and in contrast to all SRCs except in some cases SCs/STs.

Muslims have a literacy rate (59.1 percent) lower than the national average literacy rate i.e. 64.8 percent. Analysis of literacy rate provided by census 2001 reveals that Muslims were better off than scheduled castes, scheduled tribes but lagged behind other SRCs. The proportion of those attaining the educational level of 'Graduate and above' was found 21.47 percent among Jains followed by Christians (8.71 percent), Hindu (7 percent) and Sikhs (6.94 percent). Muslims have the lowest proportion at 3.6 percent. Further Muslims (65.31 percent) are better off at primary level of education but their proportion goes down as we go to secondary (10.96 percent) and senior secondary (4.53 percent) stages.

Among minorities, about one-third Muslims are living in kutchha houses, which lack basic facilities like drinking water, toilet etc. and likewise they live in rented houses. National Average of Work participation rate is 39.1 percent, but it is only 31.3 percent for Muslims. More Muslim workers than any other community are involved in household industry work, which is indicative of their artisan nature. According to census 2001, Muslims have the highest young persons dependency ratio of 778 and the lowest old persons dependency ratio of 109 which could be one

of the possible reasons for their economic backwardness as compared with averages for all religious communities.

Sikhs

The Sikh community records a relatively low poverty level (5 per cent). This community constitutes of 46.4 per cent of the general population, 31.1 per cent of the Scheduled Castes and 21.8 per cent of the Other Backward Classes. Despite the low poverty level, the landlessness among the Sikhs is high (66.50 per cent) and during the last one decade, it has witnessed an increase. However, there has been an increase in the proportion of Sikhs with large operational landholdings. It indicates that the affluent Sikhs are occupying more and more operational landholdings to cultivate in the rural areas. This hints at a process of land acquisition by the better-off sections from the poorer masses, or leasing in of landholdings from rural poor who are not in a position to cultivate them themselves. In the urban areas, Sikhs have been found in a large proportion in trade-related activities, many of which are entrepreneurial in nature. Sikhs thus have the largest proportion of self-employed workers (63.65 per cent), taking the rural and urban areas together. However, there is an interesting fact to note that while the Sikh males are highly involved in self-employment, their female counterparts are more into regular employment. The female regular workers are predominantly among the better-off sections. Among the relatively poorer Sikh women, the women participate in self-employment, as helpers, unpaid family workers or home-based workers. This is also reflective of the socio-cultural barriers among certain segments of the Sikh community wherein market-based, paid casual work may not be desirable for women, given the stronghold of patriarchal biases. These biases are also evidenced in the low child sex-ratios for the community. It is noteworthy that the Sikh community records some better indicators of health, such as improvements in underweight and stunting among children, low child mortality, relatively low prevalence of anaemia among children and women and better immunization levels. Most of these indicators reflect the better income levels of Sikhs. A distinctive factor of Sikh women is the high proportion of those who have discussions on family planning with their husbands (41 per cent) and with friends/neighbours. The educational level among Sikh females is also higher than that of the males. Nearly 16 per cent of the total Sikh females are graduates, which is the highest among all the communities. Regular and casual workers are found in lower proportions among the Sikh

community. The rate of urbanization is also relatively lower (27 per cent); the community still remains predominantly rural.

Christians

Christians are the largest notified minority community other than Muslims. They constitute 33.1 per cent of the general population (upper caste), 32.8 per cent of Scheduled Tribes and 25.5 per cent of the Other Backward Classes. Scheduled Castes among the Christians are only 8.3 per cent. The poverty level is relatively low at 11 per cent, and the landless population is 55 per cent, which is low in comparison to other communities. The temporal data indicates a decline in the landless among Christians during the last one decade, implying more households of the community have access to operational landholdings, either through ownership or leasing in of land for cultivation. Large operational landholdings, on the other hand, have experienced an increase.

The rate of urbanization of Christians is 34 per cent. The literacy and educational level is relatively higher than the other communities (except for Parsis). The male-female gap in literacy is also lower. This enables them to enter into the regular employment in higher proportions. Even the rate of self-employment among Christians is high. Casual employment among Christians is 23 per cent, which is lower than the national average but more than that of Sikhs. Christians have the highest proportion of non-institutional child deliveries as well as having registered an increase in the neonatal mortality rate. The total fertility rate among Christian women is higher compared to other NMCs, other than Muslims.

Buddhists

Among the four NMCs other than Muslim, Buddhists deserve primary focus, as they perform the poorest on several indicators and require special attention. Almost nine-tenths of the Buddhists are from the Scheduled Caste population, which itself speaks volumes. The poverty level of this community is the highest among the four NMCs (30 per cent) other than Muslim. Almost 72 per cent of the Buddhists do not possess any operational landholdings. This landlessness or land poverty restricts their capabilities for self-employment in the agricultural sector. They are therefore pushed out of the rural areas to grab employment opportunities in the urban areas, most often in the casual labour market (evidenced by their high proportion of 53 per cent in this

market), considered the most vulnerable form of employment. This is the reason their rate of urbanization is high (38 per cent). Further, the work participation rate among the Buddhist females is the highest (41 per cent), which corroborates the fact that the male and female workers are entering into the workforce more out of poverty induced compulsions. However, since most of them are entering into the casual labour market, their situation remains vulnerable.

On the several socio-economic indicators discussed, the educational level of this community is the poorest after Muslim. Only 6 per cent of the total Buddhists are graduates. Poor educational levels, hence, prevents them from accessing regular employment. The age at marriage for the Buddhist community is also far lower than the country's legal age for marriage, with 41 per cent women getting married before the age of 18 years. On most of the health indicators, the Buddhists have fared poorly. Over the period covered by the NFHS II (1998-99) to III (2005-06), stunting and wasting among Buddhist children has increased, mortality rates of neonatals and children under-five have risen, anaemia among women has increased, and the percentage of children with full immunization has declined from 73 to 51 per cent. Given the early marriages among Buddhist females, the proportion of teenage pregnancies are also very high among them compared to the other NMCs.

Parsis

The case of Parsis is different. To quote the Census: "The Parsi population deserves an exceptional but definite mention and place in the this volume due to their very small numbers not only in India, but also in the world. As per 2001 Census, the Parsi population in the country is 69,601 as against their population of 76,382 in 1991 census. This is a clear visible but extremely unfortunate decline in the rich civilization of Zoroastrians and its people. It is apparent in the 2001 Census results that urgent and drastic interventions are required by all concerned including possibly by the government and definitely the Parsi community leaders to ensure survival of Parsi population in India. Fertility improvement innovative initiatives rather than fertility control measures adopted by the community so far are possibly the need of the hour before it reaches a point of no return..." (p.xxiv, 2001). The gender ratio among Parsis is unusual, as of 2001, the ratio of males to females was 1000 males to 1050 females (up from 1024 in 1991), due primarily to the high median age of the population (elderly women are more common than elderly men). The national average was 1000 males to 933 females.

The Census, however, has not provided much data to study the community in detail. The National Sample Surveys do provides some estimates; however, the sample is quite small, particularly in the rural areas, making the estimates unreliable. This community is predominantly urban-based and a very small proportion resides in the rural areas. 96.1% of Parsis reside in urbanised areas (the national average is 27.8%). The community has achieved universal literacy and higher education is also extensively pursued by both males and females. As of 2001, the literacy rate of this community is 97.9%, the highest of any Indian community (the national average is 64.8%). The work participation rates are also generally higher in the urban areas not only for men but also for the Parsi women (at 33 per cent). A predominant concentration of tertiary sector activities is noted for the Parsis, both men and women. The level at which they undertake this work is mostly administrative, executive or managerial, based on the occupational distribution. While the Parsi men are mostly involved in finance, business and real estate-related tertiary activities, the Parsi women are more in the formal sector, with jobs within education, health, public administration and so on. Being large entrepreneurs or salaried professionals, they are economically much better-off and do not figure in poverty estimates. In a nutshell, they are among the most advanced communities of the country.

1.6.1 Educational Status of Religious Minorities

Education is one of the significant social indicators having bearing on the achievement in the growth of an individual as well as community. This is perceived to be highly suitable for providing employment and thereby improving the quality of life, the level of human well being and the access to basic social services.

Literacy Rate

Status of literacy among different communities and caste is given in table below (In percent)

Table: 1.3 Literacy status among different communities and caste (%)

Community/Caste	Male	Female	Total
India	75.3	53.7	64.8
Hindu	76.2	53.2	65.1
Muslim	67.6	50.1	59.1
Christian	84.4	76.2	80.3
Sikh	75.2	63.1	69.4
Buddhist	83.1	61.7	72.7
Jain	97.4	90.6	94.1
Others	60.8	33.2	47.0
SC	66.6	41.9	54.7
ST	59.2	34.8	47.1

Source: Census 2001

Literacy rate among the Jains is the highest at 94.1 percent, followed by Christians (80.3 percent) and Buddhists (72.7 percent). Hindus (65.1 percent) and Sikhs (69.4 percent) have a marginally higher literacy rate than the national average of 64.8 percent. The lowest literacy has been recorded at 47 percent for ‘Other Religions and Persuasions’. Muslims have a literacy rate (59.1 percent) lower than the national average literacy rate. Literacy among Scheduled Castes and Scheduled Tribes was abysmally low.

Analysis of literacy rates reveals that Muslims were better off than Scheduled Castes, Scheduled Tribes and those pursuing ‘other religions’ but lagged behind others. The literacy rate in the Parsi community is 97.9 percent. This could be due to the fact that education of Parsi children was emphasised as early as the late 19th century. The Jain population has also returned very high national literacy rate of 94.1 percent and is one of the most literate religious community.

Gender Gap in Literacy

Both males and females among the Jain population have very high literacy rate of 97.4 percent and 90.6 percent respectively at the national level followed by Christians at 84.4 percent for males and 76.2 percent for females. Thus, the gender gap in male-female literacy for these two religions is less than 10. Among the six major religions at the national level, the maximum gap between male and female literacy is among Hindus (23 percent) followed by Buddhists (21.4 percent) and Muslims (17.5 percent points).

There exists an interesting relationship between female literacy and proportion of child population in the 0-6 years age group. Generally, it has been argued that in developing countries high female literacy rate usually has a dampening effect on fertility rate other factors being constant. Thus, there is a negative relationship between female literacy and fertility. This indicates that irrespective of religious affiliations, creation of a conducive environment and promotion of education facilities leading to improved female literacy might bring down fertility rate. Among Jains high female literacy rate and lowest proportion of child population (0-6 years) and among Muslims low female literacy rate and higher proportion of children in the age group (0-6 years) support this contention.

Educational Level

On analyzing the distribution of literates by educational level, it was found that Jains (21.47 percent) have the highest proportion of educated persons among all the religions among those who have completed graduation stage. This is followed by Christians (8.71 percent) and Sikhs (6.94 percent). Muslims have the lowest proportion at 3.6 percent. Among Hindus, the proportion of those attaining the educational level of ‘Graduate and above’ is seven percent, which is more or less in the same order as the overall proportion of all religious communities taken together as per details given in table below.

Table: 1.4 Educational level among different communities (%)

Community	Upto Primary Level*	Middle	Secondary	Senior Secondary	Diploma	Graduation	Unclassified
All Religion	55.57	16.09	14.13	6.74	0.72	6.72	0.02
Hindu	54.91	16.18	14.25	6.92	0.71	7.01	0.01
Muslim	65.31	15.14	10.96	4.53	0.41	3.6	0.05
Christian	45.79	17.13	17.48	8.7	2.19	8.71	0.01
Sikh	46.70	16.93	20.94	7.57	0.90	6.94	0.02
Buddhist	54.69	17.52	14.09	7.65	0.35	5.7	0.01
Jain	29.51	12.27	21.87	13.84	1.03	21.47	0.01
Others	62.12	17.48	11.24	4.55	0.26	4.35	0.01

* Includes literacy without Educational Level, Below Primary Level and Primary Level.

Source: Census 2001

Further, Muslims (65.31 percent) are better off at primary level of education but their proportion goes down as we go to secondary (10.96 percent) and senior secondary (4.53 percent) stages. Though Christians, at the primary level with 45.79 percent, are lower than the national average but level increases at secondary (17.48 percent) and senior secondary (8.70 percent) stages. Other religions follow almost national average level.

We do not have much data related to Parsi community because Census of India 2001 in their publication titled “The First Report on Religion Data” has brought out data on six religion only, namely, Hindu, Muslim, Christian, Sikh, Buddhist and Jain. All other religions and persuasions have been grouped together in “others” category constituting approximately 0.6 percent of total population.

1.7 About Post-Matric Scholarship Scheme

1.7.1 Background

The Ministry of Minority Affairs was created in the year 2006 for a focused approach on issues relating to the minorities. It is responsible for planning, implementation and evaluation of development programmes for the benefit of minority communities. Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis) have been notified as minority communities under Section 2 (c) of the National Commission for Minorities Act, 1992.

The Prime Minister’s 15 Point Programme for the Welfare of Minorities was announced in June, 2006. It provides that a post-matric scholarship scheme for meritorious students from minority communities would be implemented.

The Post-Matric Scholarship Scheme for the students belonging to minority communities was launched in November 2007 as a centrally sponsored scheme with 100% central funding. This scheme for minority communities provides the scholarship to students from class XI to Ph.D (XI, XII, Technical/Vocational, Under Graduate, Post Graduate, M.Phil & Ph.D) studying in

Government/ recognized private schools/ colleges/ universities/ institutes in India including technical/ vocational courses in Industrial Training Institutes/ Industrial Training Centers and the courses not covered under merit-cum-means based scholarship scheme for minority communities. This scholarship is not available for LLB, MBA, MCA, BE and MBBS.

The scheme is implemented through State Governments/Union Territory Administrations. Under the scheme, 30% of scholarships are earmarked for girl students which can be utilized by boy students if adequate numbers of eligible girl students are not available. The basis of distribution of scholarship among the States/Union Territories is population of minorities in the States/Union Territories.

1.7.2 Objective

The objective of the scheme is to award scholarships to meritorious students belonging to economically weaker sections of minority community so as to provide them better opportunities for higher education, increase their rate of attainment in higher education and enhance their employability.

1.7.3 Eligibility

There are two main eligibility criteria for the award of Post matric scholarship:

1. Student applying for this scholarship must have secure not less than 50% marks in the previous final examination, and
2. Annual income of parents/guardians from all sources should not exceed Rs. Two lakh.

1.7.4 Selection

As the number of scholarships for minorities available in a year is fixed and limited it is necessary to lay down preference for selection. According to the guideline provided by Ministry of Minority Affairs, GOI, Students from BPL families, having the lowest income shall be given preference in the ascending order. It means priority should be given to poverty rather than marks. In case of the renewal applications, such applications would be fully exhausted before the new applications are considered.

1.7.5 Duration and Financial Assistance

Scholarship will be provided for the entire course. However, maintenance allowance will be given for a period not exceeding 10 months only in an academic year.

Table: 1.5 Rate of post matric scholarship

Class/ Course	Admission and Tuition fee per annum		Maintenance allowance per month for 10 months in an academic year.	
	Hosteller	Day scholar	Hosteller	Day scholar
XI-XII	Actual subject to a maximum ceiling of Rs. 7,000/-		Rs. 380/-	Rs. 230/-
Technical and Vocational courses	Actual subject to a maximum ceiling of Rs. 10,000/-		Rs. 380/-	Rs. 230/-
Under Graduate and Post Graduate (Other than Technical & Professional Courses)	Actual subject to a maximum ceiling of Rs. 3,000/-		Rs. 570/-	Rs. 300/-
M.Phil & Ph.D. (For those researchers who are not awarded any fellowship by university or any other authority)	Nil		Rs. 1200/-	Rs. 550/-

1.7.6 Renewal of Scholarship

The scholarship, once awarded, may be renewed during next academic year of the course on the production of certificate that the student has secured 50% marks.

1.7.7 Other conditions for scholarship

- i. The award will be discontinued if a student fails to secure 50% marks or equivalent grade in the previous final examination. Scholarship will not be awarded for more than the normal period of time taken to obtain certificate/degree/M. Phil degree/doctorate degree.
- ii. Scholarships will not be given to more than two students in a family.

- iii. The students should be regular in attendance for which the yardstick will be decided by the competent authority of the school/college/university.
- iv. Income certificate should be on self-certification basis by way of an affidavit on non-judicial stamp paper for self-employed parents and from employer for employed parents.
- v. The school/college/university authority will certify the claim of the student of being an outstation students not residing in hostel of the institution concerned on the basis of permanent address and parent's address.
- vi. Migration of students from one institution to another would not normally be allowed during the course of the academic year except under exceptional circumstances and in the interest of the student's academic career.
- vii. If a student violates any other term and condition of the scholarship, the scholarship may be suspended or cancelled. The State Government/Union Territory Administration can also directly cancel the award if duly satisfied of the reasons of violation of these regulations governing the scheme.
- viii. If a student is found to have obtained a scholarship by false statement/certificates, his/her scholarship will be cancelled forthwith and the amount of the scholarship paid shall be recovered, at the discretion of the concerned State Government/Union Territory Administration.
- ix. The State Government/Union Territory Administration will lay down the detailed procedure for processing and sanctioning of scholarships to eligible students.
- x. Course fee/tuition fee will be credited to the school's/college's/institution's bank account. Efforts will be made for transferring it electronically through the banks.
- xi. Maintenance allowance will be credited to the student's bank account. Efforts will be made for transferring it electronically through the banks.
- xii. The student obtaining benefits under this scholarship scheme shall not be allowed to avail of benefits under any other scholarship scheme for the same purpose.

- xiii. The fund for distribution of scholarships in subsequent years will be released after receiving the utilization certificate for the previous year.

1.7.8 Mode of Apply

Student can apply both offline and online for Post Matric Scholarship. Online Scholarship Management System (OSMS) was introduced for Merit cum Means Based Scholarship Scheme in 2010-11 but has been extended to Post Matric Scholarship Scheme in 2012-13.

In order to apply online, student should visit the website through URL www.momascholarship.gov.in . However, in online application, student has to enter his Aadhar Number (UID No.) as mandatory.

CHAPTER II

Study Design and Methodology

2.1 Specific Objectives

The specific objectives of the study are as follows:

- I. To assess the level of awareness of major stakeholders regarding the scheme.
- II. To understand, in-depth, the strengths and weaknesses of the scheme.
- III. To understand the impact of scheme on target group.
- IV. To give practical suggestions to improve the scheme.

2.2 Methodology

The study is mainly quantitative in nature. Participatory discussions during the fieldwork have also helped to have insights into the implementation of post metric scholarship programme in selected districts (minority concentrated districts) of 12 states.

2.3 Sampling Design

The study follows the multi-stage sampling technique in combination with systematic random sampling technique to select the institutions and beneficiaries.

2.4 Fieldwork and Database

In this study, the approach is to analyse the progress of scholarship scheme in sample districts. Accordingly, data and information have been collected through survey method and participatory discussion with immediate stakeholders.

A core team comprising professionals and empirical research experts was formed to undertake the fieldwork. The assignment started after an initiation meeting with MOMA officials. This meeting aimed at finalizing the terms of reference, methodology, issues involved, instruments and other logistic arrangements for undertaking the study. Thereafter, a planning & mobilisation

exercise was undertaken, wherein time & logistics schedules were finalised. The study was coordinated from the RDI headquarters based in New Delhi.

Data and information for the study have been collected through an intensive field survey for a period of two months.

2.5 Framework for the Study

Objective	Broad Information Needs	Respondents	Tools
Assess level of awareness regarding scheme	<ol style="list-style-type: none"> 1. Eligibility 2. Selection process 3. Amount payable 4. Application process 	<ol style="list-style-type: none"> 1. Officers of the State Government Department responsible for the scheme 2. Office bearers of educational institutions 3. Beneficiaries (students & parents) 	Semi-structured Interview Schedules
To understand, in-depth, the strengths & weaknesses of the scheme.	<ol style="list-style-type: none"> 1. Any difficulties faced during implementation 2. Ease of getting scholarship – procedure, documents required, priority for BPL households and girls, <i>time-effort-cost</i> for obtaining scholarship, timely disbursal, full amount received, mode of disbursal (cash/cheque/Bank), bribes (if any) 		
To understand the impact of scheme on target group.	<ol style="list-style-type: none"> 1. Socio-economic profile of beneficiaries and parents 2. Opinion of beneficiaries regarding impact – academic and otherwise 		
To give practical suggestions to improve the scheme.	Suggestions of all major stakeholders		

2.6 Instruments for Data Collection

- ✓ Semi structured interview schedule for students
- ✓ Semi structured interview schedule for parents
- ✓ Semi structured interview schedule for head of the institutions/district level/state level officials

2.7 Formation of Teams for Fieldwork

Out of its panel of Field Investigators, RDI chose its best and senior investigators for the task. This was done keeping in view the complexity of the assignment as well as due to the fact that investigators were to act as facilitators for teachers/parents/officials who were expected to fill in the schedules.

2.8 Training of Field Investigators

A rigorous 3-day training was undertaken at RDI, New Delhi, Manipur, West Bengal, Guwahati, Maharashtra, Karnataka and Kerala to help the Field Investigators familiarize themselves with the objectives and procedures practices of the scheme and the need for conducting this study. As part of the training, particular emphasis was given in explaining the structured schedule for data collection.

2.9 Data Analysis

The Computer software, CsPro, has been used for data entry, and SPSS 17.0, and wherever necessary Excel software has been used for data analysis. Multivariate analysis has been carried out in the study. Mainly descriptive statistics have been used for analyzing sample characteristics. Further, the variables under study have been analyzed at national level. Content analysis of the qualitative responses received in the schedule has been carried out.

CHAPTER III

Physical Target and Achievement of Post Matric Scholarship Scheme

Table: 3.1 Year wise Budgetary estimate of Post matric scholarship scheme

Post Matric Scholarship				
Year	Budget Estimates (Rs. In cr.)	Revised Estimates (Rs. In cr.)	Actual Expenditure (Rs. In cr.)	Amount Sanctioned (Rs. In Cr.)
2012-13	500	340.75	175.76	326.55 (As on 31.03.2013)
2011-12	450	450	248.11	362.99 (As on 31.03.2012)
2010-11	265	265	184.24	228.97 (As on 31.03.2011)
2009-10	150	150	99.42	148.75 (As on 31.03.2010)
2008-09	99.9	69.93	70.63	70.63 (As on 31.03.2009)

Table: 3.2 Community wise distribution of Post Matric Scholarship for the year 2008-09 in study states (As on 31.03.2009)

States	Muslim		Christian		Sikh		Buddhist		Parsi		% of female	Amount sanctioned (Rs. In Cr.)
	T	A	T	A	T	A	T	A	T	A		
Assam	5438	8356	650	103	13	14	31	6	1	0	38.18	4.87
Bihar	9050	18132	38	26	13	25	13	9	1	0	46.92	10.86
Haryana	806	555	19	27	775	1351	6	1	1	0	44.16	0.93
Jammu & Kashmir	4481	1849	13	1	138	16	75	1	1	0	33.64	0.98
Karnataka	4263	6273	663	948	13	9	261	2	1	0	70.26	0.46
Kerala	5188	7380	3990	5638	2	0	1	0	1	0	66.57	2.43
Madhya Pradesh	2538	4061	113	99	100	155	138	4	1	0	71.52	1.85
Maharashtra	6771	10181	700	587	144	169	3839	613	15	1	52.87	4.03
Manipur	125	269	487	786	2	0	1	0	1	0	50.52	0.75
Uttar Pradesh	20276	31632	138	81	450	196	200	86	1	0	63.55	16.46
Uttarakhand	669	252	19	5	138	6	6	1	1	0	36.36	0.10
West Bengal	13347	31088	338	162	44	10	163	29	1	0	51.04	7.72
Total	72952	120028	7168	8463	1832	1951	4734	752	26	1	52.03	51.442

T= Target, A= Achievement

Table: 3.3 Community wise distribution of Post Matric Scholarship for the year 2009-10 in study states (As on 31.03.2010)

States	Muslim		Christian		Sikh		Buddhist		Parsi		% of female	Amount sanctioned (Rs. In Cr.)
	T	A	T	A	T	A	T	A	T	A		
Assam	13050	9728	1560	148	30	26	75	6	1	0	39.22	8.32
Bihar	21720	13219	90	10	30	13	30	3	1	0	45.48	3.8
Haryana	1935	562	45	12	1860	1323	15	0	1	0	48.18	0.68
Jammu & Kashmir	10755	5662	30	6	330	317	180	7	1	0	41.31	3.37
Karnataka	10230	23870	1590	3710	30	12	630	6	1	0	64.42	8.82
Kerala	12450	29930	9568	22931	9	0	6	0	1	0	63.66	11.21
Madhya Pradesh	6090	2954	270	63	240	89	330	1	1	0	40.46	1.1
Maharashtra	16260	14417	1680	374	345	182	9189	358	41	2	59.48	8.17
Manipur	300	696	1170	2726	9	0	6	0	1	0	44.59	2.85
Uttar Pradesh	48675	53348	330	57	1080	431	480	92	1	0	51.94	24.78
Uttarakhand	1605	125	45	12	330	8	15	0	1	0	67.59	0.06
West Bengal	32040	74760	810	506	105	101	390	293	1	0	51.91	18.43
Total	175110	229271	17188	30555	4398	2502	11346	766	52	2	51.52	91.59

T= Target, A= Achievement

Table: 3.4 Community wise distribution of Post Matric Scholarship for the year 2010-11 in study states (As on 31.03.2011)

States	Muslim		Christian		Sikh		Buddhist		Parsi		% of female	Amount sanctioned (Rs. In Cr.)
	T	A	T	A	T	A	T	A	T	A		
Assam*	17400	4650	2080	68	40	4	100	8	2	0	40	5.6
Bihar	28960	24667	120	14	40	19	40	9	2	0	48	15.96
Haryana	2580	758	60	3	2480	1803	20	0	2	0	36	1.48
Jammu & Kashmir	14340	9458	40	20	440	1159	240	129	2	0	45	5.24
Karnataka**	13640	32291	2120	10995	40	21	840	37	2	0	63	12.35
Kerala	16600	34152	12757	26619	11	0	9	5	2	6	62	9.98
Madhya Pradesh	8120	7425	360	114	320	250	440	6	2	0	43	3.31
Maharashtra**	21680	40762	2240	1118	460	334	12246	2362	49	3	51	20.09
Manipur	400	431	1560	961	11	0	9	8	2	0	49	1.05^
Uttar Pradesh**	64900	87970	440	84	1440	1251	640	1080	2	1	49	46.42
Uttarakhand	2140	150	60	9	440	12	20	0	2	0	49	0.08
West Bengal	42720	85239	1080	1260	140	154	520	1099	2	0	68	25.77
Total	233480	327953	22917	41265	5862	5007	15124	4743	71	10	50.25	146.28

T= Target, A= Achievement, * = Only spill over cases of 2009-10, ** = Includes spill over cases of 2009-10, ^ = Rs. 1.05 cr. Adjusted against unspent balance

Table: 3.5 Community wise distribution of Post Matric Scholarship for the year 2011-12 in study states (As on 31.03.2012)

States	Muslim		Christian		Sikh		Buddhist		Parsi		% of female	Amount sanctioned (Rs. In Cr.)
	T	A	T	A	T	A	T	A	T	A		
Assam	22838	6034	2730	69	52	10	131	6	2	0	38.73	4.46
Bihar	38011	42672	157	33	53	46	53	14	2	0	49.94	25.49
Haryana	3386	293	79	10	3255	272	26	0	2	0	44.87	1.48
Jammu & Kashmir	18821	25887	52	25	577	2356	315	159	2	0	51.93	14.15
Karnataka	17903	54787	2782	10948	52	23	1103	129	2	0	63.01	24.85
Kerala	21787	40304	16753	34905	11	0	9	8	2	3	59.32	21.69
Madhya Pradesh	10657	10657	473	151	420	317	578	12	2	1	54.28	6.17
Maharashtra	28455	45031	2940	1281	604	363	16097	1800	61	30	55.2	31.06
Manipur	525	0	2048	0	11	0	9	0	2	0	0	0
Uttar Pradesh	85181	134293	578	382	1890	2808	840	653	2	2	51.72	74.81
Uttarakhand	2809	408	79	6	578	30	26	0	2	0	45.95	0.19
West Bengal	56070	114472	1418	1596	184	179	682	2194	2	0	37.69	46.87
Total	306443	474838	30089	49406	7687	6404	19869	4975	83	36	46.05	251.22

T= Target, A= Achievement

Table: 3.6 Community wise distribution of Post Matric Scholarship for the year 2012-13 in study states (As on 31.03.2013)

States	Muslim		Christian		Sikh		Buddhist		Parsi		% of female	Amount sanctioned (Rs. In Cr.)
	T	A	T	A	T	A	T	A	T	A		
Assam	26248	18464	3138	763	60	23	151	24	3	2	40.74	12.06
Bihar	35649	26810	148	9	49	10	49	81	2	1	47.73	7.9
Haryana	3186	687	74	6	3062	680	25	0	2	0	36.42	NA
Jammu & Kashmir	17655	9136	49	9	542	1334	296	12	2	0	45.94	6.1
Karnataka	16795	27871	2612	5242	49	4	1035	41	2	2	62.9	18.07
Kerala	20425	52494	15712	42845	7	3	5	32	2	5	57.85	27.13
Madhya Pradesh	9972	11622	442	203	393	357	540	159	2	2	65.36	6.95
Maharashtra	26678	39968	2757	1140	566	294	15129	1387	59	13	60.75	26.2
Manipur	609	787	2374	2828	8	0	6	4	3	0	52.92	2.82
Uttar Pradesh	79849	187014	541	5564	1772	3789	786	1896	2	98	68.08	36.72
Uttarakhand	2653	393	75	30	545	117	25	0	2	0	55.37	1.64
West Bengal	52643	121986	1331	1840	173	188	641	1880	2	15	39.72	56.95
Total	292362	497232	29253	60479	7226	6799	18688	5516	83	138	52.81	202.54

T= Target, A= Achievement

CHAPTER IV

Empirical Results on Reach, Administration and Impact of Post Matric Scholarship Scheme

4.1 Profile of the beneficiaries

The primary beneficiaries of the Post-Matric Scholarship Scheme are students and parents from minority communities. The study aims at assessing the coverage, management and perceived impact of Post-Matric Scholarship Scheme on the basis of sample drawn from 24 minority concentration districts in 12 states in India. In the sample of students and parents, around 83% are from Muslim community. About 52% of students and 50% of parents in the sample are from rural areas. The sample of students includes about 47% of girls (see Table 4.1). The share of females in the sample of parents is around 9% only (see Table 4.3). The sample consists of students mostly in the age group 18 or less; most students in the sample are pursuing higher secondary education. However, relatively a higher proportion of Buddhist students in the sample (around 51%) are pursuing post-school level of education and are in the age group 19 or more.

Generally, students in the sample come from small families with 5 to 6 members. Among the minority communities, around 12% of Muslim students have more than 9 members in the family (see Table 4.1). More than 80% of students in the sample are studying in government and aided institutions. Among the Sikh beneficiaries, however, around 39% are studying in private un-aided institutions. A very small proportion of students in the sample are residing in hostels. A large number of students, particularly from, Sikh, Christian and Buddhist communities are receiving the Post-Matric Scholarship for the first time.

Table 4.1: Distribution of sample students by place of residence, age group, gender, family size, type of school/institution currently attending and boarding status (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Place of residence	Rural	49.0	58.9	88.6	61.4	.0	52.0
	Urban	51.0	41.1	11.4	38.6	100.0	48.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Gender	Male	45.5	57.1	65.7	42.6	.0	46.9

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Female	54.5	42.9	34.3	57.4	100.0	53.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Age group	<= 18	69.3	60.7	81.4	48.5	66.7	68.0
	19-20	21.8	31.3	8.6	30.7	33.3	22.4
	=> 21	8.9	8.0	10.0	20.8	.0	9.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Family size	<= 4	15.1	38.4	47.1	25.7	.0	18.7
	5-6	46.0	50.9	38.6	49.5	66.7	46.3
	7-8	27.0	10.7	14.3	17.8	33.3	24.8
	=> 9	11.9	.0	.0	6.9	.0	10.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Management of the school/institution currently attending	Government	52.9	33.9	52.9	55.4	.0	51.6
	Government Aided	28.9	26.8	27.1	40.6	.0	29.3
	Private Unaided	18.3	39.3	20.0	4.0	100.0	19.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Boarding status	Hosteller	3.4	3.6	1.4	.0	.0	3.1
	Day scholar	96.6	96.4	98.6	100.0	100.0	96.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Receiving the Post-Matric Scholarship for the first time in 2012/13	Yes	55.3	75.9	68.6	69.3	66.7	58.1
	No	44.7	24.1	31.4	30.7	33.3	41.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: RDI, *Field Survey, 2013*.

Analysis of the socio-economic background of the students in the sample reveals that most of them come from educationally and economically disadvantaged families. Around 10% of students have illiterate father, 16% have literate father and about 27% of them have parents/father with primary level of education (see Table 4.2). However, father's educational attainment of sample students varies widely across minority communities. While father's educational attainment of most of the Christian and Sikh students in the sample is 10 years of

schooling or more, most Muslim students have less educated fathers, i.e. literates or primary school graduates.

The educational attainment of mothers of most sample students, particularly among Muslims and Buddhists, is very low. Nearly 31% of them are illiterates; it is as high as 57% for students from Buddhist community (see Table 4.2). Mothers of around 34% of Sikh and 25% of Muslim students are literates. Mother of one in every five Muslim and Buddhist students is educated up to primary level. Mothers of only around 2% of students in the sample are university graduates or post-graduates. The overall finding is that the parental educational status, particularly in Muslim and Buddhist communities, is generally very low.

Table 4.2: Distribution of sample students by parents' educational & occupational status, and income (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Highest educational attainment of father	Illiterate	9.8	7.1	5.7	17.8	.0	9.9
	Literate	16.9	11.6	5.7	19.8	.0	16.2
	Secondary level	19.6	34.8	44.3	15.8	.0	21.4
	Higher secondary level	13.1	17.0	15.7	14.9	33.3	13.6
	University degree	5.0	2.7	1.4	7.9	33.3	5.0
	Post graduate	1.0	.9	.0	.0	33.3	1.0
	Above post-graduate level	.7	.0	.0	.0	.0	.5
	Not applicable	2.3	.9	1.4	.0	.0	2.0
	Primary level	28.1	21.4	25.7	18.8	.0	26.9
	Upper primary level	3.6	3.6	.0	5.0	.0	3.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Highest educational attainment of mother	Illiterate	29.8	26.8	17.1	57.4	.0	30.7
	Literate	24.6	33.9	15.7	12.9	.0	24.1
	Secondary level	12.1	17.9	28.6	1.0	33.3	12.6
	Higher secondary level	4.2	6.3	24.3	5.0	66.7	5.4
	University degree	1.2	.9	1.4	.0	.0	1.1
	Post graduate	.6	.0	1.4	.0	.0	.5

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Above post-graduate level	.0	.0	.0	.0	.0	.0
	Not applicable	.4	.9	.0	.0	.0	.4
	Primary level	21.4	12.5	11.4	23.8	.0	20.5
	Upper primary level	5.7	.9	.0	.0	.0	4.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Occupation of father/guardian	Agriculture	22.9	34.8	70.0	46.5	.0	27.1
	Petty business/crafts/ self employed	32.9	17.9	7.1	19.8	66.7	30.0
	Daily wage labour	24.4	15.2	15.7	19.8	.0	23.1
	Contract labourer	8.1	22.3	2.9	4.0	.0	8.6
	Regular salaried employee in the pvt. sector	7.7	5.4	1.4	7.9	33.3	7.3
	Govt./public sector employee	2.6	3.6	2.9	2.0	.0	2.6
	Others	1.5	.9	.0	.0	.0	1.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Family owns any agricultural land or property	Yes	29.2	34.8	64.3	48.5	33.3	32.2
	No	70.8	65.2	35.7	51.5	66.7	67.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Approximate monthly income of parents/ guardian	<= 5000	65.7	42.0	87.1	36.6	.0	63.1
	5001-7000	20.8	33.0	4.3	40.6	100.0	22.3
	7001-9000	4.8	8.0	7.1	13.9	.0	5.7
	=> 9001	8.6	17.0	1.4	8.9	.0	8.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Further, a large proportion of students in the sample belong to poor households, where their parents are either daily wage labourers or contract labourer, and many of them are also engaged in agriculture. In fact, father's occupational status of most of the Muslim and Buddhist students

is low. In the sample, father's occupation of 30% of students is petty business or crafts and 32% is wage or contract labour. Father's occupation of around 27% of students is agriculture. In fact, 70% of Christian and 47% of Buddhist students come from families engaged in agriculture. In the Muslim community, father's occupation of around 33% of students is petty business or crafts or some other form of self-employment (see Table 4.2). Fathers of a very few students in the sample are into regular salaried employment.

Nearly 68% of students in the sample come from landless families. The proportion of students in the sample who come from landless families is 71% among Muslims and 65% among Sikhs. Families of around 32% of the students in the sample own some land or property (see Table 4.2). Relatively more Christian families own agricultural land or other property.

Analysis of the economic profile of the beneficiaries clearly brings out the fact that the recipients of the Post-Matric Scholarship are from poor and disadvantaged households. In the sample, parents of more than 85% of students earn less than Rs. 85,000 per annum. In fact, parental income of more than 63% of students does not exceed Rs.60,000 per annum (see Table 4.2). The proportion of parents earning Rs. 60,000 or less per annum is as high as 87% in the Christian community and 66% in the Muslim community. Parents of around 35% of the recipients of the Post-Matric Scholarship earn less than Rs. 50,000 per annum. The annual income of less than 10% of the parents of the Post-Matric Scholarship recipients exceeds Rs. 1.0 lakh.

There exist wide variations in the annual income of parents of the beneficiaries of the Post-Matric Scholarship. While the parents in the top decile earn more than a lakh per annum, the annual income of parents in the bottom decile is less than Rs. 30,000 per annum. However, the average family income of the Post-Matric Scholarship beneficiaries is Rs. 5317 per month. It is Rs.5220 for Muslims, Rs. 6490 for Sikhs, Rs. 3602 for Christians, Rs. 6502 for Buddhists and Rs. 5833 for Parsis. The Christian beneficiaries of the Post-Matric Scholarship are the poorest among all beneficiaries from the minority communities.

Analysis of the socio-economic profile of parents in the study also provides similar findings, i.e. the parents of the Post-Matric Scholarship beneficiaries belong to educationally and economically disadvantaged groups within the minority communities. Most parents have small family with 5-6 members; and many of them (85%) are sending their wards to government and

aided institutions. Parents from Muslim and Buddhist communities are sending their children mostly to government institutions (see Table 4.3). However, around 30% of Sikh parents are sending their wards to private aided institutions.

4.3: Distribution of sample parents by place of residence, gender, age group, family size and type of school son/daughter attending (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Place of residence	Rural	46.2	49.2	88.9	82.4	.0	49.9
	Urban	53.8	50.8	11.1	17.6	100.0	50.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Gender	Male	91.5	96.6	96.3	82.4	100.0	91.5
	Female	8.5	3.4	3.7	17.6	.0	8.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Age group	<=18	.1	.0	.0	.0	.0	.1
	19-20	.0	.0	.0	.0	.0	.0
	=>21	99.9	100.0	100.0	100.0	100.0	99.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Family size	<=4	17.6	35.6	63.0	23.5	.0	20.7
	5-6	45.6	49.2	33.3	45.1	66.7	45.5
	7-8	23.2	15.3	3.7	17.6	33.3	21.7
	=>9	13.6	.0	.0	13.7	.0	12.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Type of institution their ward attending	Government	62.3	40.7	7.4	54.9	.0	58.2
	Government aided	22.7	28.8	85.2	45.1	33.3	26.6
	Private un-aided	15.1	30.5	7.4	.0	66.7	15.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Analysis of the educational, occupational and economic status of parents reveals similar characteristics as that of the households of the sample students. Around 15% of parents of the beneficiaries of the Post-Matric Scholarship Scheme are illiterates; the same proportion of them are literates; nearly 30% of them are primary school graduates (see Table 4.4). Around 21% of the sample parents are secondary school graduates. The educational attainment of Buddhist parents is relatively low compared to that of other minority communities; a little less than one-third of them are illiterates. A small proportion of sample parents (around 5%) have the university degree. The average educational attainment of parents from the Christian community

is fairly high compared to other minority communities. However, the level of educational attainment of parents of the Post-Matric Scholarship Scheme beneficiaries from Muslim and Buddhist communities is low (see Table 4.4).

Table 4.4: Distribution of sample parents by educational attainment, occupational status, landlessness and poverty level (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Highest educational qualification	Illiterate	14.2	10.2	.0	31.4	33.3	14.5
	Literate	15.4	10.2	.0	23.5	.0	14.9
	Secondary level	19.5	28.8	63.0	5.9	.0	20.7
	Higher secondary level	11.3	18.6	18.5	11.8	33.3	12.2
	University degree	4.6	3.4	7.4	2.0	33.3	4.6
	Post graduate	.4	1.7	.0	.0	.0	.5
	Above graduate level	.0	.0	3.7	.0	.0	.1
	Primary level	31.6	25.4	7.4	19.6	.0	29.5
	Upper primary level	3.0	1.7	.0	5.9	.0	3.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Main occupation	Agriculture	21.8	30.5	66.7	56.9	.0	26.0
	Petty business/crafts/self-employed	31.4	13.6	18.5	19.6	100.0	29.2
	Daily wage labourer	27.0	18.6	7.4	13.7	.0	24.8
	Contract labourer	7.9	30.5	3.7	2.0	.0	9.0
	Regular salaried employee in the pvt. sector	6.6	3.4	.0	3.9	.0	5.9
	Govt./Public sector employee	3.0	1.7	3.7	3.9	.0	3.0
	Others	2.4	1.7	.0	.0	.0	2.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Own any land or property	Yes	26.8	35.6	74.1	45.1	.0	30.1
	No	73.2	64.4	25.9	54.9	100.0	69.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
House hold issued a BPL card	Yes	46.9	32.2	33.3	62.7	.0	46.2
	No	53.1	67.8	66.7	37.3	100.0	53.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Income group	<=5000	65.3	40.7	85.2	43.1	.0	62.5
	5001-7000	16.8	30.5	.0	35.3	66.7	18.6
	7000-9000	6.7	13.6	3.7	15.7	.0	7.6
	=>9001	11.2	15.3	11.1	5.9	33.3	11.2

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Parents who work as daily wage labourer or contract labourer constitute around 34% of the sample. The main occupation of most of the Muslim and Sikh parents is either daily wage labour or contract labour. Fairly a large proportion of Muslim parents are also engages in petty business and crafts. Agriculture is the main occupation of most Christian and Budhist parents. Hardly 9% of the sample parents are into regular salaried employment (see Table 4.4). Around 70% of the parents, mostly from Muslim and Sikh communities do not own any agricultural land or property. However, 74% of Christian and 45% of Budhist parents own agricultural land or other property.

A large proportion of parents in the sample (46.2%) live below the poverty line; they have been issued BPL card. The proportion of parents living below the poverty line is very high in the Buddhist community (around 63%). Besides, a large number of Muslim parents (47%) live below the official poverty line (see Table 4.4). The poor economic status of the beneficiaries is evident from their monthly income data. Around 63% of the parents in the sample earn Rs. 5000 or less a month. Their proportion is very high in the Christian (85%) and Muslim (65%) communities (see Table 4.4). Only about 19% of them earn between Rs. 5000 and Rs. 7000 a month. Only around 11% of the parents earn more than Rs. 9000 a month. The average monthly income of the sample parents is Rs. 5580. It is Rs.5509 for Muslims, Rs. 7364 for Sikhs, Rs. 2469 for Christians, Rs. 5971 for Buddhists and Rs. 7833 for Parsis. The income disparity is very high among the sample parents. Around 45% of the sample parents earn less than Rs. 50,000 per annum and only around 13% of them earn more than Rs. 1.0 lakh per annum. The bottom decile group in the sample have annual income less than Rs. 30,000 and the top decile group have annual income more than Rs. 1.0 lakh.

The brief analysis clearly establishes the fact that the Post-Matric Scholarship Scheme has reached the desired target groups from the minority communities. Most beneficiaries belong to the poorest families with very low educational and occupational status. The Post-Matric Scholarship Scheme, therefore, has realized its objective of reaching the most marginalized

groups in the minority communities and has created opportunities for them to participate in the post-matric level of education.

4.2 Awareness about the Post-Matric Scholarship Scheme

This section attempts to assess the level of awareness of the beneficiaries about the Post-Matric Scholarship Scheme, with particular focus on eligibility criteria, application process, selection process and the scholarship rates. Almost all beneficiaries/students are aware of the name of the scholarship. However, many of them (around 22%) are not aware of the source of the Post-Matric Scholarship Scheme, i.e. the agency awarding the Post-Matric Scholarship (see Table 4.5). Among the parents in the sample, around 86% are aware of the agency awarding the Post-Matric Scholarship Scheme, i.e. the Ministry of Minority Affairs, Government of India.

The school/institution, friends and senior students are the main sources of information about the Post-Matric Scholarship Scheme. In fact, around 91% of students had information about the Post-Matric Scholarship Scheme from the school; 45% from friends and 26% from senior students. Newspaper and radio/TV has played a marginal role in creating awareness about the Post-Matric Scholarship Scheme (see Table 4.5). The teacher, the ward and the neighbour serve as the major source of information to parents about the Post-Matric Scholarship Scheme in all minority communities. In fact, around 78% of parents had information about the Post-Matric Scholarship Scheme from the teacher; 62% had the information from their ward and 20% from their neighbour.

Table 4.5: Distribution of sample students by sources of information about the Post-Matric Scholarship Scheme and knowledge of the eligibility criteria for applying for Post-Matric Scholarship (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Name of the scholarship currently receiving	Post-matric	97.7	99.1	98.6	96.0	100.0	97.8
	Others	2.3	.9	1.4	4.0	.0	2.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Agency awarding Post-Matric Scholarship Scheme	Ministry of Minority Affairs, GOI	77.9	77.7	68.6	89.1	100.0	78.2

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	and state govt.						
	State Govt.	13.2	8.0	17.1	8.9	.0	12.7
	School/ institution	8.5	14.3	14.3	1.0	.0	8.6
	Other agency	.4	.0	.0	1.0	.0	.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Sources of information about the Post-Matric Scholarship Scheme							
Newspaper	Yes	8.4	3.6	32.9	22.8	.0	10.0
	No	91.6	96.4	67.1	77.2	100.0	90.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
TV/radio	Yes	4.2	2.7	21.4	25.7	.0	6.1
	No	95.8	97.3	78.6	74.3	100.0	93.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Ministry of Minority Affairs/State Govt. website	Yes	15.6	5.4	7.1	12.9	.0	14.4
	No	84.4	94.6	92.9	87.1	100.0	85.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Parents/ guardian	Yes	18.6	2.7	28.6	1.0	.0	16.9
	No	81.4	97.3	71.4	99.0	100.0	83.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Friends/ classmates	Yes	46.3	23.2	34.3	50.5	66.7	44.6
	No	53.7	76.8	65.7	49.5	33.3	55.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
School/ institution	Yes	90.6	83.9	90.0	98.0	100.0	90.6
	No	9.4	16.1	10.0	2.0	.0	9.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Senior students already availing Post- Matric Scholarship Scheme	Yes	25.3	14.3	21.4	50.5	.0	25.9
	No	74.7	85.7	78.6	49.5	100.0	74.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Other source	0	15.0	30.4	17.1	29.7	.0	17.0
	Yes	1.8	.9	4.3	.0	.0	1.8
	No	83.2	68.8	78.6	70.3	100.0	81.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Knowledge about the eligibility criteria for applying for Post-Matric Scholarship							
Minimum eligibility criteria	Annual income of parents/ guardian ≤ Rs. 2.0 lakh and 50% or more marks in	68.6	92.0	70.0	57.4	100.0	69.6

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	the previous final examination						
	Annual income of parents/ Guardian ≤ Rs. 2.0 lakh	18.1	5.4	12.9	17.8	.0	17.0
	50% of more marks in the previous final examination	7.2	.0	10.0	6.9	.0	6.8
	Reported some other criteria	1.2	.9	.0	.0	.0	1.0
	Cannot say	5.0	1.8	7.1	17.8	.0	5.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

4.2.1 Awareness about the eligibility criteria

A large number of beneficiaries/students (around 30%) are not aware of the eligibility criteria for applying for the Post-Matric Scholarship Scheme. Among the minority communities, around 43% of Buddhists students are not aware of the eligibility criteria, i.e. Annual income of parents/guardian ≤ Rs. 2.0 lakh and 50% or more marks in the previous final examination. Relatively, more Sikh students (around 90%) are aware of the eligibility criteria. Similarly, a large proportion of Muslim students (31%) do not know the minimum eligibility criteria for applying for the Post-Matric Scholarship Scheme (see Table 4.5).

4.2.2 Awareness about the application and selection processes

The school/institution mostly supplies the application form of the Post-Matric Scholarship Scheme. Around 61% of the beneficiaries/students have procured the application form of the Post-Matric Scholarship Scheme from the school/institution. However, around 57% of Muslim students have had the application and information about the enclosures to the application from the school/institution. Most Buddhist beneficiaries had the application form and the information about the required enclosures from the school/institution. The Ministry of Minority Affairs and

the state government websites play a marginal role in not only creating awareness about the Post-Matric Scholarship Scheme but also making available the application form (see Table 4.6).

Most beneficiaries (83%) are aware of the application procedure and the required enclosures for accessing the Post-Matric Scholarship. However, around 31% of Buddhist beneficiaries are not aware of the application procedure and the required supporting documents for applying for the Post-Matric Scholarship Scheme (see Table 4.6). Most beneficiaries are not aware of the selection process and the criteria for preparing the final list of selected candidates for the award of the Post-Matric Scholarship Scheme. Only around 34% of the students have knowledge of the selection process and criteria. Knowledge of the selection process and criteria of the Post-Matric Scholarship Scheme is almost absent among the Buddhist beneficiaries.

Table 4.6: Distribution of sample students by source of procurement of the application form, knowledge of the application procedure and enclosures/documents required for applying for the Post-Matric Scholarship Scheme and its components (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Source of procuring the application form and other details of required documents	State govt. department agency	9.7	21.4	4.3	5.9	.0	10.0
	Ministry of Minority Affairs/ State govt. website	15.6	2.7	21.4	1.0	.0	14.0
	Parents/ guardian	7.0	1.8	1.4	.0	.0	6.0
	Friends/ Classmates	9.9	2.7	2.9	1.0	.0	8.5
	School/ institution	56.7	71.4	70.0	91.1	100.0	60.5
	Senior students already availing the Post-Matric Scholarship	.9	.0	.0	1.0	.0	.8
	Others	.2	.0	.0	.0	.0	.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Awareness about the procedure and documents required for submitting the application	Yes	83.5	85.7	88.6	69.3	100.0	83.0
	No	16.5	14.3	11.4	30.7	.0	17.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Awareness about the selection procedure	Yes	36.1	27.7	41.4	3.0	.0	33.7
	No	63.9	72.3	58.6	97.0	100.0	66.3

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
and criteria for preparing the selected list of students for Post-Matric Scholarship Scheme	Total	100.0	100.0	100.0	100.0	100.0	100.0
Knowledge about the type of expenses met under the Post-Matric Scholarship and their mode of disbursement							
Admission fee	Yes	57.1	41.1	25.7	85.1	100.0	56.5
	No	42.9	58.9	74.3	14.9	.0	43.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Course/tuition fee	Yes	59.5	65.2	34.3	86.1	100.0	60.5
	No	40.5	34.8	65.7	13.9	.0	39.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Maintenance allowance	Yes	98.8	97.3	92.9	98.0	100.0	98.4
	No	1.2	2.7	7.1	2.0	.0	1.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Admission and tuition fee credited to school/institution's bank account	Yes	33.6	67.9	14.3	5.0	.0	33.3
	No	66.4	32.1	85.7	95.0	100.0	66.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Maintenance allowance credited to student's bank account	Yes	59.4	29.5	64.3	59.4	100.0	57.7
	No	40.6	70.5	35.7	40.6	.0	42.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Others modes of payment	Yes	41.7	68.8	34.3	38.6	.0	42.9
	No	58.3	31.3	65.7	61.4	100.0	57.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

4.2.3 Awareness about the Post-Matric Scholarship components and their mode of disbursement

The awareness about the Post-Matric Scholarship components and the mode of their disbursement is poor among the beneficiaries. Around 57% of the beneficiaries report that the admission fee of the beneficiary is paid under the Post-Matric Scholarship Scheme. Around 61% report that the course/tuition fee is also paid under the Post-Matric Scholarship Scheme. More than 98% of the beneficiaries are aware of the maintenance allowance paid under the Post-Matric Scholarship Scheme. Most beneficiaries from the Christian community are not aware of the

admission fee and course/tuition fee components of the Post-Matric Scholarship Scheme (see Table 4.6).

The beneficiaries are equally poor in their knowledge of the modes of disbursement of the Post-Matric Scholarship amount. One in every three beneficiaries reports that the admission and course/tuition fee is credited to the school/institution's bank account. Around 58% of them report that the maintenance allowance is disbursed through direct transfer to their bank accounts. Fairly a large proportion of the beneficiaries report other modes of disbursement of the scholarship amount (see Table 4.6). It follows from the above analysis that awareness about the Post-Matric Scholarship Scheme is not so high among the beneficiaries. Most beneficiaries are not aware of the selection process and criteria and also the various components of the Post-Matric Scholarship Scheme. The need, therefore, is to raise the awareness about the Post-Matric Scholarship Scheme to improve competition and transparency in the administration of the Post-Matric Scholarship Scheme.

4.3 Administration of the Post-Matric Scholarship Scheme

The study attempted to look into various aspects of management of the Post-Matric Scholarship Scheme with focus on the application procedure, documentary requirements, selection criteria and time-effort-costs involved for accessing the Post-Matric Scholarship and its frequency and the mode of disbursement. It also made an attempt to gather beneficiary feedback on problems encountered in accessing the Post-Matric Scholarship.

4.3.1 Feedback on access to and disbursement of the Post-Matric Scholarship

Application for the Post-Matric Scholarship is submitted both online and off line. In the sample of students, around 52% have submitted their application for Post-Matric Scholarship online; and around 47% of them have submitted the scholarship application offline to their school/institution. Most Sikh beneficiaries (66.4%) have submitted their application for the Post-Matric Scholarship offline to their respective schools/institutions (see Table 4.7). It becomes clear from the data given in Table 4.7 that online submission of the application for the Post-Matric Scholarship is yet to become in reality. Analysis of data also reveals that several beneficiaries have encountered some sort of problem in arranging the documents/enclosures like the income certificate, mark sheets, certificate of minority status, etc. In fact, more than 42% of the beneficiaries, mostly

Buddhist and Muslim students have faced some sort of problem in arranging the documents (see Table 4.7).

Information about the award of the Post-Matric Scholarship has reached the beneficiaries mostly through the school/institution (71.8%) followed by the websites of the Ministry of Minority Affairs and the state government (16.0%) and friends and classmates (6.5%). The school/institution has served as the main source of information about the award of the scholarship to most Sikh (91.1%) and Buddhist students (89.1%). It seems that most beneficiaries either do not have access to IT facilities or do not visit Ministry of Minority Affairs and state government websites to find out the details of the award of the Post-Matric Scholarship (see Table 4.7).

Table 4.7: Distribution of sample students by their feedback about access to and disbursement of the Post-Matric Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Mode of submitting the application for Post-Matric Scholarship	Online	53.6	33.9	52.9	56.4	66.7	52.4
	Offline to my school institution	46.1	64.3	47.1	42.6	33.3	47.2
	Other modes	.3	1.8	.0	1.0	.0	.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Problems faced in arranging required documents/enclosures	Yes	40.8	38.4	28.6	91.1	33.3	43.2
	No	59.2	61.6	71.4	8.9	66.7	56.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Got to know about the award of Post-Matric Scholarship through	From school/institution	69.6	91.1	58.6	89.1	100.0	71.8
	Website of Ministry of Minority Affairs /State govt.	17.5	3.6	25.7	2.0	.0	16.0
	Parents	5.6	3.6	4.3	.0	.0	5.1
	Friends/classmates	6.5	1.8	11.4	8.9	.0	6.5
	Other source	.7	.0	.0	.0	.0	.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Problems faced in renewing the Post-Matric Scholarship	Yes	9.6	25.9	14.3	6.9	.0	10.7
	No	58.8	54.5	71.4	33.7	33.3	57.4
	Not applicable	31.7	19.6	14.3	59.4	66.7	31.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Aware about the	Yes	53.3	30.4	21.4	34.7	100.0	49.3

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
scholarship rates under Post-Matric Scholarship Scheme	No	46.7	69.6	78.6	65.3	.0	50.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Feedback on disbursement of Post-Matric Scholarship							
Admission fee and course/tuition fee directly transferred to school/institute's account	Yes	36.5	48.2	8.6	3.0	.0	34.0
	No	63.5	51.8	91.4	97.0	100.0	66.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Post-Matric Scholarship received through	Cash	1.7	23.2	24.3	12.9	.0	4.8
	Cheque	51.7	46.4	7.1	28.7	.0	47.9
	Direct transfer to bank account	46.6	30.4	68.6	58.4	100.0	47.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Maintenance allowance of Post-Matric Scholarship paid every month	Yes	14.0	21.4	5.7	14.9	.0	14.1
	No	86.0	78.6	94.3	85.1	100.0	85.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Difficulty in receiving the Post-Matric Scholarship	Yes	10.4	11.6	14.3	19.8	.0	11.2
	No	89.6	88.4	85.7	80.2	100.0	88.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Paid bribe for availing the Post-Matric Scholarship	Yes	24.0	3.6	14.3	11.9	.0	21.4
	No	76.0	96.4	85.7	88.1	100.0	78.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Generally the beneficiaries do not face much problem in renewing their Post-Matric Scholarship. However, around 11% of the beneficiaries report that they have encountered problems in renewing their Post-Matric Scholarship. Among the minority groups, more Sikh students (around 26%) have faced problems in getting their Post-Matric Scholarship renewed.

It is surprising to find that a large number of beneficiaries are not aware of their entitlement under the Post-Matric Scholarship; only around 49% are aware of the component-wise scholarship rates. An overwhelmingly large proportion of beneficiaries from Sikh, Christian and Buddhist communities do not know how much money per month they are entitled to receive under the Post-Matric Scholarship (see Table 4.7). Knowledge of the beneficiaries about the selection process and the component-wise scholarship rates is generally found to be low almost across all minority communities. It is, therefore, necessary to raise the level of awareness of the

beneficiaries for improved monitoring and transparency in the management of the Post-Matric Scholarship Scheme.

Analysis of the feedback on the disbursement of the Post-Matric Scholarship reveals that the admission fee and the course/tuition fee are not directly transferred to school/institute's account; only around 34% of the beneficiaries report that these components of the Post-Matric Scholarship have been directly transferred to the school/institution's bank account. In fact, the admission and course fees of a very large proportion of Christian and Buddhist students are not directly transferred to their school/institution's account (see Table 4.7). Besides, the maintenance allowance of the Post-Matric Scholarship is generally paid through cheque and also in many cases transferred directly to the bank account of the beneficiary. In the sample, around 48% of the beneficiaries have received the Post-Matric Scholarship (maintenance allowance) through cheque and 48% through direct transfer to their bank account. Relatively more proportion of Christian (68.6%) and Buddhist beneficiaries (58.4%) have received their Post-Matric Scholarship through direct transfer to their bank account. Moreover, the maintenance allowance of the Post-Matric Scholarship is not paid every month.

While most of the beneficiaries (around 89%) have not encountered any problem including any harassment at any stage in receiving the Post-Matric Scholarship, quite a number of the beneficiaries (21.4%) report paying bribe for getting the scholarship amount (see Table 4.7). among the minority groups, more Christian and Buddhist beneficiaries report facing some difficulty in getting the scholarship. Similarly, a little less than one-fourth of the beneficiaries from the Muslim community and around 14% of Christian beneficiaries have paid bribe at any stage in the overall process of availing the PostMS (see Table 4.7). Such findings call for improving administration of Post-Matric Scholarship by reducing harassment and improving transparency and monitoring of the Post-Matric Scholarship.

4.3.2 Private expenditure on education

In order to assess the adequacy of the Post-Matric Scholarship Scheme in meeting the direct private expenditure (other than the admission and the course fee) of the beneficiaries the study attempted to collect data on private expenditure on select items like books and stationery, learning material, transport to school/institution, private tuition, etc. it is interesting to note that

beneficiaries irrespective of their family income spend on these items. Beneficiaries having monthly family income \leq Rs. 5000 spend around Rs. 282 per month on books and stationery, Rs. 192 on learning material, Rs. 107 on commuting to school/institution, and Rs. 390 on private tuition (see Table 4.8).

Table 4.8: Average monthly private expenditure incurred by a student currently receiving the Post-Matric Scholarship on education, other than course/tuition fee by range of family income, 2013 (in Rs.)

Income group	Heads of expenditure	Muslim	Sikh	Christian	Buddhist	Parsi	Total
<= 5000	Books & stationery	282	320	251	309	.	282
	Learning material	124	147	166	142	.	129
	Commuting to school/institution	97	173	151	182	.	107
	Private tuition	401	543	304	72	.	390
5001-7000	Books & stationery	310	345	200	323	533	316
	Learning material	127	115	210	135	500	131
	Commuting to school/institution	134	154	333	417	400	171
	Private tuition	322	354	333	298	600	324
7001-9000	Books & stationery	320	300	240	332	.	316
	Learning material	168	106	190	118	.	156
	Commuting to school/institution	190	108	290	575	.	245
	Private tuition	376	411	400	307	.	370
=> 9001	Books & stationery	255	300	200	328	.	265
	Learning material	144	105	150	106	.	136
	Commuting to school/institution	173	187	150	404	.	189
	Private tuition	276	342	300	478	.	297
Total	Books & stationery	287	323	247	320	533	290
	Learning material	129	126	169	133	500	131
	Commuting to school/institution	116	164	169	352	400	136
	Private tuition	372	436	312	232	600	366

Source: *Ibid.*

The average monthly expenditure increases marginally with increase in the monthly family income of the beneficiaries (see table 4.8). However, there exist wide variations in the level of expenditure on these items across minority communities. Further, it is noteworthy that the beneficiaries from all minority communities spend a substantial amount on private tuition. What this analysis implies is that the rates of the Post-Matric Scholarship Scheme (particularly, the maintenance allowance which varies between Rs. 140 and Rs. 510 per month depending on the course pursued and the boarding status) seem to be inadequate in meeting the direct private expenditure on basic items of schooling mentioned above. This has been well supported by the feedback received from the beneficiaries on the adequacy of the Post-Matric Scholarship amount in meeting the basic expenditure of their education. In fact, around 92% of the beneficiaries consider the Post-Matric Scholarship rates/amount too inadequate to meet the basic cost of their post-matric level of education in a given year (see Table 4.10).

4.3.3 Issues and limitations of the Post-Matric Scholarship Scheme

As has been mentioned earlier, the Post-Matric Scholarship Scheme has reached the target group and created greater opportunities for them to pursue post-matric level of education. However, the scheme is not free of limitations. It has been reported earlier that several beneficiaries encounter problems in arranging the application enclosures and pay bribes to avail the Post-Matric Scholarship. Besides the beneficiaries have also identifies several other issues and limitations of the Post-Matric Scholarship Scheme.

Lack of awareness about the Post-Matric Scholarship Scheme, particularly at the school/institution level is a major perceived issue highlighted by the beneficiaries. Around 70% of the beneficiaries think that the school/institution is not well equipped with the information to make them aware of various aspects of the Post-Matric Scholarship Scheme, including the selection process and criteria. Most Buddhist, Sikh and Muslim beneficiaries perceive this as a major issue concerning administration of the Post-Matric Scholarship Scheme (see Table 4.9). Lengthy application form is considered an issue by around one-third of the beneficiaries of the Post-Matric Scholarship. Around 29% of beneficiaries have language problem in filling up the scholarship application form. More than 62% of them think that the application process for availing Post-Matric Scholarship involves too much documentation/documentary evidence and it is often difficult to arrange for some of these documents. Further, the beneficiaries have to incur

costs to obtain the required documents while applying for the Post-Matric Scholarship (see table 4.9).

The income limit of Rs. 2.0 lakh per annum for applying for the Post-Matric Scholarship is perceived to be an issue by around 44% of the beneficiaries and more Sikh beneficiaries think so. Similarly, 50% limit of aggregate marks is perceived as a major limitation of the Post-Matric Scholarship Scheme by around 56% of the beneficiaries; they want it to be lower. Absence of any means to communicate information about the selection criteria and cut-off points of the Post-Matric Scholarship Scheme to the institution/candidate is perceived as a limitation of the scholarship scheme. Around 80% of the beneficiaries consider this as a major limitation of the Post-Matric Scholarship Scheme (see Table 4.9).

Table 4.9: Distribution of sample students by their feedback on issues and limitations of the Post-Matric Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Lack of awareness about details of the Post-Matric Scholarship Scheme, particularly at the school/ institution level	Yes	69.7	71.4	40.0	90.1	66.7	69.8
	No	30.3	28.6	60.0	9.9	33.3	30.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Application form too lengthy	Yes	32.2	33.9	31.4	47.5	100.0	33.4
	No	67.8	66.1	68.6	52.5	.0	66.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Language problem in filling-up the application form	Yes	29.0	35.7	27.1	24.8	66.7	29.2
	No	71.0	64.3	72.9	75.2	33.3	70.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Too much documentation; face difficulties in obtaining the required documents	Yes	61.5	54.5	42.9	96.0	.0	62.3
	No	38.5	45.5	57.1	4.0	100.0	37.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Income limit of Rs. 2 lakh should be higher	Yes	44.8	56.3	35.7	31.7	66.7	44.4
	No	55.2	43.8	64.3	68.3	33.3	55.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
50% limit of aggregate marks should be lower	Yes	59.1	56.3	40.0	23.8	66.7	55.9
	No	40.9	43.8	60.0	76.2	33.3	44.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Selection criteria and cut-off points of the Post-Matric Scholarship Scheme not communicated to the institution/ candidate	Yes	80.0	82.1	52.9	93.1	.0	79.7
	No	20.0	17.9	47.1	6.9	100.0	20.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
No automatic provision of renewal of the scholarship, subject to meeting the criterion of academic achievement	Yes	72.2	82.1	61.4	67.3	33.3	72.1
	No	27.8	17.9	38.6	32.7	66.7	27.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Delay in the payment of the Post-Matric Scholarship amount/ maintenance allowance	Yes	78.5	95.5	57.1	95.0	66.7	79.7
	No	21.5	4.5	42.9	5.0	33.3	20.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Cost of obtaining the Post-Matric Scholarship							
Any expenses incurred for obtaining the Post-Matric Scholarship	Yes	97.4	100.0	97.1	100.0	100.0	97.7
	No	2.6	.0	2.9	.0	.0	2.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Cost incurred for obtaining income certificate	< 100	30.1	58.9	48.5	21.8	.0	32.3
	100	33.6	17.0	35.3	21.8	.0	31.7
	> 100	36.3	24.1	16.2	56.4	100.0	36.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Cost of affidavit to get the income certificate	< 100	41.7	87.5	54.4	32.7	.0	44.8
	100	31.1	11.6	27.9	44.6	.0	30.4
	> 100	27.2	.9	17.6	22.8	100.0	24.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Cost of photo and travel expenses	< 100	60.3	87.5	35.3	37.6	.0	59.6
	100	25.9	8.9	32.4	31.7	66.7	25.4
	> 100	13.8	3.6	32.4	30.7	33.3	15.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Other costs	< 100	97.3	100.0	97.1	99.0	100.0	97.6
	100	.4	.0	2.9	1.0	.0	.5
	> 100	2.3	.0	.0	.0	.0	1.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Post-Matric	Yes	6.1	6.3	17.1	26.7	.0	7.8

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Scholarship amount sufficient to meet most financial requirements related to education/ course in a year	No	93.9	93.8	82.9	73.3	100.0	92.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Most beneficiaries think that the Post-Matric Scholarship should be automatically renewed every year subject to meeting the academic achievement and other criteria. In other words, the requirements of renewing the Post-Matric Scholarship every year and submitting the required application and documents are considered a limitation of the scholarship scheme by 72% of the beneficiaries. Delay in the disbursement/payment of the Post-Matric Scholarship (maintenance allowance) is a major concern in the scheme. Around 80% of the beneficiaries highlight this as a major issue and recommend for monthly payment of the scholarship. Almost all Sikh and Buddhist beneficiaries experience delay in the payment of the scholarship (see Table 4.9).

Moreover, most of the beneficiaries (around 98%) have incurred some expenses for availing the Post-Matric Scholarship. around 36% of the beneficiaries spend more than Rs. 100 for obtaining the income certificate; around 25% of them spend more than Rs. 100 towards filing the affidavit to get the income certificate; and around 15% spend more than Rs. 100 on photos and travel expenses (see Table 4.10). However, the cost of availing the Post-Matric Scholarship varies widely across minority communities.

Table 4.10: Distribution of sample students by their feedback on the cost of accessing the Post-Matric Scholarship Scheme and adequacy of the scholarship amount to meet the costs of education (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Any expenses incurred for obtaining the Post-Matric Scholarship	Yes	97.4	100.0	97.1	100.0	100.0	97.7
	No	2.6	.0	2.9	.0	.0	2.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Cost incurred for obtaining income certificate	< 100	30.1	58.9	48.5	21.8	.0	32.3
	100	33.6	17.0	35.3	21.8	.0	31.7

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	> 100	36.3	24.1	16.2	56.4	100.0	36.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Cost of affidavit to get the income certificate	< 100	41.7	87.5	54.4	32.7	.0	44.8
	100	31.1	11.6	27.9	44.6	.0	30.4
	> 100	27.2	.9	17.6	22.8	100.0	24.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Cost of photo and travel expenses	< 100	60.3	87.5	35.3	37.6	.0	59.6
	100	25.9	8.9	32.4	31.7	66.7	25.4
	> 100	13.8	3.6	32.4	30.7	33.3	15.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Other costs	< 100	97.3	100.0	97.1	99.0	100.0	97.6
	100	.4	.0	2.9	1.0	.0	.5
	> 100	2.3	.0	.0	.0	.0	1.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Post-Matric Scholarship amount sufficient to meet most financial requirements related to education/ course in a year	Yes	6.1	6.3	17.1	26.7	.0	7.8
	No	93.9	93.8	82.9	73.3	100.0	92.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Besides, most beneficiaries (92.2%), particularly from Muslim and Sikh communities, consider the Post-Matric Scholarship amount inadequate to meet the basic cost of their education (see Table 4.10). Similarly around 91% of parents in the sample consider the Post-Matric Scholarship rates very low to meet the basic private costs of education of their wards. It is also found that more than 71% of the parents incur a monthly expenditure of Rs. 500 or more on the education of their wards. In fact, more than 43% of the parents in the sample report spending between Rs. 500 and Rs. 1000 a month on the education of their wards. What is implied is that the current monthly maintenance allowance, even though lessens the financial burden of the minority households to a large extent, widely fall short of the minimum cost of post-matric education of

beneficiaries from the minority communities. To raise and sustain their demand for post-matric level of education, there is, therefore, the need to increase the Post-Matric Scholarship Scheme rates.

4.4 Impact of the Post-Matric Scholarship Scheme on the target group

In this section, the attempt is to assess the perceived benefits of the Post-Matric Scholarship Scheme in empowering the marginalized groups from the minority communities by creating opportunities for them to pursue post-matric level of education, including higher secondary education. The attempt is to find out whether the Post-Matric Scholarship Scheme has helped reduce the financial burden of the minority households to enable them to access higher and technical education and what would have happened to the beneficiaries if they would not have been awarded the Post-Matric Scholarship.

The study has also attempted to measure the impact of the Post-Matric Scholarship on the basis of data collected using the Likert Scale. It may be mentioned that a Likert scale is an approach to response categories that measures the extent of a beneficiary's satisfaction or agreement with a set of statements or questions. This type of response category makes it easy to quantify survey responses, simplifying data analysis. A variety of options for analyzing Likert scale data exists, including the Chi-square statistic, which compares respondents' actual responses with expected answers. In the study, the responses of the beneficiaries (i.e. their agreement with a set of statements) have been measured using the 5-point Likert Scale: 1= strongly disagree; 2= disagree; 3= cannot say/neutral; 4=agree; and 5= strongly agree. Nonparametric test, i.e. Chi-Square test has been conducted to find out the goodness of fit of the responses of the beneficiaries on the impact of the Post-Matric Scholarship Scheme collected using the Likert Scale (see Tables 4.13 and 4.14).

Analysis of the beneficiary responses provides encouraging results. For example, the very knowledge of the Post-Matric Scholarship Scheme has significant influence on the decision of the beneficiary to pursue higher secondary and higher education. Cutting across all income groups, more than 90% of the beneficiaries from all minority communities in the sample had decided to pursue post-matric level of education because of the information they had about the possibility of availing the Post-Matric Scholarship (see Table 4.11). Decisions of the

beneficiaries from Sikh, Christian and Buddhist to pursue higher education have been highly influence by their knowledge of the Post-Matric Scholarship Scheme.

Table 4.11: Impact of the very knowledge of Post-Matric Scholarship Scheme on the decision of the beneficiary to pursue education (%), 2013

	Income group		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Knowing about the Post-Matric Scholarship Scheme influenced the decision of the beneficiary to continue study?	<= 5000	Yes	92.5	97.9	96.7	94.6	.0	93.1
		No	7.5	2.1	3.3	5.4	.0	6.9
		Total	100.0	100.0	100.0	100.0	.0	100.0
	5001-7000	Yes	93.0	100.0	100.0	100.0	100.0	94.6
		No	7.0	.0	.0	.0	.0	5.4
		Total	100.0	100.0	100.0	100.0	100.0	100.0
	7001-9000	Yes	89.4	100.0	100.0	92.9	.0	91.5
		No	10.6	.0	.0	7.1	.0	8.5
		Total	100.0	100.0	100.0	100.0	.0	100.0
	=> 9001	Yes	95.8	94.7	100.0	100.0	.0	95.9
		No	4.2	5.3	.0	.0	.0	4.1
		Total	100.0	100.0	100.0	100.0	.0	100.0
	Total	Yes	92.8	98.2	97.1	97.0	100.0	93.6
		No	7.2	1.8	2.9	3.0	.0	6.4
		Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Around 89% of the parents in the sample also report that the decision to continue their ward's education has been largely influenced by their knowledge of the Post-Matric Scholarship Scheme. More than 87% of them think that the Post-Matric Scholarship received by their wards has greatly reduced their financial burden. In fact, one in every three parents thinks that it would not be possible for them to continue their ward's education without the Post-Matric Scholarship. Around 54% of the beneficiaries/students also report that without the Post-Matric Scholarship, it would not have been possible for them to continue education (see Table 4.12). It, therefore, seems that the scholarship scheme has positive and significant impact on the education of the minority communities and it has, to a large extent, broadened the opportunity for their empowerment.

Analysis of the perceived impact of the beneficiaries (ordinal data collected in Likert scale) provides interesting findings. The overall finding is that the Post-Matric Scholarship Scheme has stimulated the demand for post-matric level of education of the minority communities and helped immensely in attending school/course and improving their retention and performance. It has also reduced, to large extent, the financial burden of the minority households in funding education of

their wards. The most significant impact of the Post-Matric Scholarship Scheme is has been felt in terms of increasing the aspirations of the beneficiaries to go for further higher education.

Table 4.12: Perceived impact of Post-Matric Scholarship Scheme in improving access, participation, attendance and performance of students from minority communities, 2013 (%)

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Without the Post-Matric Scholarship, it would not have been possible to continue education/course	Yes	53.4	42.0	58.6	68.3	100.0	53.8
	No	46.6	58.0	41.4	31.7	.0	46.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
The scholarship helped me attend the school/course regularly	Strongly disagree	.5	.9	11.4	.0	.0	1.0
	Disagree	1.2	.0	15.7	.0	.0	1.6
	Cannot say/neutral	1.8	1.8	10.0	1.0	.0	2.1
	Agree	59.9	75.9	47.1	55.4	66.7	60.2
	Strongly agree	36.5	21.4	15.7	43.6	33.3	35.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
I would have left the school/course, had I not received this scholarship	Strongly disagree	4.3	1.8	12.9	21.8	.0	5.6
	Disagree	31.6	42.0	25.7	7.9	.0	30.5
	Cannot say/neutral	18.9	25.0	1.4	32.7	.0	19.3
	Agree	33.2	25.0	44.3	11.9	33.3	31.8
	Strongly agree	12.1	6.3	15.7	25.7	66.7	12.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Now, I can easily access notebooks, pen, pencil, papers, and other learning material by using scholarship money	Strongly disagree	.4	1.8	1.4	.0	.0	.5
	Disagree	1.6	.9	14.3	.0	.0	2.0
	Cannot say/neutral	3.3	3.6	14.3	.0	.0	3.6
	Agree	69.3	83.0	52.9	51.5	66.7	68.4
	Strongly agree	25.4	10.7	17.1	48.5	33.3	25.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
My academic performance in the school has improved considerably due to financial support	Strongly disagree	.1	.9	.0	5.0	.0	.5
	Disagree	1.9	3.6	8.6	.0	.0	2.2
	Cannot say/neutral	6.5	2.7	8.6	25.7	.0	7.5
	Agree	63.4	82.1	62.9	50.5	100.0	63.9
	Strongly agree	28.1	10.7	20.0	18.8	.0	25.9

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
received under the Post-Matric Scholarship Scheme	Total	100.0	100.0	100.0	100.0	100.0	100.0
In the absence of the scholarship, my parents/guardian would not have been able to pay for my education/course	Strongly disagree	5.7	9.8	12.9	26.7	.0	7.6
	Disagree	24.6	24.1	24.3	6.9	.0	23.4
	Cannot say/neutral	23.5	22.3	5.7	7.9	.0	21.7
	Agree	30.1	42.9	32.9	32.7	33.3	31.3
	Strongly agree	16.1	.9	24.3	25.7	66.7	16.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
The scholarship has raised my aspirations to go for further study/higher education	Strongly disagree	.3	2.7	1.4	.0	.0	.5
	Disagree	.9	1.8	11.4	1.0	.0	1.4
	Cannot say/Neutral	3.0	1.8	12.9	3.0	.0	3.3
	Agree	56.1	71.4	54.3	48.5	66.7	56.7
	Strongly agree	39.7	22.3	20.0	47.5	33.3	38.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

In the sample, more than 95% of the beneficiaries are of the view that the Post-Matric Scholarship Scheme has helped them attend the higher secondary school or pursue higher education; the mode value is 4 (i.e. agree) and the mean is 4.27 with little variation in the responses (i.e. Standard Deviation = 0.67) (see Tables 4.12 and 4.13). Many of them (around 45%) feel that they would have left the school/course in the absence of the Post-Matric Scholarship, thereby indicating its positive impact on the retention of children in schools and other courses. The impact of the Post-Matric Scholarship Scheme on the retention of children from the Christian community is relatively high (see Table 4.12). Around 94% of the beneficiaries are of the view that the Post-Matric Scholarship has helped them easily access notebooks, pen, pencil, papers, and other learning material [Mode = 4 (i.e. agree), Mean = 4.17 with SD = 0.62].

Table 4.13: Perceived impact of the Post-Matric Scholarship: Descriptive statistics of the Likert Scale data

Statement	N	Mean	Std. Deviation	Minimum	Maximum
The scholarship helped me attend the school/course regularly	1654	4.27	.673	1	5

I would have left the school/course, had I not received this scholarship	1654	3.16	1.154	1	5
Now, I can easily access notebooks, pen, pencil, papers, and other learning material by using scholarship money	1654	4.17	.622	1	5
My academic performance in the school has improved considerably due to financial support received under the scheme	1654	4.13	.670	1	5
In the absence of the scholarship, my parents/guardian would not have been able to pay for my education/course	1654	3.25	1.196	1	5
The scholarship has raised my aspirations to go for further study/higher education	1654	4.31	.649	1	5

The Post-Matric Scholarship Scheme has also impacted positively and significantly the academic performance of the beneficiaries. Around 90% of the beneficiaries think so. The Mode value of the statement is 4 (i.e. agree) and the Mean = 4.13 with little deviations (SD = 0.67). The impact of the Post-Matric Scholarship Scheme on the academic performance of the students from all minority communities is positive and significant, but much more pronounced in Sikh, Muslim and Christian communities.

However, even though the Post-Matric Scholarship Scheme has lessened the financial burden of the minority households, it has not greatly reduced their financial burden because of low scholarship rates. This is evident from the bi-modal response against the statement that “in the absence of the scholarship, the parents/guardian of the beneficiaries would not have been able to pay for their education/course.” The dispersion in the response is also high with SD (standard deviation) value of 1.196 (see Table 4.13). However, More than 47% of the beneficiaries feel that the Post-Matric Scholarship Scheme has significantly reduced the financial burden of their parents in funding their education (see Table 4.12).

The impact of the scholarship on the aspirations of the beneficiaries to go for further studies is positive and significant. Around 95% of them aspire to go for further studies due to the implementation of the Post-Matric Scholarship Scheme. The Mode value of the statement, “the scholarship has raised my aspirations to go for further study/higher education” is 4 and Mean = 4.31 with very little variations in the distribution (SD = 0.65). Quite a large proportion of Muslim and Buddhist beneficiaries strongly agree on this statement.

Table 4.14: Chi-Square Test Statistic of the statements of the perceived impact of the Post-Matric Scholarship Scheme

			The schol- arship helped me attend the school/ course regularly	I would have left the school/ course, had I not received this school- arship	Now, I can easily access notebooks, pen, pencil, papers, and other learning material by using scholarship money	My academic performance in the school has improved considerably due to financial support received under the scheme	In the absence of the scholarship, my parents/guardia n would not have been able to pay for my education/ course	The scholarship has raised my aspirations to go for further study/higher education
Chi-Square			2368.449 ^a	423.044 ^a	2772.064 ^a	2330.359 ^a	257.487 ^a	2214.646 ^a
df			4	4	4	4	4	4
Asymp. Sig.			.000	.000	.000	.000	.000	.000
Monte Carlo Sig.	Sig.		.000 ^b	.000 ^b	.000 ^b	.000 ^b	.000 ^b	.000 ^b
	99% Confidence Interval	Lower Bound	.000	.000	.000	.000	.000	.000
		Upper Bound	.002	.002	.002	.002	.002	.002
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 330.8.								
b. Based on 2000 sampled tables with starting seed 2000000.								

It may be noted that, Chi-Square test values of statements given in Table 4.12 are statistically significant at 99% confidence level (see Table 4.14). What it implies that the responses of the beneficiaries to the statements measuring the perceived impact of the Post-Matric Scholarship Scheme are not due to chance. Further, it may be noted that the Chi-Square statistics testing the goodness of fit of the statements that the Post-Matric Scholarship Scheme has improved retention and reduced the financial burden of the minority households are smaller in size, but significant. This implies that the distributions of responses to these statements are basically bi-modal in nature indicating mixed responses of the beneficiaries. To conclude, the overall finding is that the impact of the Post-Matric Scholarship Scheme on the education of students from minority communities is positive and statistically significant (see Table 4.14).

CHAPTER V

Discussion and Key Recommendations

5.1 Major Findings on Coverage, Administration and Impact of the Post-Matric Scholarship Scheme

5.1.1 Profile of the beneficiaries

The field survey in 12 states covering makes it clear that the Post-Matric Scholarship Scheme has reached the desired target group from the minority communities. The scheme has covered the educationally and economically most disadvantaged groups from these communities. As has already been mentioned earlier in Chapter IV, a large proportion of beneficiaries have low parental education status. Around 10% of the beneficiaries have illiterate father; 16% have literate father; and about 27% of them have parents/father with primary level of education. However, father's educational attainment of sample students varies widely across minority communities. The educational attainment of mothers of most sample students, particularly among Muslims and Buddhists, is very low. Nearly 31% of them are illiterates.

Further, a large proportion of students in the sample belong to poor households, where their parents are either daily wage labourers or contract labourer, and many of them are also engaged in agriculture. In fact, father's occupational status of most of the Muslim and Buddhist students is low. In fact, 70% of Christian and 47% of Buddhist students come from families engaged in agriculture. In the Muslim community, father's occupation of around 33% of students is petty business or crafts or some other form of self-employment. Fathers of a very few students in the sample are into regular salaried employment.

Nearly 68% of students in the sample come from landless families. Most of the beneficiaries are from poor and disadvantaged households; parents of more than 85% of students earn less than Rs. 85,000 per annum. Parents of around 35% of the recipients of the Post-Matric Scholarship earn less than Rs. 50,000 per annum. The annual income of less than 10% of the parents of the Post-Matric Scholarship recipients exceeds Rs. 1.0 lakh. There exist wide variations in the annual income of parents of the beneficiaries of the Post-Matric Scholarship. While the parents

in the top decile earn more than a lakh per annum, the annual income of parents in the bottom decile is less than Rs. 30,000 per annum.

Analysis of the educational, occupational and economic status of parents in the sample reveals similar characteristics as that of the households of the sample students. Around 15% of parents of the beneficiaries of the Post-Matric Scholarship Scheme are illiterates; the same proportion of them are literates; nearly 30% of them are primary school graduates. Around 34% of parents work as daily wage labourer or contract labourer. The main occupation of most of the Muslim and Sikh parents is either daily wage labour or contract labour. Around 70% of the parents, mostly from Muslim and Sikh communities do not own any agricultural land or property. A large proportion of parents in the sample (46.2%) live below the poverty line. Around 63% of the parents in the sample earn Rs. 5000 or less a month. The average monthly income of the sample parents is Rs. 5580. The income disparity is very high among the sample parents. Around 45% of the sample parents earn less than Rs. 50,000 per annum. The bottom decile group have annual income less than Rs. 30,000 and the top decile group have annual income more than Rs. 1.0 lakh.

5.1.2 Awareness about the Post-Matric Scholarship Scheme

Awareness level of the beneficiaries about the Post-Matric Scholarship Scheme, particularly its components, selection process and criteria is generally found to be low. Many beneficiaries are not even aware of the source of the Post-Matric Scholarship Scheme, i.e. the agency awarding. The school/institution, friends and senior students are the main sources of information about the Post-Matric Scholarship Scheme. In fact, around 91% of students had information about the Post-Matric Scholarship Scheme from the school. Newspaper and radio/TV has played a marginal role in creating awareness about the Post-Matric Scholarship Scheme. The teacher, the ward and the neighbour serve as the major source of information to parents about the Post-Matric Scholarship Scheme in all minority communities.

Awareness about the eligibility criteria and application and selection processes

A large number of beneficiaries/students (around 30%) are not aware of the eligibility criteria for applying for the Post-Matric Scholarship Scheme. A large proportion of Muslim students (31%) do not know the minimum eligibility criteria for applying for the Post-Matric Scholarship Scheme (see Table 4.5). The school/institution mostly supplies the application form of the Post-Matric Scholarship Scheme. Around 61% of the beneficiaries/students have procured the

application form of the Post-Matric Scholarship Scheme from the school/institution. Around 57% of Muslim students have had the application and information about the enclosures to the application from the school/institution. Most Buddhist beneficiaries had the application form and the information about the required enclosures from the school/institution. The Ministry of Minority Affairs and the state government websites play a marginal role in not only creating awareness about the Post-Matric Scholarship Scheme but also making available the application form.

Most beneficiaries (83%) are aware of the application procedure and the required enclosures for accessing the Post-Matric Scholarship. However, most beneficiaries are not aware of the selection process and the criteria for preparing the final list of selected candidates for the award of the Post-Matric Scholarship Scheme. Only around 34% of the students have knowledge of the selection process and criteria. Knowledge of the selection process and criteria of the Post-Matric Scholarship Scheme is almost absent among the Buddhist beneficiaries.

Awareness about the Post-Matric Scholarship components and their mode of disbursement

The awareness about the Post-Matric Scholarship Scheme components and the mode of their disbursement is poor among the beneficiaries. More than 98% of the beneficiaries are aware of the maintenance allowance paid under the Post-Matric Scholarship Scheme. Most beneficiaries from the Christian community are not aware of the admission fee and course/tuition fee components of the Post-Matric Scholarship Scheme. The beneficiaries are equally poor in their knowledge of the modes of disbursement of the Post-Matric Scholarship amount. One in every three beneficiaries reports that the admission and course/tuition fee is credited to the school/institution's bank account. Around 58% of them report that the maintenance allowance is disbursed through direct transfer to their bank accounts.

5.1.3 Administration of the Post-Matric Scholarship Scheme

Access to and disbursement of the Post-Matric Scholarship

Application for the Post-Matric Scholarship is submitted both online and off line. In the sample, around 52% beneficiaries have submitted their application online. However, making the Post-Matric Scholarship Scheme IT savvy is yet to become a reality. Several beneficiaries have encountered some sort of problem in arranging the documents/enclosures like the income

certificate, mark sheets, certificate of minority status, etc. In fact, more than 42% of the beneficiaries, mostly Buddhist and Muslim students have faced some sort of problem in arranging the documents.

Information about the award of the Post-Matric Scholarship has reached the beneficiaries mostly through the school/institution followed by the websites of the Ministry of Minority Affairs and the state government. It seems that most beneficiaries either do not have access to IT facilities or do not visit Ministry of Minority Affairs and state government websites to find out the details of the award of the Post-Matric Scholarship. Generally the beneficiaries do not face much problem in renewing their Post-Matric Scholarship. However, around 11% of the beneficiaries report that they have encountered problems in renewing their Post-Matric Scholarship. It is surprising to find that a large number of beneficiaries are not aware of their entitlement under the Post-Matric Scholarship; only around 49% are aware of the component-wise scholarship rates. Knowledge of the beneficiaries about the selection process and the component-wise scholarship rates is generally found to be low almost across all minority communities.

The admission fee and the course/tuition fee are not directly transferred to school/institute's account; only around 34% of the beneficiaries report that these components of the Post-Matric Scholarship have been directly transferred to the school/institution's bank account. Besides, the maintenance allowance of the Post-Matric Scholarship is generally paid through cheque and also in many cases transferred directly to the bank account of the beneficiary. The maintenance allowance of the Post-Matric Scholarship is not paid every month. While most of the beneficiaries (around 89%) have not encountered any problem including any harassment at any stage in receiving the Post-Matric Scholarship, quite a number of the beneficiaries (21.4%) report paying bribe for getting the scholarship amount.

Private expenditure on education

All beneficiary households incur substantial direct private expenditure on education. Beneficiaries having monthly family income \leq Rs. 5000 spend around Rs. 282 per month on books and stationery, Rs. 192 on learning material, Rs. 107 on commuting to school/institution, and Rs. 390 on private tuition. The average monthly expenditure increases marginally with increase in the monthly family income of the beneficiaries. However, there exist wide variations in the level of expenditure on these items across minority communities. Further, it is noteworthy that the beneficiaries from all minority communities spend a substantial amount on private

tuition. The rates of the Post-Matric Scholarship Scheme (particularly, the maintenance allowance which varies between Rs. 140 and Rs. 510 per month depending on the course pursued and the boarding status) seem to be inadequate in meeting the direct private expenditure on basic items of schooling. In fact, around 92% of the beneficiaries consider the Post-Matric Scholarship rates/amount too inadequate to meet the basic cost of their post-matric level of education in a given year.

5.1.4 Issues and limitations of the Post-Matric Scholarship Scheme

The Post-Matric Scholarship Scheme has certainly reached the target group and has created greater opportunities for them to pursue higher education. However, the scheme is not free of limitations. Several beneficiaries face problems in arranging the application enclosures and also pay bribes to avail the Post-Matric Scholarship. Besides the beneficiaries have also identifies several other issues and limitations of the Post-Matric Scholarship Scheme.

Lack of awareness about the Post-Matric Scholarship Scheme, particularly at the school/institution level is a major perceived issue highlighted by the beneficiaries. Around 70% of the beneficiaries think that the school/institution is not well equipped with the information to make them aware of various aspects of the Post-Matric Scholarship Scheme, including the selection process and criteria.

Lengthy application form is considered an issue by around one-third of the beneficiaries of the Post-Matric Scholarship. Around 29% of beneficiaries have language problem in filling up the scholarship application form. More than 62% of them think that the application process for availing Post-Matric Scholarship involves too much documentation/documentary evidence and it is often difficult to arrange for some of these documents. Further, the beneficiaries have to incur certain costs to obtain the required documents while applying for the Post-Matric Scholarship.

The income limit of Rs. 2.0 lakh per annum for applying for the Post-Matric Scholarship is perceived to be an issue. Similarly, 50% limit of aggregate marks is perceives a major limitation of the Post-Matric Scholarship Scheme; beneficiaries want it to be lower. Absence of any means to communicate information about the selection criteria and cut-off points of the Post-Matric Scholarship Scheme to the institution/candidate is perceived as a limitation of the scholarship scheme.

Most beneficiaries think that the Post-Matric Scholarship should be automatically renewed every year subject to meeting the academic achievement and other criteria. Delay in the disbursement/payment of the Post-Matric Scholarship (maintenance allowance) is a major concern in the scheme. Around 80% of the beneficiaries highlight this as a major issue and recommend for monthly payment of the scholarship.

Most of the beneficiaries (around 98%) have incurred some expenses for availing the Post-Matric Scholarship. Around 36% of the beneficiaries spend more than Rs. 100 for obtaining the income certificate; around 25% of them spend more than Rs. 100 towards filing the affidavit to get the income certificate; and around 15% spend more than Rs. 100 on photos and travel expenses. However, the cost of availing the Post-Matric Scholarship varies widely across minority communities.

Most beneficiaries (92.2%), particularly from Muslim and Sikh communities, consider the Post-Matric Scholarship amount inadequate to meet the basic cost of their education. Similarly around 91% of parents in the sample consider the Post-Matric Scholarship rates very low to meet the basic private costs of education of their wards. It is also found that more than 71% of the parents incur a monthly expenditure of Rs. 500 or more on the education of their wards. The current monthly maintenance allowance under the Post-Matric Scholarship Scheme, even though lessens the financial burden of the minority households to a large extent, widely fall short of the minimum cost of post-matric education of beneficiaries from the minority communities.

5.1.5 Impact of the Post-Matric Scholarship Scheme on the target group

The study has made an attempt to assess the perceived benefits of the Post-Matric Scholarship Scheme in empowering the marginalized groups from the minority communities by creating opportunities for them to pursue post-matric level of education. The study has also attempted to measure the impact of the Post-Matric Scholarship on the basis of responses to particular statements collected using the Likert Scale. In the study, the responses of the beneficiaries (i.e. their agreement with a set of statements) have been measured using the 5-point Likert Scale: 1= strongly disagree; 2= disagree; 3= cannot say/neutral; 4=agree; and 5= strongly agree. Nonparametric test, i.e. Chi-Square test has been conducted to find out the goodness of fit of the responses of the beneficiaries on the impact of the Post-Matric Scholarship Scheme collected using the Likert Scale.

Analysis of the beneficiary responses provides positive impact of the Post-Matric Scholarship Scheme on the education of the minority communities. The very knowledge of the Post-Matric Scholarship Scheme has significantly influenced the household decision to pursue higher secondary and higher education. More than 90% of the beneficiaries from all minority communities in the sample had decided to pursue post-matric level of education because of the information they had about the possibility of availing the Post-Matric Scholarship. Around 89% of the parents in the sample also report that the decision to continue their ward's education has been largely influenced by their knowledge of the Post-Matric Scholarship Scheme. More than 87% of parents think that the Post-Matric Scholarship has greatly reduced their financial burden. One in every three parents thinks that it would not have been possible for them to continue their ward's education without the Post-Matric Scholarship.

Analysis of the perceived impact of the beneficiaries (ordinal data collected in Likert scale) provides the overall finding that the Post-Matric Scholarship Scheme has stimulated the demand for post-matric level of education of the minority communities and helped them immensely in attending school/course and improving their retention and performance. It has also reduced, to large extent, the financial burden of the minority households in funding education of their wards. The most significant impact of the Post-Matric Scholarship Scheme is has been felt in terms of increasing the aspirations of the beneficiaries to go for further higher education.

More than 95% of the beneficiaries are of the view that the Post-Matric Scholarship Scheme has helped them attend the higher secondary school or pursue higher education. Many of them (around 45%) feel that they would have left the school/course in the absence of the Post-Matric Scholarship, thereby indicating Post-Matric Scholarship Scheme's positive impact on the retention of students from minority communities in schools and other courses. Around 94% of the beneficiaries are of the view that the Post-Matric Scholarship Scheme has helped them easily access notebooks, pen, pencil, papers, and other learning material. The Post-Matric Scholarship Scheme has also impacted positively and significantly the academic performance of the beneficiaries. Around 90% of the beneficiaries think so.

However, even though the Post-Matric Scholarship Scheme has lessened the financial burden of the minority households, it has not greatly reduced their financial burden because of low scholarship rates. However, More than 47% of the beneficiaries feel that the Post-Matric

Scholarship Scheme has significantly reduced the financial burden of their parents in funding their education. The impact of the scholarship on the aspirations of the beneficiaries to go for further studies is positive and significant. A large proportion of Muslim and Buddhist beneficiaries strongly agree on this statement.

The Chi-Square test values testing the goodness of fit of the responses to the statements given in Table 4.12 in Chapter IV are statistically significant at 99% confidence level. It, therefore, implies that the responses of the beneficiaries to the statements measuring the perceived impact of the Post-Matric Scholarship Scheme are not due to chance.

5.2 Key recommendations

Needless to mention, the Post-Matric Scholarship Scheme has been able to meet its objectives to a large extent. It has reached the most deprived in the minority communities; raised their demand higher secondary and higher education; somewhat reduced the financial burden of poor parents; enabled a large proportion of beneficiaries to stay through their course/higher secondary education; improved their performance levels; and more significantly raised their aspirations for further study. These perceived impacts of the Post-Matric Scholarship Scheme are statistically significant. The scheme has contributed significantly towards the developmental objective of empowering the minority communities through education. At the same time, feedback from the beneficiaries clearly indicates the scope for improving the management of the scheme to make it more accessible, transparent and effective. The following specific recommendations may be considered to improve management of various aspects of the Post-Matric Scholarship Scheme:

- (i) There is a need to raise the awareness about the Post-Matric Scholarship Scheme through print and electronic media. This would help stimulate demand for higher of households from minority communities currently not going for higher secondary and higher education.
- (ii) The school/institution is the major source of information about the Post-Matric Scholarship Scheme and the teacher plays a critical role in disseminating the related information. However, the school/institution as well as the teacher is not provided with detailed information about the scheme, particularly the selection process and criteria, cut-off scores for preparing the final list of selected students. Procedures of

processing applications (including preference and selection criteria) and sanctioning of scholarships need to be detailed out and communicated to schools and the beneficiaries. Not only that, this information can be pasted in websites of Ministry of Minority Affairs and the concerned state government departments. This would make the management of Post-Matric Scholarship Scheme transparent and accountable.

- (iii) There is a need to revise the eligibility criteria for availing the Post-Matric Scholarship Scheme. The minimum requirement of aggregate marks $\geq 50\%$ in the last examination should go, and instead, family income should be taken as the sole eligibility criterion for applying for the Post-Matric Scholarship. This would give weightage to poverty and not to the academic performance of the beneficiary. The idea is to increase access to post-matric level of education. Moreover, the condition of $\geq 50\%$ aggregate marks in the last examination may go against students from poor households where parental/family support is almost absent. Instead, the criterion of first 'generation learner' may be added to select students at the higher secondary and higher education levels. This criterion would take into account both the social and economic disadvantages of the minority families.
- (iv) The application form and the requirements of supporting documents need to be further looked into to enable students from minority communities apply for the scholarship without incurring substantial costs and taking time to obtain documents, and overcoming the language issue.
- (v) The policy of automatic renewal of Post-Matric Scholarship Scheme may be adopted within a given education cycle.
- (vi) More efforts are required to make management of Post-Matric Scholarship Scheme IT intensive, particularly making online submission of application and transfer of Post-Matric Scholarship money to the bank accounts of schools/institutions and beneficiaries a reality. The harassment meted to the beneficiaries in disbursing Post-Matric Scholarship would be reduced to a large extent by this measure.
- (vii) The Post-Matric Scholarship Scheme rates, particularly the maintenance allowance rates for both hostellers and day scholars need to be revised. Given the positive and reasonably high private cost of education, the maintenance amount of day scholars

may be increased substantially. Further, the maintenance allowance may be paid for 12 months and not for 10 months as there is no holiday in incurring expenditure on learning material. This would compensate for the household direct expenditure on higher education (and not the opportunity cost of pursuing higher secondary and higher education, as it is generally high for poor households). If the Post-Matric Scholarship Scheme overlooks the household direct expenditure on post-matric level of education, it is more likely that it would not be able to reach the most disadvantaged and deprived in the religious minority communities.

- (viii) Finally, there is an urgent need to improve the frequency of disbursement of Post-Matric Scholarship, preferably making it monthly. Because poor households' capacity to pay for the education of their wards is almost negligible and delay in the payment of scholarships would have adverse impact on the retention of children from these households. Moreover, unusual delay in the payment of scholarship is in no way going to lessen the financial burden of these households.

References

- i. NSSO (2013), *Employment and Unemployment Situation among Major Religious Groups in India*. NSS 66th Round, July 2009-June 2010, Ministry of Statistics and Programme Implementation, GOI, New Delhi.
- ii. Census of India 2001, *The First Report on Religion Data*
- iii. Sachar Committee Report, 2006
- iv. The National Commission on Minorities (NCM) Act, 1992
- v. XIth Plan Report, GOI, *Inclusive Growth*
- vi. The Constitution of India
- vii. Annual Report 2012-13, Ministry of Minority Affairs, GOI
- viii. Baseline Survey of Minority concentration Districts: An Overview of the Finding by D. Narsimha Reddy for ICSSR, New Delhi
- ix. Report of the National Commission for Religion and Linguistic Minorities, 2007