

Evaluation and Impact Assessment of Pre Matric Scholarship Scheme

2013

REPORT

Submitted to:

**Ministry of Minority Affairs
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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 kutcha 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 & 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 Pre-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 pre-matric scholarship scheme for meritorious students from minority communities would be implemented.

The Pre-Matric Scholarship Scheme for the meritorious students from minority communities was approved on 30th January, 2008 and launched on 1st April, 2008 as a centrally sponsored scheme on a 75:25 fund sharing ratio between the centre and states. 100% financial assistance is provided to Union Territories. This scheme for minority communities provides the scholarship to students from class I to X studying in Government/ recognized private schools/ institutes in India.

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 'Pre-matric Scholarship Scheme' is to encourage parents to send their children to schools lighten their financial burden on their education and sustain their efforts to support their children to complete their education. One of the objectives of this scheme is Empowerment through education which has the potential to lead to upliftment of the socio economic conditions of the minority communities.

1.7.3 Eligibility

There are two main eligibility criteria for the award of Pre 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. One 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, inter-se selection weightage is to 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 & Rate of scholarship

The scholarships will be provided for the entire course. However, maintenance allowance is given for 10 months only in an academic year.

Table: 1.5 Rate of pre matric scholarship scheme

Class	Admission fee per annum		Tuition fee per month		Maintenance allowance per month for 10 months in an academic year	
	Hosteller	Day scholar	Hosteller	Day scholar	Hosteller	Day scholar
I to V	Nil	Nil	Nil	Nil	Nil	Rs. 100/-
VI to X	Rs. 500/- subject to actual	Rs. 500/- subject to actuals	Rs. 350/- subject to actual	Rs. 350/- subject to actuals	Rs. 600/- subject to actuals	Rs. 100/-

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. Scholarship will be available to the students of minority community studying in Classes I to X. The continuance of award will be subject to securing 50% marks in the previous examination. Maintenance allowance will be provided to hostellers and day scholars.
- ii. The award will be discontinued if a student fails to secure 50% marks in the annual examination except in case of unavoidable reasons to be certified by the Principal/competent authority of the school and recommended by the State Government/Union Territory Administration.
- iii. Scholarship will not be given to more than two students from a family.
- iv. Students should be regular in attendance for which the yardstick will be decided by the competent authority of the school.

- v. Income certificate should be on self-certification basis by way of affidavit on non-judicial stamp paper of self-employed parents/guardian and from employer for employed parents/guardian.
- vi. The school/institute will certify the claim of student of being an outstation student not residing in hostel of the school/institute concerned on the basis of permanent address and parents' address.
- vii. Migration of student from one school/institute to another would not normally be during the course of academic year except under exceptional circumstances and in the interest of student's academic career.
- viii. If a student violates school discipline or any other terms and conditions of the scholarship, 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.
- ix. If a student is found to have obtained a scholarship by false statement, his/her scholarship will be cancelled forthwith and the amount of the scholarship paid will be recovered, at the discretion of the concerned State Government/Union Territory Administration.
- x. The State Government/Union Territory Administration will lay down the detailed procedure for processing and sanctioning of scholarship to eligible students.
- xi. Course fee/Tuition fee will be credited to the school's/institute's bank account. Efforts will be made for transferring it electronically through the banks.
- xii. Maintenance allowance will be credited to the student's bank account. Efforts will be made for transferring it electronically through the banks.
- xiii. The State Government/Union Territory Administration will maintain normal and records relating to the funds received from the Ministry and they will be subjected to inspection by the officers of the Ministry or any other agency designated by the Ministry.
- xiv. The student obtaining benefits under this scheme shall not be allowed to avail of benefits under any other scheme for this purpose.

- xv. A student shall be eligible for only one scholarship for all sources, i.e., SC/ST/OBC.
- xvi. The State Governments/Union Territory Administrations shall constitute a committee of the Departments implementing such scholarship schemes to ensure that the student from the minority community, who may also belong to children of those engaged in unclean occupation and OBC do not avail scholarship from other sources for the same purpose and avail only one source.
- xvii. The fund for distribution of scholarship in subsequent year will be released after receiving the utilization certificate for the previous year.
- xviii. The scheme will be evaluated at regular intervals by the Ministry or any other agency designated by the Ministry and the cost of the evaluation will be borne by the Ministry of Minority Affairs under the provision of the scheme.
- xix. The State/Union Territory shall place all relevant details of financial and physical achievements on their website.
- xx. The regulations can be changed at any time at the discretion of the Government of India.

1.7.8 Announcement of Scheme

The concerned state government/Union territory announces the scheme by giving advertisements in the leading language newspapers and local daily/vernacular and by using other suitable publicity media well in time.

CHAPTER II

Study Design and Methodology

2.1 Study 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 pre 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 analyze 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	1. Eligibility 2. Selection process 3. Amount payable 4. Application process	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.	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.	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 Pre Matric Scholarship Scheme

Table: 3.1 Year wise budgetary estimates for Pre matric scholarship scheme

Pre 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	900	795.78	592.53	786.19 (As on 31.03.2013)
2011-12	600	600	319.81	615.47 (As on 31.03.2012)
2010-11	450	450	343.54	446.25 (As on 31.03.2011)
2009-10	200	200	128.94	202.94 (As on 31.03.2010)
2008-09	79.9	79.9	62.2	62.21 (As on 31.03.2009)

Table: 3.2 Community wise distribution of Pre 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	13050	0	1560	0	30	0	75	0	1	0	0	0
Bihar	21720	43440	90	62	30	60	30	20	1	0	52.83	10.71
Haryana	1935	3472	45	1	1860	254	15	0	1	0	27.9	0.51
Jammu & Kashmir	10755	4714	30	0	330	32	180	96	1	0	44.4	1.02
Karnataka	10230	20460	1590	556	30	2	630	0	1	0	58.22	1.89
Kerala	12450	26186	9577	20161	4	0	3	0	1	0	57.13	3.5
Madhya Pradesh	6090	12809	270	369	242	505	330	36	1	0	36.31	2.44
Maharashtra	16260	34200	1680	3534	345	726	9225	19466	36	126	52.88	4.51
Manipur	300	400	1170	1560	4	0	3	0	1	0	30.1	0.46
Uttar Pradesh	48675	97350	330	83	1083	283	480	69	1	0	44.24	12.98
Uttarakhand	1605	0	45	0	331	0	15	0	1	0	0	0
West Bengal	32040	67391	810	580	105	2	390	262	1	0	55.23	5.36
Total	175110	310422	17197	26906	4394	1864	11376	19949	47	126	38.27	43.38

T= Target, A= Achievement

Table: 3.3 Community wise distribution of Pre 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	65250	85912	7800	1357	150	71	375	36	7	0	51.76	16.83
Bihar	108600	35629	450	5	150	26	150	8	7	0	54.35	9.22
Haryana	9675	6731	225	27	9300	8105	75	4	7	0	38.09	1.58
Jammu & Kashmir	53775	52586	150	3	1650	506	900	326	7	0	46.33	7.44
Karnataka	51150	75020	7950	11660	150	16	3150	133	7	0	53.54	13.93
Kerala	62250	91300	47885	70290	20	0	13	0	7	0	58.09	12.24
Madhya Pradesh	30450	17902	1350	107	1200	260	1650	9	7	0	54.74	2.18
Maharashtra	81300	118880	8400	12215	1725	2502	46132	67464	175	429	34.96	15.78
Manipur	1500	2200	5850	8580	20	0	13	0	7	0	47.1	3.1
Uttar Pradesh	243375	368168	1650	195	5400	2328	2400	498	7	0	42.55	48.63
Uttarakhand	8025	428	225	8	1650	13	75	0	7	0	38.98	0.07
West Bengal	160200	234960	4050	3371	525	511	1950	1706	7	0	52.1	19.72
Total	875550	1089716	85985	107818	21940	14338	56883	70184	252	429	47.71	150.72

T= Target, A= Achievement

Table: 3.4 Community wise distribution of Pre 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*	87000	37237	10400	763	200	144	500	115	9	0	49.58	8.37
Bihar**	144800	319861	600	51	200	116	200	79	9	0	42.09	34.12
Haryana	12900	13514	300	43	12400	11266	100	0	9	0	31.62	2.41
Jammu & Kashmir	71700	1129986	200	80	2200	2903	1200	602	9	0	49.3	12.93
Karnataka**	68200	265121	10600	47366	200	326	4200	1680	9	15	53.88	33.16
Kerala**	83000	359919	63845	203641	27	0	18	0	9	0	57.39	42.69
Madhya Pradesh	40600	59940	1800	662	1600	356	2200	88	9	6	62.78	6.89
Maharashtra	108400	365441	11200	23467	2300	5446	61500	150346	238	501	32.51	40.98
Manipur	2000	0	7800	0	27	0	18	0	9	0	0	0
Uttar Pradesh**	324500	460966	2200	260	7200	2810	3200	1775	9	1	42.63	65.27
Uttarakhand	10700	1110	300	3	2200	19	100	0	9	0	40.55	0.23
West Bengal**	213600	897346	5400	10613	700	667	2600	4376	9	0	52.98	76.53
Total	1167400	3910441	114645	286949	29254	24053	75836	159061	337	523	46.84	323.58

T= Target, A= Achievement, * = Only Spill over cases of 2009-10, ** = Including Spill over cases of 2009-10

Table: 3.5 Community wise distribution of Pre 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**	147900	81306	17680	4656	340	62	850	135	15	0	53.68	21.25
Bihar	246160	193768	1020	58	340	105	340	36	15	0	53.68	29.01
Haryana	21930	0	510	0	21080	0	170	0	15	0	0	2.03
Jammu & Kashmir	121891	242519	340	161	3740	6435	2040	1868	15	0	47.93	31.44
Karnataka	115941	372062	18021	51830	340	510	7140	2347	15	64	53.83	49.05
Kerala	141101	378269	108538	318361	46	0	31	0	15	0	55.27	52.27
Madhya Pradesh	69020	133286	3060	859	2720	1611	3740	170	15	6	50.93	17.93
Maharashtra	184281	460751	19041	26199	3910	7136	104550	206626	405	604	59.9	54.72
Manipur*	3401	2000	13260	7421	46	0	31	17	15	0	48.91	1.19
Uttar Pradesh**	551651	961216	3740	476	12240	6832	5440	2714	15	7	41.21	148.11
Uttarakhand	18190	2963	510	13	3740	127	170	0	15	0	42.6	0.43
West Bengal	363121	933371	9180	13104	1190	904	4420	7826	15	0	52.27	82.98
Total	1984587	3761511	194900	423138	49732	23722	128922	221739	570	681	50.92	490.41

T= Target, A= Achievement, * = Only Spill over cases of 2010-11, ** = Including Spill over cases of 2010-11

Table: 3.6 Community wise distribution of Pre 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	174000	174000	20800	6881	400	89	1000	297	18	0	58	37.64
Bihar*	289600	80595	1200	19	400	0	400	8	18	0	52.05	0
Haryana	25800	32311	600	54	24800	17940	200	3	18	0	41.01	3.15
J&K	143400	220122	400	126	4400	5290	2400	108	18	0	49.05	28.25
Karnataka	136400	365442	21200	48985	400	362	8400	1405	18	49	54.52	42.89
Kerala	166000	557003	127691	387806	55	55	36	36	18	18	53.86	71.58
Madhya Pradesh	81200	125671	3600	1323	3200	2184	4400	474	18	20	51.33	16.84
Maharashtra	216800	510809	22400	22892	4600	7268	123000	246790	476	1214	52.69	58.73
Manipur	4000	8845	15599	23398	55	0	36	36	18	0	49.68	11.09
Uttar Pradesh	649000	1082950	4400	310	14400	4074	6400	2141	18	11	44.81	204.25
Uttarakhand	21400	11180	600	129	4400	598	200	0	18	0	39.14	2.95
West Bengal	427200	1130986	10800	20180	1400	2595	5200	11625	18	0	54.05	111.87
Total	2334800	4299914	229290	512103	58510	40455	151672	262923	674	1312	50.01	589.24

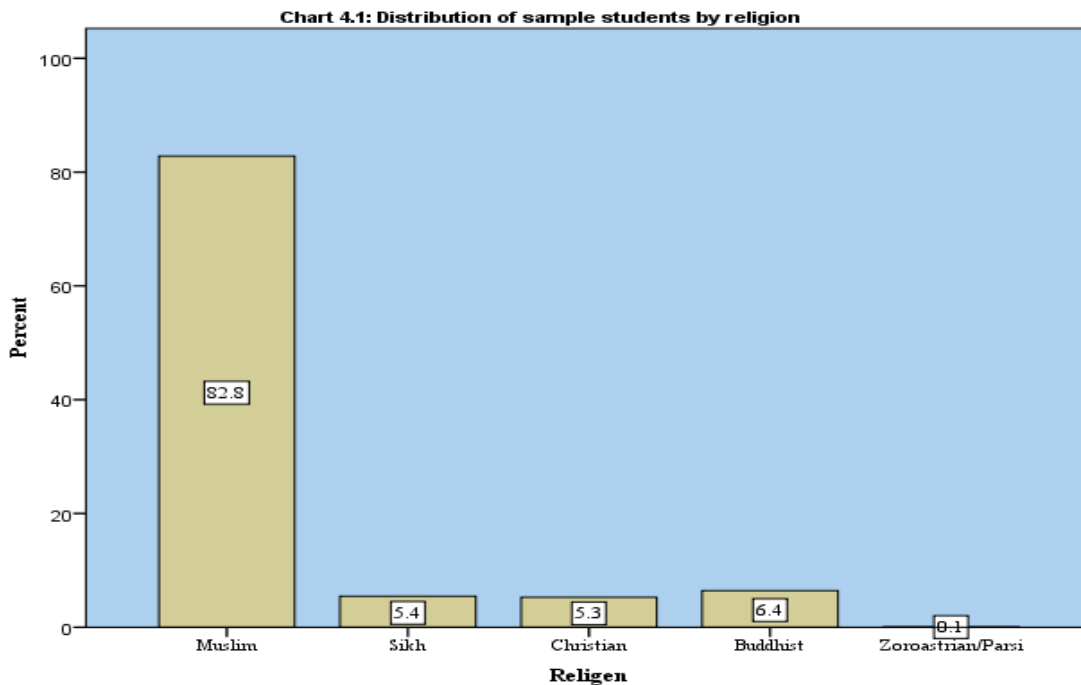
T= Target, A= Achievement, * = Adjustment of Unspent of previous year

CHAPTER IV

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

4.1 Profile of the beneficiaries

The study covers sample students and parents having the benefits of Pre-Matric Scholarship Scheme in 24 districts of 12 states¹ in India. More than half of the students (51.5%) and parents (51.7%) in the sample are from rural areas. More than 4/5th of the sample students (82.8%) and parents (84.8%) belong to Muslim minority community (see Chart 4.1). Relatively more Muslim students are from urban areas. More than half of the sample students (53%) are in the age group of 14 years or above, and an equal proportion of them (50.1%) are girls. Most of the students (50%) have 5-6 members in the family. Students having large family (9 or more members) constitute 11.3% of the sample. Compared to students from other minority communities, Muslim students belong to relatively large family (see Table 4.1).



¹ Haryana, J&K, Karnataka, Kerala, Bihar, West Bengal, Maharashtra, Manipur, Assam, Uttar Pradesh, Uttarakhand and Madhya Pradesh.

Around 92% of sample students are studying at upper primary and secondary levels (in classes 6-10); more than 3/4th of them were attending secondary and higher secondary schools. More than 96% of them had obtained 50% or more marks in their last examination. In fact, around 64% of them had obtained more than 60% of marks in their last examination. They are studying mostly in government and aided schools. However, a quarter of them are attending private un-aided schools; more Buddhist students (40.9%) are perusing their education in private un-aided schools (see Table 4.1). Very few students across all minority communities are availing boarding facilities.

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

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Place of residence	Rural	45.3	72.0	93.3	79.1	100.0	51.5
	Urban	54.7	28.0	6.7	20.9	0.0	48.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Age group	<= 10	7.3	7.5	0.0	14.5	0.0	7.4
	11-13	39.7	20.4	58.9	38.2	100.0	39.6
	=>14	52.9	72.0	41.1	47.3	0.0	53.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Gender	Male	51.3	48.4	42.2	38.2	100.0	49.9
	Female	48.7	51.6	57.8	61.8	0.0	50.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Family size	<=4	13.2	33.3	27.8	30.9	0.0	16.2
	5-6	49.0	59.1	57.8	59.1	0.0	50.6
	7-8	24.7	7.5	14.4	4.5	0.0	21.9
	=>9	13.1	0.0	0.0	5.5	100.0	11.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Management of school	Government	51.0	65.6	34.4	52.7	100.0	51.0
	Government aided	22.9	12.9	46.7	6.4	0.0	22.5
	Private unaided	26.2	21.5	18.9	40.9	0.0	26.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
School type	Primary School	5.7	8.6	1.1	11.8	0.0	6.0

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Upper Primary School	20.9	3.2	4.4	17.3	0.0	18.8
	Secondary school	34.4	33.3	93.3	53.6	0.0	38.6
	Higher secondary school	39.0	54.8	1.1	17.3	100.0	36.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Boarding status	Hosteller	3.4	6.5	6.7	5.5	0.0	3.9
	Day scholar	96.6	93.5	93.3	94.5	100.0	96.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: RDI, *Field Survey*, 2013.

A brief analysis of the socio-economic profile of the beneficiaries reveals that they are educationally and economically disadvantaged. In the sample, fathers of around 15% of students and mothers of around 1/3rd of students are illiterates. Around 19% of students have literate father and 25% have literate mother. Fathers of around 29% of students and mothers of 22% of students are primary level graduates. Parents of very few students in the sample are secondary school graduates (see Table 4.2). Parents of Christian and Buddhist students are relatively better off in terms of educational attainment; parents of a larger proportion of Muslim students have low education attainment.

Fathers of 31.9% of students in the sample are self-employed, 20.9% are engaged in agriculture and 38.6% either working as daily wage labourer or contract labourer. Fathers of only around 7.8% sample students are in regular salaried jobs (see Table 4.2). Father's occupation of relatively a large proportion of Muslim and Sikh students is either daily wage labour or contract labour; fathers of more than a quarter of Buddhist students also are daily wage labourers. Most of the students from all minority communities are from landless households. In fact, more than 76% of Muslim students, 61% of Sikh students and 60% of Buddhist students belong to landless households (see Table 4.2).

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

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Father's- highest educational attainment	Illiterate	16.7	4.3	3.3	5.5	100.0	14.6
	Literate	19.4	18.3	14.4	21.8	0.0	19.2
	Secondary level	18.3	18.3	31.1	16.4	0.0	18.8
	Higher secondary level	8.2	14.0	18.9	16.4	0.0	9.6
	University degree	3.2	2.2	4.4	2.7	0.0	3.2
	Post graduate	0.5	0.0	0.0	0.0	0.0	0.4
	Above graduate level	0.3	1.1	1.1	0.9	0.0	0.4
	Not applicable	1.8	0.0	1.1	1.8	0.0	1.7
	Primary level	29.3	35.5	22.2	27.3	0.0	29.1
	Upper primary level	2.4	6.5	3.3	7.3	0.0	3.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Mother's highest educational attainment	Illiterate	36.2	22.6	18.9	21.8	100.0	33.7
	Literate	26.3	28.0	17.8	18.2	0.0	25.4
	Secondary level	8.0	7.5	20.0	16.4	0.0	9.2
	Higher secondary level	3.0	5.4	15.6	6.4	0.0	4.0
	University degree	0.8	0.0	7.8	0.0	0.0	1.1
	Post graduate	0.3	0.0	0.0	0.0	0.0	0.2
	Above graduate level	0.1	2.2	1.1	0.9	0.0	0.3
	Not applicable	0.5	0.0	3.3	1.8	0.0	0.7
	Primary level	21.5	26.9	15.6	30.0	0.0	22.0
	Upper primary level	3.2	7.5	0.0	4.5	0.0	3.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
O c c	Agriculture	16.9	38.7	52.2	31.8	0.0	20.9

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Petty business crafts/self employed	34.1	19.4	23.3	21.8	0.0	31.9
	Daily wage labourer	27.7	22.6	16.7	25.5	0.0	26.7
	Contract labourer	13.3	11.8	1.1	2.7	100.0	11.9
	Regular salaried employee in the private sector	5.4	4.3	1.1	5.5	0.0	5.1
	Govt./public sector employee	2.0	2.2	4.4	11.8	0.0	2.7
	Others	0.7	1.1	1.1	0.9	0.0	0.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Family owns any agricultural land or property	Yes	23.6	38.7	54.4	40.0	0.0	27.1
	No	76.4	61.3	45.6	60.0	100.0	72.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Approx monthly income of father/guardian (in Rs)	<=1000	4.4	2.2	7.8	22.7	0.0	5.6
	1001-2000	8.3	9.7	5.6	7.3	0.0	8.1
	2001-3000	32.0	9.7	20.0	10.0	0.0	28.7
	3001-4000	18.3	11.8	32.2	21.8	0.0	18.9
	4001-5000	16.0	26.9	24.4	24.5	100.0	17.7
	=>5001	21.1	39.8	10.0	13.6	0.0	21.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

The average monthly father's/guardian's income of the sample students varies widely across minority communities. It is Rs. 4219 for Muslims, Rs. 5783 for Sikhs, Rs. 4036 for Christians, Rs. 3616 for Buddhists and Rs. 5000 for Parsis. Around 14% of students in the sample belong to very poor households; approximate monthly income of their father/guardian is Rs. 2000 or less. Monthly income of fathers/guardians of around 29% of students is in the range of Rs. 2001 to

Rs. 3000. However, fathers/guardians of 21% of students are also earning more than Rs. 5000 per month (see Table 4.2). The sample is a mixed group where more students are from poor Muslim and Buddhist households. However, compared to other minority groups more Sikh students are from economically better off households. It is important to note that the annual income of the father/guardian of only around 21% of students is more than Rs. 60,000. Further, father's/guardian's monthly income of around 35% of students belonging to families having more than 9 members is Rs. 3000 or less. In other words, it seems that the Pre-Matric Scholarship Scheme has reached out to the most needy students from minority communities.

Analysis of the profile of sample parents reveals that most of them particularly from Christian, Buddhist and Sikh communities are from rural areas; an overwhelming proportion of them are males (83.3%); and 53% of them are in the age group 41 years or more (see Table 4.3). Most of the parents from all minority communities except Christian in the sample are in the age group 31-50 years. a large proportion of parents have 5-6 members in their family. Parents from Muslim community have relatively large family. While most of the parents cutting across all minority communities are sending their children to government schools, children of quite a large number of Christian and Buddhist parents are studying in private un-aided schools (see table 4.3).

Table 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	46.9	72.3	95.0	78.7	0.0	51.7
	Urban	53.1	27.7	5.0	21.3	0.0	48.3
	Total	100.0	100.0	100.0	100.0	0.0	100.0
Gender	Male	83.1	89.4	100.0	75.4	0.0	83.3
	Female	16.9	10.6	.0	24.6	0.0	16.7
	Total	100.0	100.0	100.0	100.0	0.0	100.0
Age group	<=30	7.0	2.1	.0	1.6	0.0	6.2
	31-40	40.0	48.9	10.0	54.1	0.0	40.8
	41-50	41.4	42.6	55.0	37.7	0.0	41.5
	=>51	11.6	6.4	35.0	6.6	0.0	11.5

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Total	100.0	100.0	100.0	100.0	0.0	100.0
Family size	<=4	18.9	38.3	25.0	45.9	0.0	22.1
	5-6	45.9	51.1	55.0	41.0	0.0	46.0
	7-8	24.2	8.5	20.0	9.8	0.0	22.2
	=>9	11.0	2.1	.0	3.3	0.0	9.7
	Total	100.0	100.0	100.0	100.0	0.0	100.0
Type of school son/daughter attending	Government	63.8	74.5	55.0	55.7	0.0	63.6
	Government aided	16.4	12.8	5.0	9.8	0.0	15.4
	Private un-aided	19.9	12.8	40.0	34.4	0.0	21.0
	Total	100.0	100.0	100.0	100.0	0.0	100.0

Source: *Ibid.*

The educational attainment of most parents in the sample is low. Around 17% of them illiterates; around 14% literates; 37% primary level graduates and 17% secondary level graduates. The educational attainment of most Muslim and Buddhist parents in the sample is relatively low (see Table 4.4). Most of the parents in the sample (around 40%) are labourers (wage or contractual labour); and quite a large number (23.3%) are engaged in agriculture. Around 27% of them are self-employed mostly in petty business or crafts. A very few parents in the sample are in regular salaried jobs. The occupational status of Muslims and the Buddhists in the sample is comparatively low (see Table 4.4). Most parents in the sample are landless; their proportion is very high among Christians, Muslims and Buddhists.

The average monthly income of sample parents is Rs. 4589. Average monthly income of Christian parents (Rs. 8355) is the highest in the sample followed by that of Sikh parents (Rs. 8247), Buddhists (Rs. 5564) and Muslims (Rs. 4160). The average figures hide large variations in income of parents across all minority communities. In fact, nearly 7% of parents earn Rs. 1000 or less a month; 27% Rs. 2001-3000 and 18% Rs. 3001-4000 a month. Around 49% of parents earn Rs. 4000 or less a month (see Table 4.4). Around 16% of Muslim parents earn Rs. 2000 or less. Around 73% of respondents are landless. The proportion of landless parents is high among Muslims and Buddhists. Nearly half of the parents in the sample are from households below the

poverty line. In fact, a large proportion of Sikh and Christian parents hold BPL cards. The brief analysis clearly brings out the fact that the beneficiaries of Pre-Matric Scholarship Scheme are socially and economically disadvantaged.

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	18.7	6.4	.0	4.9	.0	16.6
	Literate	14.4	6.4	.0	16.4	.0	13.8
	Secondary level	15.8	21.3	30.0	21.3	.0	16.8
	Higher secondary	10.6	6.4	10.0	13.1	.0	10.6
	University degree	2.4	2.1	10.0	3.3	.0	2.6
	Post graduate	.3	.0	.0	.0	.0	.2
	Above post-graduate level	.3	.0	.0	.0	.0	.2
	Primary level	35.7	57.4	50.0	29.5	.0	36.8
	Upper Primary level	1.8	.0	.0	11.5	.0	2.4
	Total	100.0	100.0	100.0	100.0	.0	100.0
Main occupation	Agriculture	20.6	44.7	60.0	26.2	.0	23.3
	Petty business/crafts/self-employed	28.7	17.0	15.0	11.5	.0	26.5
	Daily wage labourer	31.2	12.8	10.0	36.1	.0	30.0
	Contract labourer	10.9	14.9	.0	4.9	.0	10.4
	Regular salaried employee in the private sector	6.3	4.3	10.0	11.5	.0	6.6
	Govt./public sector employee	.7	.0	.0	9.8	.0	1.3
	Others	1.7	6.4	5.0	.0	.0	1.9
	Total	100.0	100.0	100.0	100.0	.0	100.0

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Own any land or property	Yes	26.6	48.9	10.0	26.2	.0	27.4
	No	73.4	51.1	90.0	73.8	.0	72.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
Have a BPL card	Yes	54.7	29.8	35.0	54.1	.0	52.8
	No	45.3	70.2	65.0	45.9	.0	47.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Approximate monthly income from all sources (in Rs)	<=1000	8.1	.0	.0	.0	.0	6.9
	1001-2000	7.8	8.5	.0	8.2	.0	7.7
	2001-3000	29.1	12.8	30.0	6.6	.0	26.6
	3001-4000	17.6	8.5	10.0	27.9	.0	17.7
	4001-5000	16.5	29.8	45.0	18.0	.0	18.0
	=>5001	20.8	40.4	15.0	39.3	.0	23.1
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*

4.2 Awareness about Pre-Matric Scholarship Scheme

So far as the awareness about Pre-Matric Scholarship Scheme is concerned, the level and sources differ widely across minority communities. During the field survey, while most of the students could name the Pre-Matric Scholarship correctly, nearly one-fifth of Buddhist students could not name the scheme correctly. Analysis of data clearly indicates that most students were not aware of the agency awarding Pre-Matric Scholarship; many (35.7%) mostly Buddhists, Muslims and Christians think that the school is the agency for awarding Pre-Matric Scholarship. More than 14% of students reported state government as the agency awarding the Pre-Matric Scholarship (see Table 4.5). The school teacher, friends, Ministry of Minority Affairs/state govt. website and senior students in the school are the major sources of information about Pre-Matric Scholarship Scheme. In fact, the school teacher plays a dominant role in informing students from all minority

communities about the scholarship scheme. Print and electronic media play an insignificant role in generating awareness about the scheme. It, therefore, implies that the general awareness about the scheme among children who are not currently attending school might not be there to generate demand for school education. Increasing awareness about Pre-Matric Scholarship Scheme among the minority communities through newspapers and TV/radio advertisement may positively impact school participation rate of children from minority communities.

Table 4.5: Distribution of sample students by sources of information about the Pre-Matric Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Awareness about the name of the scholarship	Pre-matric	96.9	96.8	98.9	78.2	100.0	95.8
	Others	1.2	.0	1.1	.9	.0	1.1
	Cannot say	1.9	3.2	.0	20.9	.0	3.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Knowledge of the agency awarding the scholarship	MOMA, GOI and state govt.	49.7	57.0	50.0	40.0	.0	49.4
	State govt.	14.0	11.8	26.7	10.9	.0	14.4
	My school	35.7	31.2	23.3	49.1	100.0	35.7
	Other agency	.6	.0	.0	.0	.0	.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Source of information about the Pre-Matric Scholarship Scheme							
Newspaper	Yes	4.4	1.1	28.9	.0	.0	5.2
TV/radio	Yes	4.8	1.1	36.7	7.3	.0	6.4
Ministry of Minority Affairs/State Govt. Website	Yes	28.1	9.7	21.1	24.5	.0	26.5
Parents/guardian	Yes	5.6	1.1	28.9	.0	.0	6.3
Friends	Yes	39.7	31.2	43.3	13.6	100.0	37.8
School teacher	Yes	88.6	92.5	87.8	93.6	100.0	89.1

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Senior students	Yes	14.3	4.3	32.2	5.5	.0	14.1

Source: *Ibid.*

An assessment of the level of awareness of students about the eligibility criteria, application procedure and the required documents reveals that nearly half of the students (48%) are not aware of the minimum eligibility criteria for the Pre-Matric Scholarship (i.e. annual income of parents/guardian \leq Rs. 1.0 lakh and 50% or more marks in the previous final examination). The awareness about the eligibility criteria is very low among the Buddhist students followed by Muslim students (see Table 4.6). Most beneficiaries have procured the application form and related documents from the school. However, parents and guardians have procured the application form for around 17% of students. Further, many students (around 49%) have no knowledge of the application procedure and the supporting documents. In fact, 4/5th of Buddhist students have no knowledge of the application procedure and required supporting documents.

Table 4.6: Distribution of sample students by knowledge of the eligibility criteria, application procedure and documents required for applying for the Pre-Matric Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Minimum eligibility criteria for applying for Pre-Matric Scholarship	Annual income of parents/guardian Rs. 1.0 lakh or less and 50% marks in the previous examination	51.0	78.5	88.9	15.5	100.0	52.2
	Annual income of parents/guardian Rs. 1.0 lakh or less	13.6	3.2	.0	8.2	.0	12.0
	50% or more marks in previous final examination	14.7	10.8	7.8	4.5	.0	13.5
	Reported some other criteria	1.1	1.1	1.1	.0	.0	1.1

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Cannot say	19.5	6.5	2.2	71.8	.0	21.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Source of the application form and other details of required documents	Concerned state govt. department/agency	1.3	2.2	10.0	.0	.0	1.7
	Ministry of Minority Affairs/State Govt. website	4.0	1.1	8.9	.0	.0	3.8
	Parents/guardian	14.9	5.4	47.8	23.6	100.0	16.7
	Friends	5.8	1.1	2.2	.9	.0	5.0
	School	72.8	86.0	25.6	75.5	.0	71.2
	Senior students availing the scholarship	1.1	4.3	5.6	.0	.0	1.4
	Others	.2	.0	.0	.0	.0	.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Knowledge about the procedure and required documents for submitting the application	Yes	52.7	58.1	57.8	20.0	100.0	51.2
	No	47.3	41.9	42.2	80.0	.0	48.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Similarly, most students (around 81%) have no knowledge of the selection procedure and the criteria for preparing the final list of students for award of Pre-Matric Scholarship. Buddhist students have absolutely no idea about how they got selected for the award of Pre-Matric Scholarship (see table 4.7). For improving transparency and effective administration of the Pre-Matric Scholarship Scheme, it is necessary to make the information on selection procedure and criteria available to students through the school and/or the Ministry of Minority Affairs/state government websites.

While most of the students are aware of the maintenance allowance component of the Pre-Matric Scholarship Scheme, less than 10% of them have no knowledge of the two other components

(i.e. admission and tuition fees). Buddhists are relatively less aware of various components of Pre-Matric Scholarship (see Table 4.7). About the knowledge of modes of disbursement of Pre-Matric Scholarship, many students have no idea; only around 5% reported that the admission and tuition fees are generally credited to the school's bank account; 51% said that the maintenance allowance is credited to the student's bank account. More than 48% of them reported other modes of disbursement of admission and tuition fees and maintenance allowance. The brief analysis clearly indicates lack of awareness of the beneficiaries from all minority groups about the administration of Pre-Matric Scholarship Scheme, particularly the selection process, major components and the modes of disbursement of Pre-Matric Scholarship.

Table 4.7: Distribution of sample students by knowledge of the selection procedure, components of Pre-Matric Scholarship Scheme and its mode of disbursement (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Awareness about the selection procedure and criteria for preparing the list of selected students for Pre-Matric Scholarship Scheme	Yes	18.9	30.1	31.1	.9	100.0	19.1
	No	81.1	69.9	68.9	99.1	.0	80.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Knowledge of the expenses met under the Pre-Matric Scholarship Scheme							
Admission Fee	Yes	4.4	12.9	34.4	.9	.0	6.3
	No	66.4	31.2	18.9	47.3	100.0	60.8
	DK	29.1	55.9	46.7	51.8	.0	33.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Tuition fee	Yes	6.2	36.6	33.3	5.5	.0	9.2
	No	64.7	18.3	21.1	45.5	100.0	58.7
	DK	29.1	45.2	45.6	49.1	.0	32.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Maintenance allowance	Yes	94.3	89.2	94.4	82.7	100.0	93.3
	No	1.9	2.2	.0	3.6	.0	1.9
	DK	3.8	8.6	5.6	13.6	.0	4.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Knowledge about the mode of disbursement of Pre-Matric Scholarship							
Admission and tuition fee credited to school's bank account	Yes	4.3	8.6	6.7	2.7	.0	4.6
	No	62.9	25.8	32.2	25.5	100.0	56.9
	DK	32.7	65.6	61.1	71.8	.0	38.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Maintenance allowance credited to student's bank account	Yes	53.8	17.2	32.2	60.0	.0	51.1
	No	43.0	73.1	48.9	22.7	100.0	43.7
	DK	3.2	9.7	18.9	17.3	.0	5.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Other modes of payment	Yes	45.9	79.6	62.2	37.3	100.0	48.1
	No	44.6	18.3	17.8	10.0	.0	39.5
	DK	9.5	2.2	20.0	52.7	.0	12.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

However, majority of parents (around 87%) are aware that the Ministry of Minority Affairs, Govt. of India is awarding the Pre-Matric Scholarship. The dominant source of this information is again the school teacher (82%). Nearly 58% of parents have also got to know about Pre-Matric Scholarship Scheme from their ward; and 23% from neighbour. Here again, print and electronic media play an insignificant role in spreading awareness about the scholarship scheme among the minority communities.

4.3 Administration of Pre-Matric Scholarship Scheme

Analysis of the feedback on various aspects of administration of Pre-Matric Scholarship Scheme reveals some interesting facts. Online submission of application for Pre-Matric Scholarship is yet to become a reality. Only 1.3% of the respondents have submitted their application online. More than 98% of the sample students have submitted their application for Pre-Matric Scholarship off line (see Table 4.8). Moreover, applications of more than 1/3rd of the respondents have been submitted off line by their parents. This proportion of the sample students are not aware of the problems encountered in submitting the application for the scholarship.

Table 4.8: Distribution of sample students by their feedback about access to and administration of Pre-Matric Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Mode of submitting the application for Pre-Matric Scholarship	Online	1.3	1.1	2.2	.9	.0	1.3
	Offline	69.0	60.2	65.6	18.2	100.0	65.1
	My parents applied offline to school	29.7	38.7	31.1	80.9	.0	33.5
	Other methods	.0	.0	1.1	.0	.0	.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Problems encountered in arranging the required documents	Yes	22.5	24.7	20.0	31.8	.0	23.1
	No	44.3	60.2	34.4	4.5	100.0	42.1
	Don't Know, my parents/guardian arranged these documents	33.2	15.1	45.6	63.6	.0	34.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
How students get to know about the award of Pre-Matric Scholarship	From my school/teacher	80.0	88.2	92.2	90.9	.0	81.7
	From the website of Ministry of Minority Affairs/State govt.	3.4	.0	6.7	.0	.0	3.2
	From my parents	13.7	6.5	1.1	6.4	100.0	12.2
	From friends	2.8	5.4	.0	2.7	.0	2.7
	From other sources	.2	.0	.0	.0	.0	.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Problems encountered in renewing Pre-Matric	Yes	15.9	31.2	17.8	2.7	100.0	16.1
	No	54.4	49.5	63.3	54.5	.0	54.6
	Don't Know	29.6	19.4	18.9	42.7	.0	29.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Scholarship							

Source: *Ibid.*

However, some students (around 23%) do face problems in arranging the required supporting documents for applying for Pre-Matric Scholarship (see Table 4.8). Comparatively more Buddhist, Sikh and Muslim students have faced some problem in arranging the necessary documents like income certificate, mark sheets, etc. for Pre-Matric Scholarship.

The school teacher is the major source of information (for around 82% of respondents) about the final list of students selected for the award of the scholarship. Parents also provide information about the selection of their ward for the scholarship. Most students do not visit Ministry of Minority Affairs/state government websites to find out their application status for Pre-Matric Scholarship (see Table 4.8). So far as renewal of existing Pre-Matric Scholarship is concerned, most students do not encounter any problem. However, some students (around 16%) reported that they had faced some problem in renewing their scholarship. Around 29% of the respondents reported that they did not know about problems associated with renewal of the Pre-Matric Scholarship (see Table 4.8).

Direct transfer of admission and tuition fees to the school's bank account is not the dominant mode of disbursement of Pre-Matric Scholarship. Only around 9% of students reported that their admission fee and tuition fee have been directly transferred to the school's bank account. Comparatively the admission and tuition fees of more Sikh scholarship holders have been transferred directly to the school's bank account. Around 42% of the respondents could not say anything about the mode of payment of admission and tuition fee under the Pre-Matric Scholarship (see Table 4.9).

It is interesting to find that more than half of the beneficiaries are not aware of the monthly maintenance allowance amount paid under the Pre-Matric Scholarship Scheme. More than 52% of the respondents reported that they have been receiving monthly maintenance allowance amount of less than Rs 100 or more than Rs. 100 (see Table 4.9). Pre-Matric Scholarship is mostly received through cheque payment (43.7%) or direct transfer to the bank account (43.2%). Only 8.4% of students reported receiving Pre-Matric Scholarship in cash. Surprisingly, 68% of

Christians and 57% of Sikh students receive Pre-Matric Scholarship in cash. Maintenance allowance of Pre-Matric Scholarship is not disbursed every month; an overwhelming majority of the respondents reported that they do not receive the maintenance allowance every month.

Table 4.9: Distribution of sample students by their feedback on disbursement of Pre-Matric Scholarship amount (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Admission fee and tuition fee directly transferred to school account	Yes	9.4	19.4	3.3	.9	.0	9.1
	No	51.2	31.2	37.8	44.5	100.0	49.0
	Cannot say	39.4	49.5	58.9	54.5	.0	41.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Maintenance allowance per month received under Pre-Matric Scholarship	<100	31.3	28.0	78.9	76.4	100.0	36.5
	100	50.6	69.9	6.7	23.6	.0	47.6
	>100	18.1	2.2	14.4	.0	.0	15.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Form in which Pre-Matric Scholarship received	Cash	2.1	57.0	67.8	.0	.0	8.4
	Cheque	52.0	28.0	4.4	38.2	100.0	47.3
	Direct transfer to bank account	45.0	14.0	22.2	61.8	.0	43.2
	Cannot Say	.8	1.1	5.6	.0	.0	1.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Whether maintenance allowance disbursed every month	Yes	8.1	12.9	8.9	.9	100.0	8.0
	No	85.7	72.0	74.4	87.3	.0	84.5
	Cannot say	6.1	15.1	16.7	11.8	.0	7.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Any difficulty or harassment in receiving the Pre-Matric Scholarship	Yes	16.4	25.8	7.8	40.0	.0	18.0
	No	83.6	74.2	92.2	60.0	100.0	82.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have paid any bribe at any stage for availing Pre-Matric Scholarship	Yes	21.0	4.3	5.6	2.7	.0	18.1
	No	70.1	90.3	90.0	80.0	100.0	72.9
	Cannot say	8.8	5.4	4.4	17.3	.0	8.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Most students (i.e. 82%) do not face any difficult or harassment in receiving the Pre-Matric Scholarship. However, around 18% of students complain of facing difficulties and harassments in getting the Pre-Matric Scholarship amount. Comparatively more Buddhist (40%) and Sikh (26%) students face some difficulties and harassments in receiving the Pre-Matric Scholarship (see Table 4.9). In fact, around 18% of the respondents reported paying bribe for availing the Pre-Matric Scholarship. Compared to students from other minority communities, more Muslim students (21%) have paid bribe for availing the Pre-Matric Scholarship (see Table 4.9).

For assessing the adequacy of the Pre-Matric Scholarship amount to meet the basic private cost of school education, effort was made in the field survey to gather information about the average monthly private expenditure on key items such as the learning material, travel, private tuition, and boarding. An important finding about the private cost of school education is that it is not free even at the compulsory level of education. On an average, households from minority communities spent around Rs. 143 on books and stationery per child per month. It varies across minority communities ranging from Rs. 130 in Parsi households to Rs. 264 in Christian households. Minority households spent around Rs. 91 on learning material per child per month; Rs. 156 for commuting to school; Rs. 259 on private tuition; and Rs. 238 towards hostel charges (see Table 4.10). Variations in the average monthly expenditure on private tuition and hostel charges per child are large across minority communities.

Analysis of private expenditure by level of education currently attended by children from minority communities reveals that, at the primary level, the average per capita monthly expenditure on books and stationery is Rs. 105, on learning material Rs. 58, on commuting to school Rs. 130, and on private tuition Rs. 202. At the upper primary level, these expenses go up a little. On an average, a child spends Rs. 158 on books and stationery, Rs. 92 on learning material, Rs. 139 for commuting to school and Rs. 239 on private tuition. At the secondary level (classes IX-X), per child monthly average expenditure on books and stationery is Rs. 158, on learning material Rs. 94, on commuting to school Rs. 171 and on private tuition Rs. 290. Similarly, the average monthly hostel expenses ranges from Rs. 100 at primary level to Rs. 221 at upper primary level and Rs. 263 at the secondary level. It implies that the private costs of school education of children from poor minority households are reasonably high, even at the compulsory level of education. If the Pre-Matric Scholarship Scheme ignores this fact and does

not compensate for the basic private costs of schooling, it would not be able to serve as an effective demand-side financing intervention to raise participation and retention of children in school education.

Table 4.10: Average monthly private expenditure on school education by minority communities, 2013 (in Rs.)

	Muslim	Sikh	Christian	Buddhist	Parsi	Total
Books & stationery	136	140	264	138	130	143
Learning material	81	52	289	90	70	91
Commuting to school	133	147	267	359	100	156
Private tuition	247	298	403	315	500	259
Hostel charges including boarding expenses	190	300	850	200	NA	238
Others	194	150	175	174	NA	183

Source: *Ibid.*

Analysis of data on private cost of school education reported by parents also indicates that school education is not free for children from minority communities. The per capita monthly expenditure on school education (grades I-X) ranges from Rs. 100 to Rs. 2000 for more than 80% of households. In fact, around 96% of households from minority communities spent on an average Rs. 100 or more per month at school level (grades I-X). It has important implications in terms of compensating for this expenditure by the current Pre-Matric Scholarship amount.

However, most parents covered in the survey (85.4%) think that the Pre-Matric Scholarship Scheme has substantially reduced their financial burden of sending children to school. At the same time, 81.3% of them feel that Pre-Matric Scholarship amount is not adequate to meet the school education expenses of their ward. Around 74% parents reported that, even in the absence of Pre-Matric Scholarship Scheme, they would continue education of their ward. What it means is that most of the beneficiaries (i.e. sample parents) are capable of meeting the school education expenses of their ward, and as such, the Pre-Matric Scholarship Scheme has little to do with raising their demand for school education. The reach of the Pre-Matric Scholarship Scheme should, therefore, be the most marginalized and disadvantaged groups within the minority

communities. Appropriate revision in the eligibility criteria for accessing the Pre-Matric Scholarship Scheme should be made to reach the unreached in the minority communities.

Needless to mention, the Pre-Matric Scholarship Scheme has reached the target group and helped them immensely in terms of improving access to and retention in school education. However, certain Pre-Matric Scholarship Scheme management issues and limitations remain. Lack of detailed information about the scheme at the school level still continues as a major issue. Nearly 75% of students in general and students from Buddhist communities (88.2%) feel that they are not provided with adequate information about the Pre-Matric Scholarship Scheme at the school level (see Table 4.11). Lengthy application form is a matter of concern for around 42% sample students.

Around 39% of students have language problem in filling up the application form. Students from Christian, Buddhist and Sikh communities in particular have language problem in filling up the application form. Majority of students feel that the supporting documents and the efforts required to obtain the same for applying for Pre-Matric Scholarship is too much. As high as 86% of Buddhist students, 69% of Christian students and 66% of Muslim students find it difficult to obtain the required documents while applying for the Pre-Matric Scholarship (see Table 4.11). Nearly half of the students in the sample feel that the parents' income limit of Rs. 1.0 lakh should be raised. Around 57% of them think that the 50% limit of aggregate marks in the last final examination should be lowered to enable more students compete for Pre-Matric Scholarship.

Table 4.11: Distribution of sample students by their feedback on issues and limitations of the Pre-Matric Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Lack of awareness about the details of scheme, particularly at the school level	Yes	76.6	68.8	42.2	88.2	100.0	75.1
	No	23.4	31.2	57.8	11.8	.0	24.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Application form is lengthy	Yes	40.3	61.3	26.7	61.8	100.0	42.1
	No	59.7	38.7	73.3	38.2	.0	57.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Face language problem in filling-up the application	Yes	36.9	49.5	51.1	43.6	.0	38.7
	No	63.1	50.5	48.9	56.4	100.0	61.3

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
form	Total	100.0	100.0	100.0	100.0	100.0	100.0
Too much documentation; face difficulties in obtaining the required documents including the income certificate	Yes	66.4	62.4	68.9	86.4	100.0	67.6
	No	33.6	37.6	31.1	13.6	.0	32.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Income limit (Rs. 1.0 lakh) should be increased	Yes	47.4	65.6	43.3	67.3	100.0	49.5
	No	52.6	34.4	56.7	32.7	.0	50.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
50% limit of aggregate marks; it should be lower	Yes	56.3	57.0	50.0	68.2	100.0	56.8
	No	43.7	43.0	50.0	31.8	.0	43.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Selection criteria and cut-off points of the Pre-Matric Scholarship Scheme not communicated to the institution/candidate	Yes	75.5	52.7	96.7	83.6	100.0	75.9
	No	24.5	47.3	3.3	16.4	.0	24.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Should have automatic provision of renewal of Pre-Matric Scholarship, subject to meeting the performance criterion	Yes	85.7	80.6	71.1	85.5	100.0	84.7
	No	14.3	19.4	28.9	14.5	.0	15.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Delay in the payment of scholarship amount particularly, maintenance allowance	Yes	82.4	73.1	62.2	93.6	100.0	81.6
	No	17.6	26.9	37.8	6.4	.0	18.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Non-availability of information at the school level about the selection procedure and the final cut-off points for preparing the final list of students for award of Pre-Matric Scholarship is a major limitation of the scheme in making it more just and transparent. Around 76% of students

feel that they should be made aware of the Pre-Matric Scholarship Scheme selection procedure and final cut-off points.

Most students across all minority communities prefer automatic renewal of Pre-Matric Scholarship subject to meeting the performance criterion as prescribed in the scheme. Delay in the disbursement/payment of scholarship amount particularly maintenance allowance is a major concern for around 82% of the sample students. As high as 94% of Buddhist students experience delay in the payment of the Pre-Matric Scholarship amount (see Table 4.11). Ensuring timely release and payment of Pre-Matric Scholarship may significantly improve the administration of the scheme.

Table 4.12: Distribution of sample students by their feedback on the cost of accessing the Pre-Matric Scholarship Scheme and adequacy of the scholarship amount to meet the costs of school education (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Obtaining income certificate	Nil	6.5	4.3	25.6	16.3	.0	8.0
	<100	22.0	64.1	16.7	1.9	100.0	22.9
	100	52.1	29.3	23.1	65.4	.0	50.2
	>100	19.4	2.2	34.6	16.3	.0	19.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
On making affidavit to get the income certificate	Nil	7.6	4.3	30.8	16.3	.0	9.1
	<100	38.1	76.1	11.5	6.7	.0	36.9
	100	35.3	15.2	28.2	66.3	.0	35.8
	>100	19.0	4.3	29.5	10.6	100.0	18.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Photos and travel	Nil	1.9	1.1	7.7	4.8	.0	2.3
	<100	72.1	91.3	41.0	37.5	100.0	69.4
	100	19.7	6.5	20.5	51.0	.0	21.1
	>100	6.2	1.1	30.8	6.7	.0	7.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Besides, most beneficiaries find it expensive to arrange for various supporting documents while applying for Pre-Matric Scholarship. More than half of the beneficiaries spent on an average Rs.

100 for obtaining the income certificate. The average expenditure for obtaining the income certificate exceeds Rs. 100 for 19% of students. Muslims and Buddhist spent more for obtaining the income certificate (see Table 4.12). Similarly 54% of students spend Rs. 100 or more on making affidavit to get the income certificate. Cost of obtaining photos and travel expenses for applying for Pre-Matric Scholarship is Rs. 100 or more for 28.3% of the respondents. In other words, students from minority communities generally spend some amount while applying for the Pre-Matric Scholarship.

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

In the study, attempt has been made to assess the impact of Pre-Matric Scholarship Scheme on the schooling behaviour of the beneficiaries mostly on the basis of their opinion. The study tries to capture the opinion of the beneficiaries as to what extent Pre-Matric Scholarship Scheme has influenced the individual decision to pursue education. Analysis of data clearly reveals that the knowledge of Pre-Matric Scholarship Scheme has significant impact on the individual decision across all minority communities to pursue education. The impact of Pre-Matric Scholarship Scheme on the decision to pursue school education is more pronounced in poor households. For example, the decision of around 96% of students having father's monthly income less than equal to Rs. 1000 to pursue school education have been influenced by their knowledge of the Pre-Matric Scholarship Scheme. The fact that Pre-Matric Scholarship Scheme supports the marginalized segment of the minority communities has positively influenced their decision to attend school irrespective of the level of their parents' income (see Table 4.13).

Table 4.13: Impact of Pre-Matric Scholarship Scheme in influencing the decision of the students to pursue education (%), 2013

Approximate monthly income of father/guardian	Knowing about Pre-Matric Scholarship Scheme influenced the decision to pursue education	Muslim	Sikh	Christian	Buddhist	Parsi	Total
<=1000	Yes	95.2	100.0	85.7	100.0	.0	95.8
	No	1.6	.0	14.3	.0	.0	2.1
	Cannot say	3.2	.0	.0	.0	.0	2.1

Approximate monthly income of father/guardian	Knowing about Pre-Matric Scholarship Scheme influenced the decision to pursue education	Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Total	100.0	100.0	100.0	100.0	.0	100.0
1001-2000	Yes	83.8	88.9	100.0	100.0	.0	85.6
	No	9.4	.0	.0	.0	.0	7.9
	Cannot say	6.8	11.1	.0	.0	.0	6.5
	Total	100.0	100.0	100.0	100.0	.0	100.0
2001-3000	Yes	88.7	100.0	100.0	90.9	.0	89.4
	No	6.4	.0	.0	9.1	.0	6.1
	Cannot say	4.9	.0	.0	.0	.0	4.5
	Total	100.0	100.0	100.0	100.0	.0	100.0
3001-4000	Yes	82.6	100.0	86.2	87.5	.0	83.9
	No	11.2	.0	13.8	.0	.0	10.2
	Cannot say	6.2	.0	.0	12.5	.0	5.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
4001-5000	Yes	86.3	96.0	72.7	92.6	.0	86.4
	No	7.0	4.0	27.3	.0	.0	7.6
	Cannot say	6.6	.0	.0	7.4	100.0	6.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
=>5001	Yes	82.3	97.3	88.9	93.3	.0	84.4
	No	14.7	.0	11.1	.0	.0	12.5
	Cannot say	3.0	2.7	.0	6.7	.0	3.1
	Total	100.0	100.0	100.0	100.0	.0	100.0
Total	Yes	85.7	96.8	86.7	93.6	.0	86.8
	No	9.2	1.1	13.3	.9	.0	8.4
	Cannot say	5.1	2.2	.0	5.5	100.0	4.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

Analysis of the perceived impact of the Pre-Matric Scholarship Scheme in improving their participation, attendance and performance in school education reveals that the Pre-Matric Scholarship Scheme has been helping children from minority communities immensely in continuing their education. Around 93% of respondents perceive the Pre-Matric Scholarship Scheme as an important intervention enabling them to continue school education. Around 55% of the respondents are of the opinion that it would not have been possible for them to pursue

education but for the Pre-Matric Scholarship Scheme. Mostly, Muslim, Sikh and Buddhist students have been greatly benefitted by the Pre-Matric Scholarship Scheme (see Table 4.14).

Table 4.14: Perceived impact of Pre-Matric Scholarship Scheme in improving access, participation, attendance and performance of students from minority communities (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Pre-Matric Scholarship helped continue school education	Yes	92.5	91.4	91.1	97.3	100.0	92.7
	No	7.5	8.6	8.9	2.7	.0	7.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Would not have been possible to continue school education without Pre-Matric Scholarship	Yes	55.8	55.9	48.9	51.8	100.0	55.2
	No	40.2	28.0	18.9	41.8	.0	38.5
	CS	4.1	16.1	32.2	6.4	.0	6.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Helped attend the school regularly	Yes	92.0	92.5	58.9	98.2	100.0	90.6
	No	8.0	7.5	41.1	1.8	.0	9.4
	CS	.0	.0	.0	.0	.0	.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Would have left the school in the absence of Pre-Matric Scholarship	Yes	40.2	26.9	18.9	45.5	.0	38.6
	No	58.9	73.1	81.1	54.5	100.0	60.5
	CS	1.0	.0	.0	.0	.0	.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Can easily access note books, pen, pencil, papers, and other learning material by using Pre-Matric Scholarship money	Yes	90.8	87.1	98.9	100.0	100.0	91.6
	No	9.1	12.9	1.1	.0	.0	8.3
	CS	.1	.0	.0	.0	.0	.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Academic performance in the school has improved	Yes	88.4	95.7	88.9	99.1	100.0	89.5
	No	11.6	4.3	11.1	.9	.0	10.5
	CS	.0	.0	.0	.0	.0	.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
In the absence of Pre-Matric Scholarship, parents/ guardian would not have been able to pay for their ward's education	Yes	43.8	46.2	18.9	47.3	.0	42.8
	No	51.8	38.7	81.1	52.7	.0	52.7
	CS	4.4	15.1	.0	.0	100.0	4.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Pre-Matric Scholarship has raised aspirations to go for higher education	Yes	87.6	96.8	95.6	98.2	100.0	89.2
	No	12.4	2.2	4.4	1.8	.0	10.8

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	CS	.0	1.1	.0	.0	.0	.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: *Ibid.*

The Pre-Matric Scholarship Scheme has positively impacted on the school attendance of children from minority communities. Around 91% of students feel that the Pre-Matric Scholarship Scheme has helped them attend the school regularly. Retention of a large proportion of beneficiaries has been improved due to the implementation of the Pre-Matric Scholarship Scheme. Around 465 of buddhist and 40% of muslim students would have left the school in the absence of the Pre-Matric Scholarship Scheme (see table 4.14). Majority of beneficiaries from all minority communities (around 92%) find it easy to access learning material like note books, pen, pencil, papers, etc. because of the scholarship money. Moreover, around 90% of the beneficiaries think that their academic performance in the school has improved due to the financial support given under the Pre-Matric Scholarship Scheme. In the absence of Pre-Matric Scholarship Scheme, parents of nearly 43% of beneficiaries would not have been able to finance their education, even when it is free at the compulsory level of education. Undoubtedly, the Pre-Matric Scholarship Scheme has raised the aspirations of most beneficiaries (89%) to pursue higher education (see table 4.14).

CHAPTER V

Discussion and Key Recommendations

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

5.1.1 Profile of the beneficiaries of the Pre-Matric Scholarship Scheme

The field survey makes it clear that the Pre-Matric Scholarship Scheme has reached the desired target group from the minority communities. In fact, it has covered the educationally and economically disadvantaged in these communities. As has already been mentioned earlier in Chapter IV, a large proportion of beneficiaries have illiterate parents. In fact, one in every three beneficiaries has an illiterate mother; and one in every four beneficiaries has a literate father. Parents of very few students in the sample are secondary school graduates. Parents of a larger proportion of Muslim students have low education attainment.

Most of the students from across all minority communities are from landless households. The occupational status of parents of the beneficiaries is also low. Father's occupation of most beneficiaries is either daily wage labourer or contract labourer. Father's occupation of relatively a large proportion of Muslim and Sikh students is either daily wage labour or contract labour; fathers of more than a quarter of Buddhist students also are daily wage labourers.

The average monthly income of the fathers of the beneficiaries/students from across all communities is low. It is the lowest for Buddhist students (Rs. 3616), followed by Christians (Rs. 4036), Muslims (Rs. 4219) and Sikhs (Rs. 5783). Father's monthly income of one in every three beneficiaries is Rs. 3000 or less. Father's monthly income of more than 61% of the beneficiaries is Rs. 4000 or less; they earn less than Rs. 50,000 per annum. Considering the fact that most beneficiaries have 5-6 members in the family and more than 65% of such families earn Rs. 4000 or less per month, the average monthly per capita income in these households is generally much less than Rs 800. Many such families belong to Muslim community. Given the fact that, at the all India level, the average MPCE (Monthly Per Capita Expenditure) of Muslim household is Rs. 980 (NSS 66th round), the beneficiaries of the Pre-Matric Scholarship Scheme

are the poorest section in the major religious communities. Therefore, it can be said that the Pre-Matric Scholarship Scheme has reached out to the most needy students from minority communities.

5.1.2 Awareness about the Pre-Matric Scholarship Scheme

Even after five years of its implementation, the Pre-Matric Scholarship Scheme still remains unknown to many households from almost all religious minority communities. In fact, awareness about the scheme is a major concern as it is most likely to benefit those who are aware of it. The most disadvantaged and marginalized households in these communities are less likely to benefit from the scheme if the level of awareness about the scheme remains low. However, empirical evidence shows that the current level of awareness about the Pre-Matric Scholarship Scheme is not high and the source of information is polarized at the school level only. During the field survey, several students could not name the scheme correctly, and many are not aware of the agency awarding the Pre-Matric Scholarship Scheme. The school teacher plays a dominant role in informing students from minority communities about the scholarship scheme. Print and electronic media play an insignificant role in generating awareness about the scheme.

Around half of the beneficiaries are not aware of the eligibility criteria, application procedure and documents required to apply for Pre-Matric Scholarship. The awareness about the eligibility criteria is very low among the Buddhist students followed by Muslim students. Further, a large proportion of beneficiaries (around 49%) have no knowledge of the application procedure and the supporting documents. In fact, 4/5th of Buddhist students have no knowledge of the application procedure and required supporting documents.

Similarly, most students (around 81%) have no knowledge of the selection procedure and the criteria for preparing the final list of students for award of the Pre-Matric Scholarship. Buddhist students have absolutely no idea about how they got selected for the award of Pre-Matric Scholarship. While most of the students are aware of the maintenance allowance component of the Pre-Matric Scholarship Scheme, less than 1/10th of them have no knowledge of the two other components (i.e. admission and tuition fees). Buddhists are relatively less aware of various components of Pre-Matric Scholarship. A large number of beneficiaries have no idea of the modes of disbursement of Pre-Matric Scholarship.

5.1.3 Administration of the Pre-Matric Scholarship Scheme

Although the Central and State Governments have been making efforts to further improve the administration of the Pre-Matric Scholarship Scheme, certain areas of concern need to be given attention. For example, online submission of the application for Pre-Matric Scholarship is yet to become a reality. Problems in arranging required documents to apply for the Pre-Matric Scholarship bothers a large proportion of beneficiaries. Not only it takes time and involves certain costs, several beneficiaries find it difficult to obtain the documents, particularly the income certificate. Most beneficiaries find it expensive to arrange for various supporting documents while applying for Pre-Matric Scholarship. Around 39% of students have language problem in filling up the application form.

Most beneficiaries do not know the selection criteria and the cut-off scores for preparing the final list of selected students for Pre-Matric Scholarship. The school teacher is the major source of information about the final list of students selected for the award of the scholarship. Most students do not visit Ministry of Minority Affairs/state government websites to find out their application status for Pre-Matric Scholarship. Some beneficiaries encountered some problems in renewing their scholarship.

Direct transfer of admission and tuition fees to the school's bank account is not the dominant mode of disbursement of Pre-Matric Scholarship. Half of the beneficiaries are not aware of the monthly maintenance allowance paid under the Pre-Matric Scholarship Scheme. Pre-Matric Scholarship is mostly received through cheque payment (43.7%) and direct transfer to the bank account (43.2%). An overwhelming majority of the beneficiaries do not receive the maintenance allowance every month.

Most students (i.e. 82%) do not face any difficult or harassment in receiving the Pre-Matric Scholarship. However, around one in every five beneficiaries complains of facing difficulties and harassments in getting the Pre-Matric Scholarship amount. In fact, the same proportion of the beneficiaries have paid bribe for availing the Pre-Matric Scholarship. Compared to students from other minority communities, more Muslim students have paid bribe for availing the Pre-Matric Scholarship.

An important finding about the private cost of school education is that it is not free even at the compulsory level of education. On an average, households from minority communities spent around Rs. 143 on books and stationery per child per month; Rs. 91 on learning material; Rs. 156 for commuting to school; Rs. 259 on private tuition; and Rs. 238 towards hostel charges. Even at the primary level, the average monthly per capita expenditure on books and stationery is Rs. 105, on learning material Rs. 58, on commuting to school Rs. 130, and on private tuition Rs. 202. At the upper primary level, these expenses go up a little. At the secondary level, average monthly per capita expenditure on books and stationery is Rs. 158, on learning material Rs. 94, on commuting to school Rs. 171 and on private tuition Rs. 290. Variations in the average monthly per capita expenditure on school education are large across minority communities. The private costs of school education of children from poor religious minority households are reasonably high.

Analysis of data on private cost of school education reported by parents also indicates that school education is not free for children from minority communities. However, most parents covered in the survey (85.4%) think that the Pre-Matric Scholarship Scheme has substantially reduced their financial burden of sending children to school. At the same time, 81.3% of them feel that Pre-Matric Scholarship amount is not adequate to meet the school education expenses of their ward.

5.1.4 Issues and Limitation of Pre-Matric Scholarship Scheme

It seems that the Pre-Matric Scholarship Scheme has reached the target group and helped them immensely in terms of improving access to and retention in school education. However, certain Pre-Matric Scholarship Scheme management issues and limitations remain. Lack of detailed information about the scheme at the school level still continues as a major issue. Majority of the beneficiaries feel that the supporting documents and the efforts required to obtain the same for applying for Pre-Matric Scholarship is too much. Nearly half of the beneficiaries feel that the parents' income limit of Rs. 1.0 lakh should be raised. Around 57% of them think that the 50% limit of aggregate marks in the last final examination should be lowered to enable more students compete for Pre-Matric Scholarship.

Non-availability of information at the school level about the selection procedure and the final cut-off points for preparing the final list of students for award of Pre-Matric Scholarship is a

major limitation of the scheme in making it more just and transparent. Most beneficiaries prefer automatic renewal of Pre-Matric Scholarship subject to meeting the performance criterion as prescribed in the scheme. Delay in the disbursement/payment of scholarship amount particularly maintenance allowance is a major concern for around 82% of the beneficiaries.

5.1.5 Perceived impact of the Pre-Matric Scholarship Scheme

The perceived impact of the Pre-Matric Scholarship Scheme on participation, retention and performance of children from religious minority communities is positive and significant. Most beneficiaries find the scheme an extremely useful demand-side financing intervention to enable disadvantaged households from minority communities to raise their demand for school education. In fact, the very knowledge of Pre-Matric Scholarship Scheme has influenced significantly the household decision to send their children to school. Survey data clearly supports this statement the impact of Pre-Matric Scholarship Scheme on the decision to pursue school education is more pronounced in poor households. For example, the decision of around 96% of students having father's monthly income less than equal to Rs. 1000 to pursue school education have been influenced by their knowledge of the Pre-Matric Scholarship Scheme.

Analysis of the perceived impact of the Pre-Matric Scholarship Scheme in improving their participation, attendance and performance in school education reveals that the Pre-Matric Scholarship Scheme has been helping children from minority communities immensely in continuing their education. Around 93% of respondents perceive the Pre-Matric Scholarship Scheme as an important intervention enabling them to continue school education. Around 55% of the respondents are of the opinion that it would not have been possible for them to pursue education but for the Pre-Matric Scholarship Scheme. Mostly, Muslim, Sikh and Buddhist students have been greatly benefitted by the Pre-Matric Scholarship Scheme (see Table 4.14).

The Pre-Matric Scholarship Scheme has positively impacted the school attendance of children from minority communities. Around 91% of students feel that the Pre-Matric Scholarship Scheme has helped them attend the school regularly. Retention of a large proportion of beneficiaries has been improved due to the implementation of the Pre-Matric Scholarship Scheme Majority of beneficiaries (around 92%) find it easy to access learning material like note

books, pen, pencil, papers, etc. because of the scholarship money. Majority of them (around 90%) think that their academic performance in the school has improved due to the financial support given under the Pre-Matric Scholarship Scheme. In the absence of Pre-Matric Scholarship Scheme, parents of nearly 43% of beneficiaries would not have been able to finance their education, even when it is free at the compulsory level of education. The Pre-Matric Scholarship Scheme has raised the aspirations of most beneficiaries (89%) to pursue higher education. The Pre-Matric Scholarship Scheme thus has proved to be an important intervention towards improving the education status of poor and disadvantaged households in the religious minority communities.

5.2 Key recommendations

Needless to mention, the Pre-Matric Scholarship Scheme has been able to meet its objectives to a large extent. Apparently, it has reached the most deprived in the minority communities; raised their demand for school education; reduced the financial burden of poor parents; enabled most children to stay through school education; and improve their performance levels. In fact, this is the perception of the beneficiaries. The scheme has contributed significantly towards the long-term 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 several aspects of the Pre-Matric Scholarship Scheme:

- (i) There is a need to raise the awareness about the Pre-Matric Scholarship Scheme through print and electronic media. Along with children already in school, this would help stimulate demand for school education of households from minority communities currently not sending their children to school.
- (ii) The school is the major source of information about the Pre-Matric Scholarship Scheme and the school teacher plays a critical role in disseminating the related information. However, the school 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 Pre-Matric Scholarship Scheme transparent and accountable.

- (iii) There is a need to revise the eligibility criteria for availing the Pre-Matric Scholarship Scheme. First, as it covers the elementary level of education which has now become a right of every child (because of enactment of Right To Education (RTE) Act 2009), 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 Pre-Matric Scholarship. This would give weightage to poverty and not to the academic performance at the elementary level of education. At the secondary level of education, the same eligibility criterion may be continued as the condition of $\geq 50\%$ aggregate marks in the last examination may go against children from poor households where parental support is almost absent. Instead, the criterion of first 'generation learner' may be added to select students at the secondary level as it 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 children from minority communities apply for the scholarship without incurring costs and taking time to obtain documents, and overcoming the language issue.
- (v) The policy of automatic renewal of Pre-Matric Scholarship may be adopted at the elementary level of education.
- (vi) More efforts required to make management of Pre-Matric Scholarship Scheme IT intensive, particularly making online submission of application and transfer of Pre-Matric Scholarship money to the bank accounts of schools and beneficiaries a reality. The harassment meted to the beneficiaries in disbursing Pre-Matric Scholarship would be reduced to a large extent by this measure.

- (vii) The Pre-Matric Scholarship amount, particularly the maintenance allowance for both hostellers and day scholars need to be revised. Given the positive and reasonably high private cost of education, even at the compulsory level, the maintenance amount of day scholars may be increased substantially, may be to Rs. 300 per month. Moreover, differential maintenance allowance may be paid to elementary and secondary level students for 12 months and instead of 10 months as there is no holiday in incurring expenditure on learning material. This would compensate for the household direct expenditure on school education (and not the opportunity cost of sending the child to school, as it is generally high for poor households). If the Pre-Matric Scholarship Scheme overlooks the household direct expenditure on school 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 Pre-Matric Scholarship, preferably making it monthly. Because poor households' capacity to pay for the school education of their children 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.

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