

Evaluation and Impact Assessment of Merit cum Means Based 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 earns 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 and caste (%)

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

Source: Census 2001

Literacy rate among the Jains is the highest at 94.1 percent, followed by Christians (80.3 percent) and Buddhists (72.7 percent). Hindus (65.1 percent) and Sikhs (69.4 percent) have a marginally higher literacy rate than the national average of 64.8 percent. The lowest literacy has been

recorded at 47 percent for 'Other Religions and Persuasions'. Muslims have a literacy rate (59.1 percent) lower than the national average literacy rate. Literacy among Scheduled Castes and Scheduled Tribes was abysmally low.

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

Gender Gap in Literacy

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

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

Educational Level

On analyzing the distribution of literates by educational level, it was found that Jains (21.47 percent) have the highest proportion of educated persons among all the religions among those who have completed graduation stage. This is followed by Christians (8.71 percent) and Sikhs

(6.94 percent). Muslims have the lowest proportion at 3.6 percent. Among Hindus, the proportion of those attaining the educational level of ‘Graduate and above’ is seven percent, which is more or less in the same order as the overall proportion of all religious communities taken together as per details given in table below.

Table: 1.4 Literacy by 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.

1.7 About Merit cum Means Based 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 Merit Cum Means Based Scholarship Scheme for meritorious students from minority communities was launched in 2007 as a centrally sponsored scheme with 100% central funding. This scholarship is available for pursuing professional and technical courses, at graduate and post-graduate levels, in institutions recognized by appropriate authority. Under the scheme 60,000 scholarships are proposed to be awarded every year in addition to the renewals through an Agency designated by State Governments/Union Territory Administrations.

These scholarships are available for studies in India only and will be awarded through an Agency designated by the State Government/UT Administration for this purpose. Under this scheme, 30% scholarship will be reserved for girls of each minority community in a state which is transferable to male student of that community in case of non-availability of female candidate in that community in the concerned state.

1.7.2 Objective

The objective of the Scheme is to provide financial assistance to the poor and meritorious students belonging to minority communities to enable them to pursue professional and technical courses 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.

1.7.3 Eligibility criteria:

- i. Students, who have got admission in a recognized college to pursue technical/professional courses, on the basis of a competitive examination.
- ii. Students, who have got admission in a recognized college to pursue technical/professional courses, without facing any competitive examination, will also be eligible for scholarship. However, such students should have not less than 50% marks at higher secondary/graduation level. Selection of these students will be done strictly of merit.

- iii. The annual family income of the beneficiary/parent or guardian of the beneficiary should not exceed Rs.2.50 lakh per annum from all sources.

1.7.4 Number of Scholarship

Every year 20000 scholarships will be distributed among the students of minority communities throughout the country based on the state-wise population of these communities.

1.7.5 Financial Assistance:

Maintenance allowance of Rs. 500/- and Rs. 1000/- will be payable for 10 months only in a year to day scholars and hostellers respectively.

Students, studying in listed institutions will be eligible for full reimbursement of course fee charged by the institutions. Total 85 institutions have been listed under this scholarship scheme.

Students, studying in other recognized institutions will be entitled for maximum course fee of Rs. 20,000/- or actual whichever is less, per annum.

Scholarship will not be paid for the period of internship/housemanship in the M.B.B.S. course or for a practical training in other course if the student is in receipt of some remuneration during the internship period or some allowance/stipend during the practical training in other course.

Table 1.5: Rate of merit cum means based scholarship

Sl.No.	Type of Financial Assistance	Rate for Hostler	Rate for Day Scholar
1.	Maintenance Allowance (For 10 months only)	Rs.10,000/-per annum (Rs.1000 p.m.)	Rs.5,000/- per annum. (Rs.500 p.m.)
2.	Course Fee*	Rs.20,000/- per annum or Actual whichever is less	Rs.20,000/- per annum or Actual whichever is less
Total		Rs.30,000/-	Rs.25,000/-

* Full course fee will be reimbursed for eligible institutions listed in the scheme.

1.7.6 Renewal of Scholarship

If the course of study is continuous, 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 Payment

- i. Maintenance allowance is payable from 1st April or from the month of admission, whichever is later, to the month in which the examinations are completed, (including maintenance allowance during holidays) maximum twice a year, provided that if the scholar secures admission after the 20th day of a month, the amount will be paid from the month following the month of admission.
- ii. In case of renewal of scholarships awarded in the previous years, maintenance allowance will be paid from the month following the month upto which scholarship was paid in the previous year, if the course of study is continuous.
- iii. The Government of the State/Union Territory Administration, to which they belong, in accordance with the procedure laid down by them in this regard, will pay the scholarship money to the selected students.
- iv. Scholarship will not be paid for the period of internship/housemanship in the M.B.B.S. course or for a practical training in other course if the student is in receipt of some remuneration during the internship period or some allowance/stipend during the practical training in other course.

1.7.8 Conditions for Scholarship

- i. A scholarship holder under this scheme will not avail any other scholarship/stipend for pursuing the course.
- ii. Financial assistance will be given to pursue degree and/or post graduate level technical and professional courses from a recognized institution. Maintenance allowance will be credited to the student's account. The course fee will be paid by the State Department directly to the institute concerned.

- iii. Continuation of the scholarship in subsequent years will depend on successful completion of the course during the preceding year.
- iv. The state department will advertise the scheme every year latest by 31st March and receive the application through the concerned institutions.
- v. After scrutinizing the applications, the state department will prepare a consolidated budget for all eligible students and send an application in the prescribed pro-forma for release of fund from the Ministry of Minority Affairs for distribution of scholarship giving the details of each students viz. name, permanent address, telephone number, annual course fee, name & address of institute, whether hostler or day-scholar, etc.
- vi. The state department will maintain separate bank account 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.
- vii. The fund for distribution of scholarship in subsequent year will be released after receiving the utilization certificate for the previous year. Annual inspection by the officers of the Ministry or any other agencies designated by the Ministry will also be carried out.
- viii. If the target for distribution of scholarship to a particular minority community in a state/UT is not fulfilled, it will be distributed among the same minority community of other States/UTs strictly in accordance with the merit.
- ix. A student residing in a particular State/UT will be entitled for scholarship under the quota of that State/UT only irrespective of his place of study.
- x. The number of scholarship has been fixed state-wise on the basis of minority population of the states/UTs. Within the state-wise allocations, the applications from reputed institutions will be exhausted first. The list of such institutions has been made available by the Ministry of Minority Affairs.
- xi. The scholarship is dependent on the satisfactory progress and conduct of the scholar. If it is reported by the Head of the Institution at any time that a scholar has by reasons of his/her own act of default failed to make satisfactory progress or has been guilty of misconduct such as resorting to or participating in strikes, irregularity in attendance without the permission of the authorities concerned etc., the authority sanctioning the

- scholarship may either cancel the scholarship or stop or withhold further payment for such period as it may think fit.
- xii. 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. The student concerned will be blacklisted and debarred for scholarship in any scheme forever.
 - xiii. A scholarship awarded may be cancelled if the scholar changes the subject of the course of study for which the scholarship was originally awarded or changes the Institution of study, without prior approval of the State Government. The Head of the Institution shall report such cases to them and stop payment of the scholarship money. The amount already paid may also be recovered at the discretion of the State Government.
 - xiv. A scholar is liable to refund the scholarship amount at the discretion of the State Government, if during the course of the year, the studies for which the scholarship has been awarded, is discontinued by him/her.
 - xv. The regulations can be changed at anytime at the discretion of the Government of India.

1.7.9 Announcement for Scholarship

Advertisement is published by the State Government/UT Administration every year inviting applications, giving the last date for receiving application forms, and the offices where the application forms are to be submitted. This advertisement should normally come out in the month of April every year. However, students are advised to keep touch of advertisement in the following months too in case it is issued after April.

1.7.10 How to Apply

Student may contact the office dealing with scholarship schemes in state/UT. Online Scholarship Management System (OSMS) was introduced for Merit cum Means Based Scholarship Scheme in 2010-11. Student should apply online for this scholarship. For this, they should visit the website through URL www.momascholarship.gov.in . Student's Aadhar Number (UID No.) is mandatory to be given in online application.

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

2.6 Instruments for Data Collection

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

2.7 Formation of Teams for Fieldwork

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

2.8 Training of Field Investigators

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 Merit cum Means Based Scholarship Scheme

Table: 3.1 Year wise Budgetary estimates of Merit Cum Means Based Scholarship scheme

Year	Budget Estimates (Rs. In cr.)	Revised Estimates (Rs. In cr.)	Actual Expenditure (Rs. In cr.)	Amount Sanctioned (Rs. In Cr.)
2012-13	220	184.07	111.35	181.21 (As on 31.03.2013)
2011-12	140	140	81.29	115.72 (As on 31.03.2012)
2010-11	135	135	97.22	108.75 (As on 31.03.2011)
2009-10	100	100	84.65	97.51 (As on 31.03.2010)
2008-09	124.9	64.94	63.93	64.73 (As on 31.03.2009)

Table: 3.2 Community wise distribution of Merit Cum Means Based 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	870	1323	104	43	2	2	5	4	0	0	25.87	3.68
Bihar	1448	2497	6	6	2	2	2	1	0	0	19	4.71
Haryana	129	145	3	3	124	195	1	1	0	0	23.84	0.87
Jammu & Kashmir	717	1001	2	1	22	387	12	3	0	0	32.9	3.24
Karnataka	682	1192	106	188	2	3	42	0	0	0	61.1	3.64
Kerala	830	1180	639	1059	0	0	0	0	0	0	59.22	5.4
Madhya Pradesh	406	455	18	19	16	16	22	0	0	0	55.51	1.21
Maharashtra	1084	1727	112	131	23	32	617	112	4	4	47.46	4.81
Manipur	20	33	78	125	0	0	0	0	0	0	27.85	0.54
Uttar Pradesh	3245	4187	22	18	72	60	32	3	0	0	15.44	10.82
Uttarakhand	107	55	3	2	22	8	1	0	0	0	23.08	0.22
West Bengal	2136	3310	54	10	7	9	26	7	0	0	13.46	8.73
Total	11674	17105	1147	1605	292	714	760	131	4	4	33.72	47.87

T = Target, A = Achievement, * = This includes renewal

Table: 3.3 Community wise distribution of Merit Cum Means Based 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	870	1823	104	79	2	3	5	5	0	0	26.96	5.86
Bihar	1448	2712	6	3	2	2	2	1	0	0	15.38	8.68
Haryana	129	160	3	1	124	139	1	0	0	0	26.67	0.74
Jammu & Kashmir	717	1089	2	2	22	184	12	3	0	0	21.21	2.73
Karnataka	682	1435	106	317	2	3	42	1	0	0	62.87	4.6
Kerala	830	1646	639	1858	0	0	0	0	0	0	57.99	9.45
Madhya Pradesh	406	897	18	46	16	38	22	3	0	0	45.43	2.44
Maharashtra	1084	2491	112	215	23	49	617	266	4	7	40.98	7.67
Manipur	20	20	78	78	0	0	0	0	0	0	32.65	0.23
Uttar Pradesh	3245	4637	22	37	72	119	32	14	0	1	13.91	14.47
Uttarakhand	107	93	3	2	22	14	1	0	0	0	28.44	0.3
West Bengal	2136	6309	54	26	7	19	26	25	0	0	12.38	17.4
Total	11674	23312	1147	2664	292	570	760	318	4	8	32.07	74.57

T = Target, A = Achievement, * = This includes renewal

Table: 3.4 Community wise distribution of Merit Cum Means Based 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	870	1821	104	75	2	3	5	9	0	0	26.99	5.39
Bihar	1448	3124	6	5	2	2	2	2	0	0	15.03	9.46
Haryana	129	169	3	0	124	141	1	0	0	0	18.71	0.83
Jammu & Kashmir	717	1238	2	2	22	200	12	3	0	0	20.65	3.62
Karnataka	682	1626	106	300	2	3	42	57	0	0	63.6	5.30
Kerala	830	2144	639	2299	0	0	0	0	0	0	61.83	11.85
Madhya Pradesh	406	745	18	33	16	31	22	5	0	0	54.91	2.10
Maharashtra	1084	2022	112	208	23	40	617	187	4	6	46.98	5.49
Manipur	20	48	78	136	0	0	0	0	0	0	40.22	0.68
Uttar Pradesh	3245	6794	22	41	72	114	32	12	0	1	20.22	17.97
Uttarakhand	107	102	3	2	22	22	1	1	0	0	24.41	0.35
West Bengal	2136	6461	54	52	7	31	26	55	0	0	13.03	17.14
Total	11674	26294	1147	3153	292	587	760	331	4	7	38.88	80.17

T = Target, A = Achievement, * = This includes renewal

Table: 3.5 Community wise distribution of Merit Cum Means Based 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	870	1621	104	67	2	6	5	8	0	0	22.91	4.94
Bihar	1448	3689	6	10	2	2	2	2	0	0	17.77	9.98
Haryana	129	195	3	24	124	142	1	1	0	0	32.04	1.03
Jammu & Kashmir	717	1554	2	1	22	56	12	3	0	0	33.52	4.75
Karnataka	682	1782	106	324	2	2	42	109	0	0	58.5	5.99
Kerala	830	2282	639	2379	0	NA	0	NA	0	0	61.23	13.12
Madhya Pradesh	406	770	18	32	16	37	22	4	0	0	58.13	2.27
Maharashtra	1084	2848	112	397	23	94	617	128	4	8	45.41	9.27
Manipur	20	56	78	191	0	NA	0	NA	0	0	42.11	0.77
Uttar Pradesh	3245	6476	22	33	72	97	32	28	0	0	24.36	16.17
Uttarakhand	107	178	3	1	22	35	1		0	0	21.5	0.67
West Bengal	2136	5443	54	36	7	19	26	41	0	0	13.07	14.84
Total	11674	26894	1147	3495	292	490	760	324	4	8	35.87	83.8

T = Target, A = Achievement, * = This includes renewal

Table: 3.6 Community wise distribution of Merit Cum Means Based 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	2610	2212	312	75	6	11	15	13	0	0	22.85	6.52
Bihar	4344	4345	18	2	6	6	6	1	0	0	8.98	12.01
Haryana	387	475	9	6	372	289	3	0	0	0	16.36	2.06
Jammu & Kashmir	2151	2828	6	0	66	101	36	7	0	0	30.38	7.94
Karnataka	2046	3000	318	508	6	4	126	74	0	0	52.93	9.43
Kerala	2490	4646	1917	3981	0	0	0	0	0	0	70.06	24.2
Madhya Pradesh	1218	1596	54	61	48	65	66	3	0	0	40.52	4.6
Maharashtra	3252	4002	336	435	69	102	1851	120	12	6	35.8	12.2
Manipur	60	116	234	214	0	0	0	0	0	0	42.42	0.98
Uttar Pradesh	9735	11322	66	49	216	241	96	35	0	0	21.9	29.14
Uttarakhand	321	275	9	3	66	55	3	0	0	0	21.02	1
West Bengal	6408	8201	162	81	21	55	78	103	0	0	14.18	22.28
Total	35022	43018	3441	5415	876	929	2280	356	12	6	31.45	132.36

T = Target, A = Achievement, * = This includes renewal

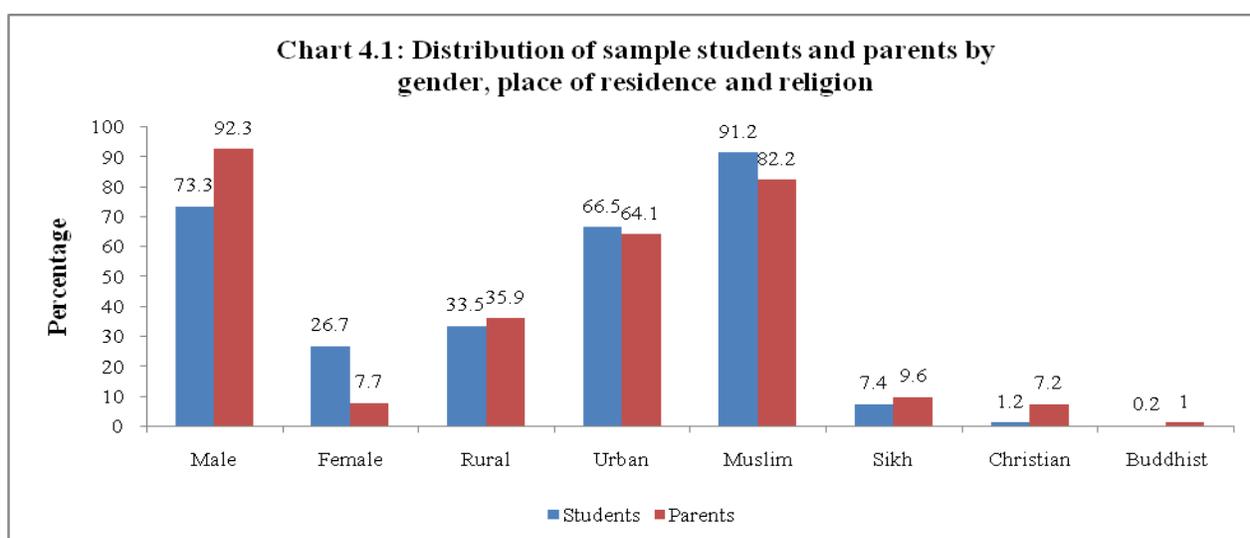
CHAPTER IV

Empirical Results on Reach, Administration and Impact of Merit Cum Means Based Scholarship Scheme

4.1 Profile of the beneficiaries

The Merit Cum Means Based Scholarship Scheme seeks to promote participation of minority communities in technical and professional education in India. The direct beneficiaries of the scholarship scheme are the meritorious students from minority communities pursuing technical or professional degree or post-graduate programmes. The current study aims at assessing the coverage, management and perceived impact of Merit Cum Means Based Scholarship Scheme on the basis of sample drawn from 24 minority concentrated districts in 12 states in India.

The sample consists of mostly Muslim male students and parents from urban areas (see Chart 4.1). The sample consists of more than 92% of students and 82% of parents from the Muslim community. About 34% of students and 36% of parents in the sample are from rural areas. The sample of students includes about 27% of girls (see Table 4.1). The share of females in the sample of parents is around 8% only (see Table 4.3). The sample consists of students mostly in the age group 20 or more.



Generally, students in the sample come from small families with 5 to 6 members. However, around one-fifth of the sample students are from families having 7 to 8 members. Among the minority communities, around 10% of Muslim students have more than 9 members in the family (see Table 4.1). Most of the students are pursuing technical and professional education in government aided (43%) and private un-aided (32%) institutions. Only around 26% of sample students are studying in government institutions. Among the Christian beneficiaries, however, around 50% are studying in government institutions. A very small proportion of students (around 30%) mostly from Muslim and Christian communities in the sample are residing in hostels (see Table 4.1).

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

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Gender	Male	72.9	81.6	66.7	.0	.0	73.3
	Female	27.1	18.4	33.3	100.0	.0	26.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
Place of residence	Rural	32.3	52.6	16.7	.0	.0	33.5
	Urban	67.7	47.4	83.3	100.0	.0	66.5
	Total	100.0	100.0	100.0	100.0	.0	100.0
Family size	<=4	18.4	60.5	66.7	100.0	.0	22.2
	5-6	50.9	34.2	33.3	.0	.0	49.3
	7-8	20.9	5.3	.0	.0	.0	19.5
	=>9	9.8	.0	.0	.0	.0	9.0
	Total	100.0	100.0	100.0	100.0	.0	100.0
Management of the institution/ college currently attending	Government	26.5	10.5	50.0	.0	.0	25.5
	Government aided	44.0	21.1	50.0	100.0	.0	42.5
	Private unaided	29.5	68.4	.0	.0	.0	32.0
	Total	100.0	100.0	100.0	100.0	.0	100.0
Hosteller/day scholar	Hosteller	31.4	7.9	33.3	.0	.0	29.6
	Day scholar	68.6	92.1	66.7	100.0	.0	70.4
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: RDI, *Field Survey, 2013*.

Analysis of the socio-economic background of the students in the sample pursuing technical and vocational courses reveals that most of them come from relatively educationally and economically disadvantaged families. Parents of around 3% of students are illiterates; 6% have

literate father. Fathers of around 25% students are high school graduates; 20% are higher secondary level graduates; 19% university graduates; and 8% post-graduates (see Table 4.2). However, father's educational attainment of sample students varies widely across minority communities. While father's educational attainment of most of the Christian and Sikh students in the sample is 12 years of schooling or more, most Muslim students have less educated fathers.

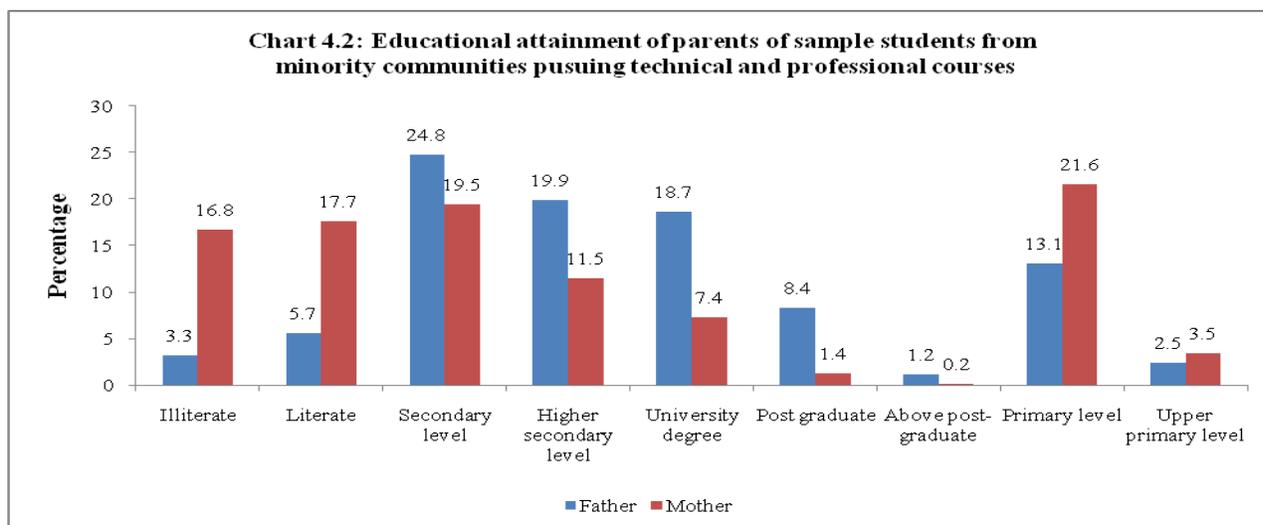
The educational attainment of mothers of most sample students, particularly among Muslims and Sikhs, is very low. Mothers of nearly 17% of sample students are illiterates; 8% are just literates; 20% high school graduates; 12% higher secondary level graduates and only 7% university graduates. While mothers of most of the Muslim and Sikh students in the sample have low educational attainment, mothers of half of the Christian students are university graduates (see Table 4.2). Mother of one in every five Muslim students is educated up to primary level. The overall finding is that the parental educational status of students pursuing technical and vocational education, particularly in Muslim and Sikh communities, is generally low (see Chart 4.2).

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

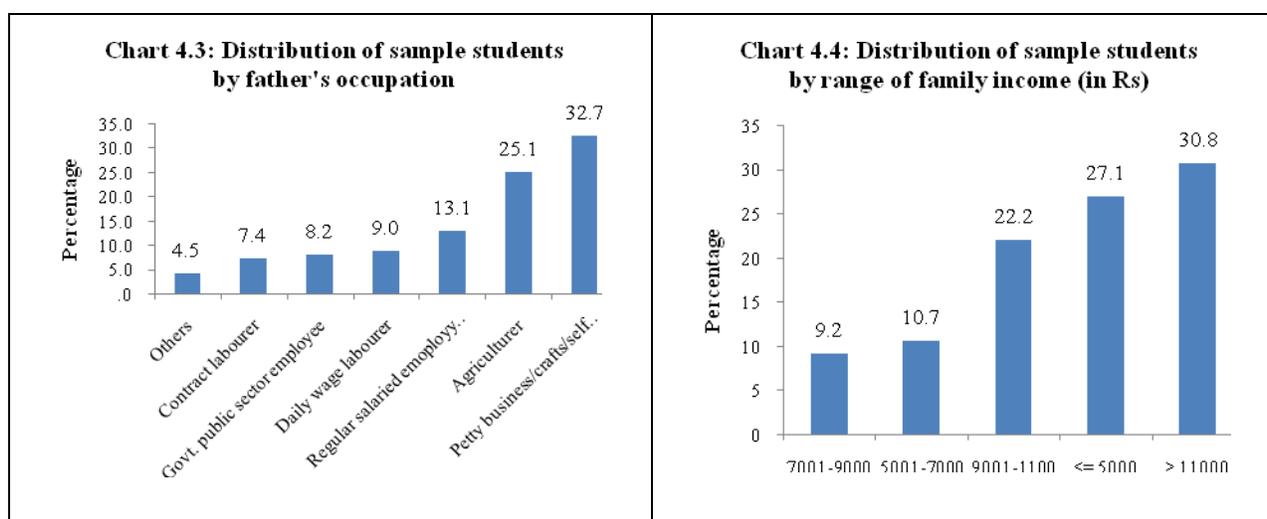
		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Father's highest educational attainment	Illiterate	3.2	5.3	.0	.0	.0	3.3
	Literate	5.6	7.9	.0	.0	.0	5.7
	Secondary level	23.9	34.2	33.3	.0	.0	24.8
	Higher secondary level	19.0	34.2	.0	.0	.0	19.9
	University degree	18.8	10.5	50.0	100.0	.0	18.7
	Post graduate	9.2	.0	.0	.0	.0	8.4
	Above post-graduate	1.1	.0	16.7	.0	.0	1.2
	Not applicable	2.4	5.3	.0	.0	.0	2.5
	Primary level	14.1	2.6	.0	.0	.0	13.1
	Upper primary level	2.8	.0	.0	.0	.0	2.5
	Total	100.0	100.0	100.0	100.0	.0	100.0
Mother's highest educational attainment	Illiterate	17.5	10.5	.0	.0	.0	16.8
	Literate	17.1	28.9	.0	.0	.0	17.7
	Secondary level	18.4	31.6	33.3	.0	.0	19.5
	Higher secondary level	11.1	15.8	16.7	.0	.0	11.5
	University degree	7.3	.0	50.0	100.0	.0	7.4

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Post graduate	1.5	.0	.0	.0	.0	1.4
	Above post-graduate	.2	.0	.0	.0	.0	.2
	Not applicable	.4	.0	.0	.0	.0	.4
	Primary level	22.6	13.2	.0	.0	.0	21.6
	Upper primary level	3.8	.0	.0	.0	.0	3.5
	Total	100.0	100.0	100.0	100.0	.0	100.0
Occupation of father/guardian	Agriculture	23.9	39.5	33.3	.0	.0	25.1
	Petty business/crafts/self employed	32.9	31.6	16.7	100.0	.0	32.7
	Daily wage labourer	9.4	5.3	.0	.0	.0	9.0
	Contract labourer	7.1	13.2	.0	.0	.0	7.4
	Regular salaried employee in the pvt. sector	13.2	10.5	16.7	.0	.0	13.1
	Govt./ public sector employee	9.0	.0	.0	.0	.0	8.2
	Others	4.5	.0	33.3	.0	.0	4.5
	Total	100.0	100.0	100.0	100.0	.0	100.0
Family owns agricultural land or any property	Yes	29.5	39.5	33.3	.0	.0	30.2
	No	70.5	60.5	66.7	100.0	.0	69.8
	Total	100.0	100.0	100.0	100.0	.0	100.0
Income group	<= 5000	27.8	21.1	16.7	.0	.0	27.1
	5001-7000	9.0	31.6	16.7	.0	.0	10.7
	7001-9000	9.8	2.6	.0	.0	.0	9.2
	9001-1100	23.1	13.2	16.7	.0	.0	22.2
	> 11000	30.3	31.6	50.0	100.0	.0	30.8
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*



A large proportion of students in the sample belong to low income households, where their parents are either petty businessmen or farmers. Fathers of only around 13% of sample students are into regular salaried employment. Interestingly, fathers of around 9% of sample students are daily wage labourers and more than 7% contract labourers (see Chart 4.3). Father's occupational status of most of the Muslim and Sikh students is relatively low. In fact, 30% of Muslim and 40% of Sikh students come from families engaged in agriculture. Fathers of quite a large number of Muslim and Sikh students in the sample are self-employed, mostly into crafts and petty business (see Table 4.2).



Nearly 70% of students in the sample come from landless families. The proportion of students in the sample who come from landless families is 71% among Muslims, 61% among Sikhs and

67% among Christians. Families of around 30% of the students in the sample own some land or property (see Table 4.2). Relatively more Sikh families own agricultural land or other property.

Analysis of the economic profile of the beneficiaries of Merit Cum Means Based Scholarship Scheme clearly brings out the fact that the recipients of the Merit Cum Means Based Scholarship are from economically disadvantaged households. In the sample, parents of more than 27% of students earn Rs. 60,000 a year; 45% of them earn Rs. 96,000 or less a year; 64% earn Rs. 120,000 per annum and around 92% of them earn Rs. 180,000 a year. There exist wide variations in the annual income of parents of the beneficiaries of the Merit Cum Means Based Scholarship. While the parents in the top decile earn more than Rs. 150,000 per annum, the annual income of parents in the bottom decile is around Rs. 30,000 per annum. Family income of around 31% of students is more than Rs. 11,000 per month and the monthly family income of around 27% students is \leq Rs. 5000 (see Chart 4.4). However, the average family income of the Merit Cum Means Based Scholarship Scheme beneficiaries is Rs. 9478 per month. It is Rs. 9,480 for Muslims, Rs. 8,888 for Sikhs, and Rs. 11,292 for Christians and Rs. 20,000 for Buddhists. The Christian beneficiaries of the Merit Cum Means Based Scholarship are relatively better off among all beneficiaries from the minority communities.

Analysis of the socio-economic profile of parents in the study also provides similar findings, i.e. the parents of the Merit Cum Means Based Scholarship Scheme beneficiaries belong to educationally and economically disadvantaged groups within the minority communities. Most parents have small family with 5-6 members; and many of them are sending their wards to government and aided institutions. However, children of around 29% of sample parents are pursuing technical and professional courses in private un-aided institutions (see table 4.3). Children of around 50% of Sikh parents are studying in private aided institutions.

Analysis of the educational, occupational and economic status of sample parents reveals similar characteristics as that of the households of the sample students. Around 5% of parents of the beneficiaries of the Merit Cum Means Based Scholarship Scheme are illiterates; nearly 17% of them are primary school graduates; around 28% of them are high school graduates; and around 18% of them are higher secondary school graduates. Parents having a university degree account for about 19% of the sample (see Table 4.3). The educational attainment of Christian and Sikh

parents is relatively low compared to that of other minority communities. However, the level of educational attainment of parents of the Merit Cum Means Based Scholarship Scheme beneficiaries varies widely across minority communities (see Table 4.4).

The occupational status of the sample parents is low. Parents who work as daily wage labourer or contract labourer constitute around 15% of the sample. A little more than 18% of the sample parents are into regular salaried employment. The main occupation of most of the Muslim and Sikh parents is petty business or crafts or other types of self-employment. Agriculture is the main occupation of most Christian and Buddhist parents (see Table 4.4). Around 67% of the parents, mostly from Muslim and Christian communities do not own any agricultural land or property. However, 40% of Sikh and 38% of Muslim parents own agricultural land or other property.

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

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Gender	Male	93.0	85.0	93.3	100.0	.0	92.3
	Female	7.0	15.0	6.7	.0	.0	7.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
Place of residence	Rural	29.7	45.0	100.0	.0	.0	35.9
	Urban	70.3	55.0	.0	100.0	.0	64.1
	Total	100.0	100.0	100.0	100.0	.0	100.0
Family size	<=4	16.9	50.0	40.0	50.0	.0	22.0
	5-6	50.0	45.0	40.0	50.0	.0	48.8
	7-8	21.5	5.0	20.0	.0	.0	19.6
	=>9	11.6	.0	.0	.0	.0	9.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
Type of college/institution your ward currently attending?	Government	33.7	20.0	100.0	.0	.0	36.8
	Government aided	37.2	30.0	.0	50.0	.0	34.0
	Private unaided	29.1	50.0	.0	50.0	.0	29.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Highest educational qualification	Illiterate	2.9	5.0	26.7	.0	.0	4.8
	Literate	2.3	5.0	.0	.0	.0	2.4
	Secondary level	27.9	40.0	20.0	.0	.0	28.2
	Higher secondary level	15.7	25.0	26.7	50.0	.0	17.7

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	University degree	22.1	5.0	.0	50.0	.0	19.1
	Post graduate	6.4	10.0	.0	.0	.0	6.2
	Above post-graduate	1.7	.0	.0	.0	.0	1.4
	Primary level	17.4	10.0	26.7	.0	.0	17.2
	Upper primary level	3.5	.0	.0	.0	.0	2.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
Main occupation	Agriculture	26.2	25.0	93.3	50.0	.0	31.1
	Petty business/crafts/self employed	23.8	40.0	.0	.0	.0	23.4
	Daily wage labourer	9.3	.0	.0	.0	.0	7.7
	Contract labourer	8.1	5.0	.0	.0	.0	7.2
	Regular salaried employee in the pvt. sector	18.6	20.0	6.7	50.0	.0	18.2
	Govt. public sector employee	12.2	5.0	.0	.0	.0	10.5
	Others	1.7	5.0	.0	.0	.0	1.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
Family owns land or any property ?	Yes	33.7	40.0	26.7	.0	.0	33.5
	No	66.3	60.0	73.3	100.0	.0	66.5
	Total	100.0	100.0	100.0	100.0	.0	100.0
Household Have a BPL card issued by the government?	Yes	28.5	25.0	6.7	.0	.0	26.3
	No	71.5	75.0	93.3	100.0	.0	73.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
Income group	<=5000	27.3	35.0	86.7	.0	.0	32.1
	5001-7000	14.0	30.0	6.7	.0	.0	14.8
	7001-9000	11.0	10.0	.0	.0	.0	10.0
	9001-11000	13.4	20.0	.0	.0	.0	12.9
	=>11001	34.3	5.0	6.7	100.0	.0	30.1
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*

Fairly a large proportion of parents in the sample (26.3%) live below the poverty line; they have been issued BPL card. The proportion of parents living below the poverty line is relatively high in the Muslim and Sikh communities (see Table 4.3). The poor economic status of the

beneficiaries of the Merit Cum Means Based Scholarship Scheme is evident from their monthly income data.

Around 32% of the parents in the sample earn Rs. 5000 or less a month. Their proportion is very high in the Christian (87%) and Sikh (35%) communities (see Table 4.3). Around 30% of the parents earn more than Rs. 9000 a month. More than 32% of the sample parents earn Rs. 60,000 or less a year and 33% of them earn more than Rs. 120,000 a year. The average monthly income of the sample parents is Rs. 9,144. It is Rs. 9,438 for Muslims, Rs. 7,045 for Sikhs, Rs. 7,390 for Christians and Rs. 18,000 for Buddhists. The income disparity is very high among the sample parents. The bottom decile group in the sample has annual income around Rs. 30,000 and the top decile group has annual income more than Rs. 180,000.

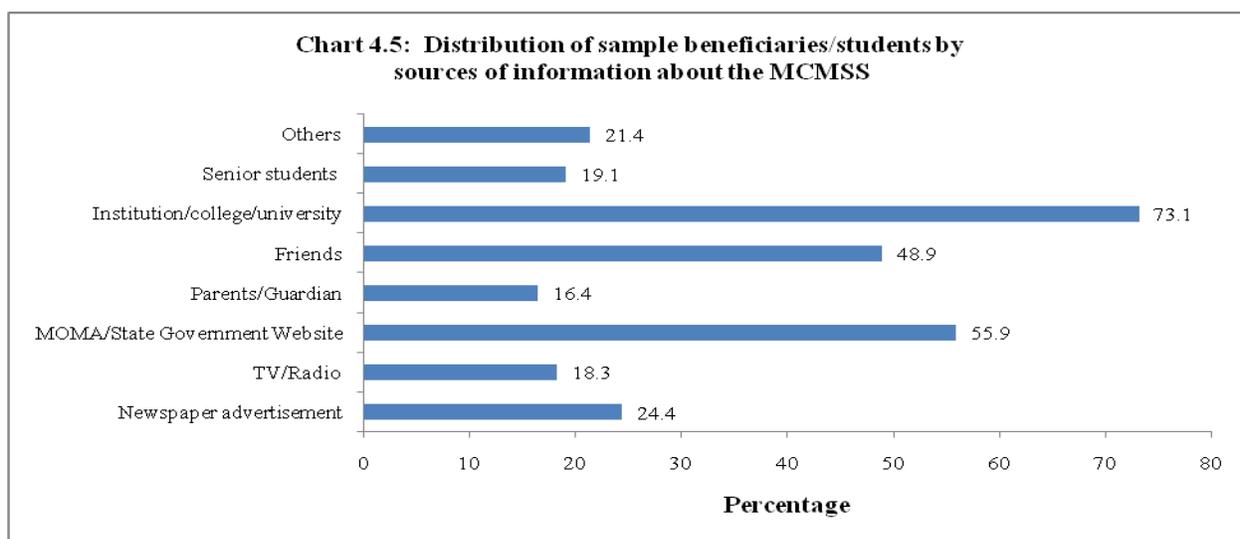
The brief analysis clearly establishes the fact that the Merit Cum Means Based Scholarship Scheme has reached the desired target groups from the minority communities. Most beneficiaries belong to low income families with relatively low educational and occupational status. The Merit Cum Means Based Scholarship Scheme, therefore, has realized its objective of reaching the most marginalized groups in the minority communities and has created opportunities for them to participate in technical and professional education.

4.2 Awareness about the Merit Cum Means Based Scholarship Scheme

This section attempts to assess the level of awareness of the beneficiaries about the Merit Cum Means Based Scholarship Scheme, with particular focus on eligibility criteria, application process, selection process and the scholarship rates. Almost all beneficiaries (students and parents) are aware of the scholarship. However, several of them (around 10%) are not aware of the source of the Merit Cum Means Based Scholarship Scheme, i.e. the agency awarding the Merit Cum Means Based Scholarship (see Table 4.4). Among the parents in the sample, more than 90% are aware of the agency awarding the Merit Cum Means Based Scholarship Scheme, i.e. the Ministry of Minority Affairs, Govt. of India.

The institution/college/university, Ministry of Minority Affairs website, friends and the newspaper advertisement are the main sources of information about the Merit Cum Means Based Scholarship Scheme. In fact, around 73% of students had information about the Merit Cum Means Based Scholarship Scheme from the institution/college/university; 60% from Ministry of

Minority Affairs website, 49% from friends and 24% from newspaper advertisements. Radio/TV has played a marginal role in creating awareness about the Merit Cum Means Based Scholarship Scheme (see Table 4.5 and Chart 4.5). The teacher, the ward, newspaper and the neighbour serve as the major source of information to parents about the Merit Cum Means Based Scholarship Scheme in all minority communities. In fact, around 49% of parents had information about the Merit Cum Means Based Scholarship Scheme from the teacher; 31% had the information from their ward and 19% from their neighbour.



4.2.1 Awareness about the eligibility criteria

A large number of beneficiaries/students (around 23%) are not aware of the eligibility criteria for applying for the Merit Cum Means Based Scholarship Scheme. Among the minority communities, around 25% of Muslim students are not aware of the eligibility criteria, i.e. Annual income of parents/guardian \leq Rs. 2.5 lakh and 50% or more marks in the previous final examination. Relatively, more Sikh students (around 94%) and all Christian and Buddhist students are aware of the eligibility criteria (see Table 4.4). It is, however, surprising that even at the higher education level, several students do not know the minimum eligibility criteria for applying for Merit Cum Means Based Scholarship Scheme.

Table 4.4: Distribution of sample students by sources of information about the Merit Cum Means Based Scholarship Scheme and knowledge of the eligibility criteria for applying for Merit Cum Means Based Scholarship (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Agency awarding Merit Cum Means Based Scholarship	Ministry of Minority Affairs, GOI and State government	91.5	76.3	100.0	100.0	.0	90.4
	State government	6.4	.0	.0	.0	.0	5.8
	My school/institution	1.9	23.7	.0	.0	.0	3.5
	Other agency	.2	.0	.0	.0	.0	.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Sources of Information about Merit Cum Means Based Scholarship Scheme							
Newspaper Advertisement	Yes	25.4	10.5	16.7	100.0	.0	24.4
	No	74.6	89.5	83.3	.0	.0	75.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
TV/Radio	Yes	19.9	2.6	.0	.0	.0	18.3
	No	80.1	97.4	100.0	100.0	.0	81.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
Ministry of Minority Affairs/State Govt.'s Website	Yes	57.3	42.1	33.3	100.0	.0	55.9
	No	42.7	57.9	66.7	.0	.0	44.1
	Total	100.0	100.0	100.0	100.0	.0	100.0
Parents /guardian	Yes	16.7	15.8	.0	.0	.0	16.4
	No	83.3	84.2	100.0	100.0	.0	83.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
Friends	Yes	49.4	42.1	50.0	100.0	.0	48.9
	No	50.6	57.9	50.0	.0	.0	51.1
	Total	100.0	100.0	100.0	100.0	.0	100.0
Institution/college/ university	Yes	71.8	89.5	66.7	100.0	.0	73.1
	No	28.2	10.5	33.3	.0	.0	26.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
Senior students already availing the scholarship	Yes	19.7	15.8	.0	.0	.0	19.1
	No	80.3	84.2	100.0	100.0	.0	80.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
Other source	0	22.0	15.8	.0	100.0	.0	21.4
	Yes	1.5	2.6	.0	.0	.0	1.6
	No	76.5	81.6	100.0	.0	.0	77.0
	Total	100.0	100.0	100.0	100.0	.0	100.0
Knowledge of the Eligibility Criteria							
Minimum eligibility criteria for applying for Merit Cum Means Based Scholarship?	Annual income of parents/guardian Rs. 2.5 lakh or less and 50% or more marks in the previous final examination	75.2	94.7	100.0	100.0	.0	77.0
	Annual income of parents/guardian Rs. 2.5 lakh or less	14.7	2.6	.0	.0	.0	13.6
	50% or more marks	6.6	2.6	.0	.0	.0	6.2

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	in previous final examination						
	Reported some other criteria	.6	.0	.0	.0	.0	.6
	Cannot say	2.8	.0	.0	.0	.0	2.5
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*

Table 4.5: Distribution of sample parents by sources of information about the Merit Cum Means Based Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Are you aware that Ministry of Minority Affairs, GOI is offering Merit Cum Means Based Scholarship Scheme to students belonging to minority communities?	Yes	91.3	100.0	66.7	100.0	.0	90.4
	No	8.7	.0	33.3	.0	.0	9.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
Source of Information about the Merit Cum Means Based Scholarship Scheme							
Newspaper advertisement	Yes	20.9	15.0	60.0	50.0	.0	23.4
	No	79.1	85.0	40.0	50.0	.0	76.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
TV/radio	Yes	8.7	.0	40.0	.0	.0	10.0
	No	91.3	100.0	60.0	100.0	.0	90.0
	Total	100.0	100.0	100.0	100.0	.0	100.0
Ministry of Minority Affairs/State Govt. website	Yes	13.4	20.0	.0	50.0	.0	13.4
	No	86.6	80.0	100.0	50.0	.0	86.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
Neighbour	Yes	18.0	10.0	40.0	.0	.0	18.7
	No	82.0	90.0	60.0	100.0	.0	81.3
	Total	100.0	100.0	100.0	100.0	.0	100.0
Teacher	Yes	48.3	70.0	60.0	50.0	.0	51.2
	No	51.7	30.0	40.0	50.0	.0	48.8
	Total	100.0	100.0	100.0	100.0	.0	100.0
From ward	Yes	72.7	75.0	20.0	100.0	.0	69.4
	No	27.3	25.0	80.0	.0	.0	30.6

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
	Total	100.0	100.0	100.0	100.0	.0	100.0
Other source	0	15.1	5.0	6.7	50.0	.0	13.9
	Yes	8.1	20.0	.0	.0	.0	8.6
	No	76.7	75.0	93.3	50.0	.0	77.5
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*

4.2.2 Awareness about the application and selection processes

The Ministry of Minority Affairs website and the institution/college/university mostly supply the application form of the Merit Cum Means Based Scholarship Scheme. Around 37% of the beneficiaries/students have procured the application form of the Merit Cum Means Based Scholarship Scheme from Ministry of Minority Affairs website and 31% of them from the institution/college/university (see Chart 4.6). However, around 63% of Sikh students have had the application and information about the enclosures to the application from the institution/college/university. A large proportion of Muslim beneficiaries (around 39%) had the application form and the information about the required enclosures from the Ministry of Minority Affairs website. The Ministry of Minority Affairs and the state government websites have played a marginal role in not only creating awareness about the Merit Cum Means Based Scholarship Scheme but also making available the application form for Sikh students (see Table 4.6).

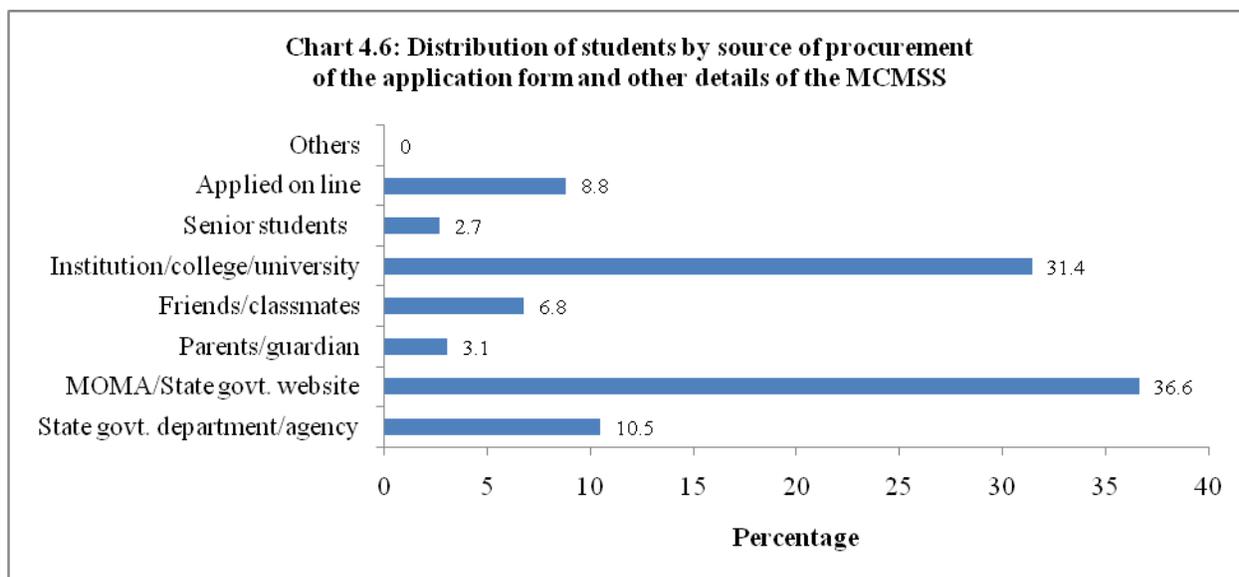
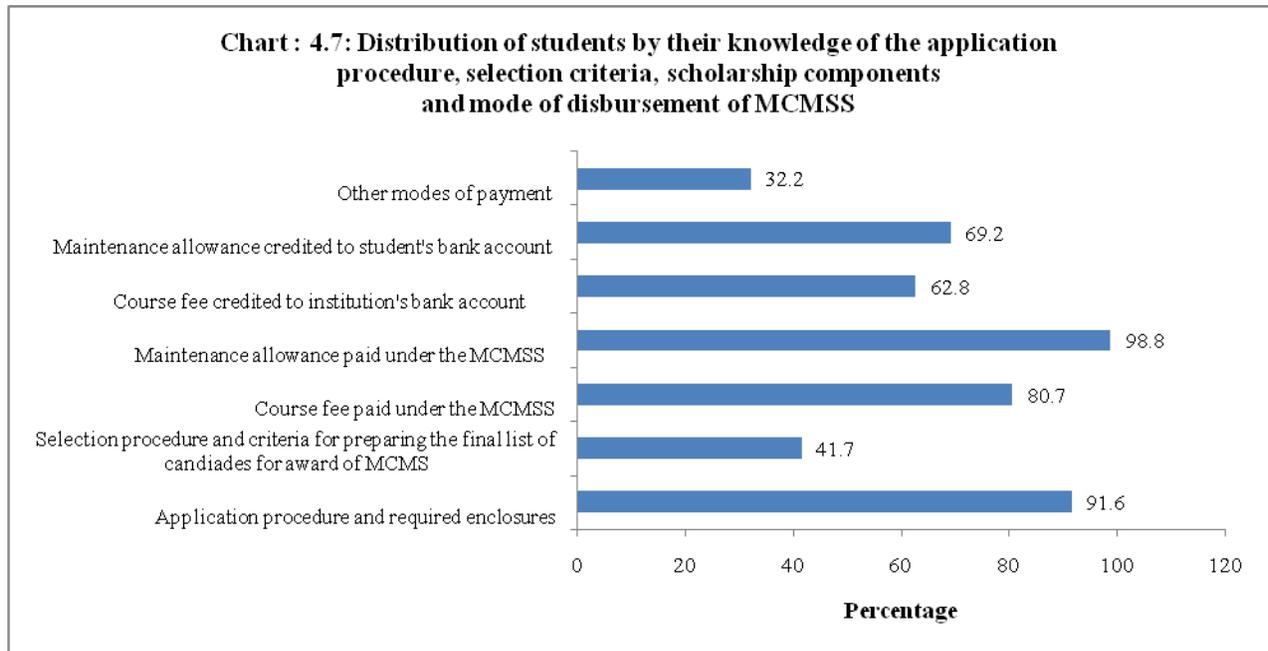


Table 4.6: Distribution of sample students by source of procurement of the application form, knowledge of the application procedure and enclosures/documents required for applying for the Merit Cum Means Based Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Source for procuring the application form and other details of enclosures	Concerned state govt. department/ agency	10.7	7.9	16.7	.0	.0	10.5
	Ministry of minority affairs/State govt. website	38.7	13.2	33.3	.0	.0	36.6
	Parents/guardian	3.0	5.3	.0	.0	.0	3.1
	Friends/classmates	7.3	2.6	.0	.0	.0	6.8
	Institution/college/ university	28.8	63.2	33.3	.0	.0	31.4
	Senior students	2.8	2.6	.0	.0	.0	2.7
	Applied on line	8.8	5.3	16.7	100.0	.0	8.8
	Others	.0	.0	.0	.0	.0	.0
	Total	100.0	100.0	100.0	100.0	.0	100.0
Knowledge of the procedure and documentary requirements for submitting the application for Merit Cum Means Based Scholarship	Yes	91.0	97.4	100.0	100.0	.0	91.6
	No	9.0	2.6	.0	.0	.0	8.4
	Total	100.0	100.0	100.0	100.0	.0	100.0
Awareness about the selection procedure and criteria for preparing the list of students for Merit Cum Means Based Scholarship	Yes	42.1	42.1	16.7	.0	.0	41.7
	No	57.9	57.9	83.3	100.0	.0	58.3
	Total	100.0	100.0	100.0	100.0	.0	100.0
Knowledge of the Amount and Mode of Disbursement of Merit Cum Means Based Scholarship Scheme							
Knowledge of the course fee	Yes	79.1	100.0	83.3	100.0	.0	80.7
	No	20.9	.0	16.7	.0	.0	19.3

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
paid under the Merit Cum Means Based Scholarship Scheme	Total	100.0	100.0	100.0	100.0	.0	100.0
Knowledge of maintenance allowance paid under the Merit Cum Means Based Scholarship Scheme	Yes	99.1	94.7	100.0	100.0	.0	98.8
	No	.9	5.3	.0	.0	.0	1.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Course fee credited to institution's bank account	Yes	60.3	94.7	50.0	100.0	.0	62.8
	No	39.7	5.3	50.0	.0	.0	37.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Maintenance allowance credited to student's bank account	Yes	72.4	23.7	100.0	100.0	.0	69.2
	No	27.6	76.3	.0	.0	.0	30.8
	Total	100.0	100.0	100.0	100.0	.0	100.0
Other modes of payment	Yes	29.1	76.3	.0	.0	.0	32.2
	No	70.9	23.7	100.0	100.0	.0	67.8
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*



4.2.3 Awareness about the Merit Cum Means Based Scholarship components and their mode of disbursement

The awareness about the Merit Cum Means Based Scholarship components is good among the beneficiaries. However, many of them are not aware of the required mode of disbursement of the Merit Cum Means Based Scholarship (see Chart 4.7). Around 81% of the beneficiaries report that the course fee of the beneficiary is paid under the Merit Cum Means Based Scholarship Scheme. Around 99% report that the maintenance allowance is paid under the Merit Cum Means Based Scholarship Scheme. Quite a number of Muslim and Christian students are not aware of the components of the Merit Cum Means Based Scholarship (see Table 4.6).

The beneficiaries are relatively poor in their knowledge of the modes of disbursement of the Merit Cum Means Based Scholarship. Six in every ten beneficiaries report that the course fee is credited to the institution/college's bank account. Relatively a large proportion of Muslim and Christian students report that the course fee is not directly transferred to the bank account of the institution/college. Around 69% of them report that the maintenance allowance is disbursed through direct transfer to their bank accounts. About 28% of Muslim and 76% of Sikh beneficiaries report that the maintenance allowance of Merit Cum Means Based Scholarship is not directly transferred to their bank accounts. Fairly a large proportion of the beneficiaries report other modes of disbursement of the scholarship amount (see Table 4.6).

It follows from the above analysis that awareness about the Merit Cum Means Based Scholarship Scheme is fairly high among the beneficiaries. However, most beneficiaries are not aware of the selection process and criteria of the Merit Cum Means Based Scholarship Scheme. The need, therefore, is to raise the level of awareness about the Merit Cum Means Based Scholarship Scheme to improve competition and transparency in the administration of the scheme.

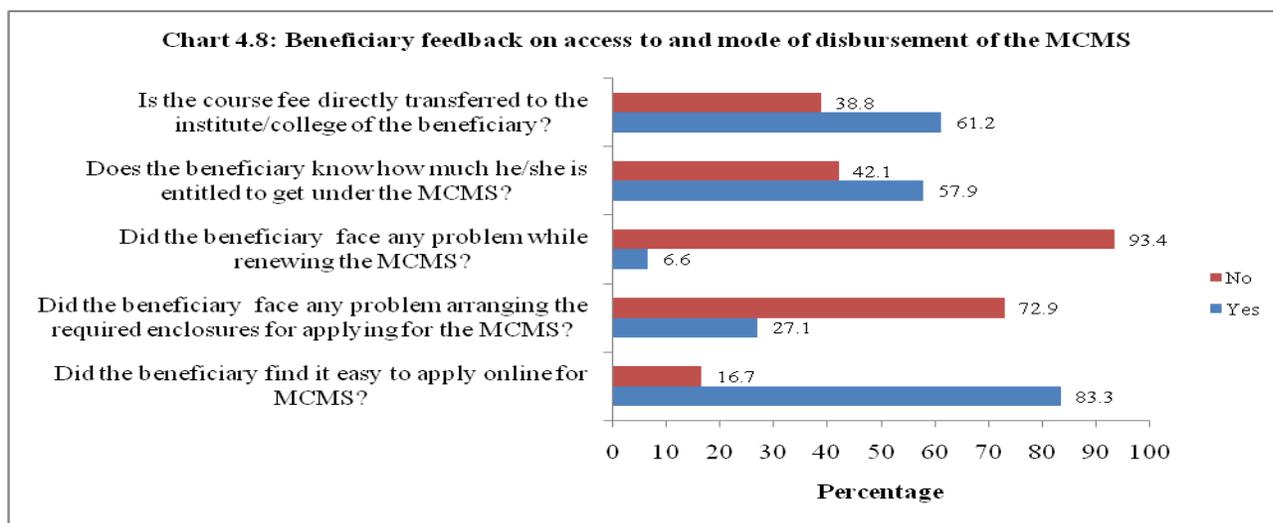
4.3 Administration of the Merit Cum Means Based Scholarship Scheme

The study attempted to look into various aspects of management of the Merit Cum Means Based Scholarship Scheme with focus on the application procedure, documentary requirements, selection criteria and time-effort-costs involved for accessing the Merit Cum Means Based Scholarship and its frequency and the mode of disbursement. It also made an attempt to gather

beneficiary feedback on problems encountered in accessing the Merit Cum Means Based Scholarship.

4.3.1 Feedback on access to and disbursement of the Merit Cum Means Based Scholarship

Application for the Merit Cum Means Based Scholarship is generally submitted online. In the sample, around 99% have submitted their application for Merit Cum Means Based Scholarship online (see Table 4.7). In fact, most students (83.3%) pursuing technical and professional courses find it easy to apply online for the Merit Cum Means Based Scholarship. For some of the beneficiary, online submission of the application for the Merit Cum Means Based Scholarship is a problem. Analysis of data also reveals that several beneficiaries have encountered some sort of problem in arranging the required documents/enclosures like the income certificate, mark sheets, certificate of minority status, etc. More than 27% of the beneficiaries, mostly Muslim, Sikh and Christian students have faced some sort of problem in arranging the documents (see Table 4.7 and Chart 4.8).



Information about the award of the Merit Cum Means Based Scholarship has reached the beneficiaries mostly through the institution/college (46.4%) and the websites of the Ministry of Minority Affairs/state government (46.6%). The institution/college has served as the main source of information about the award of the scholarship for most Sikh and Buddhist students (see Table 4.7). It seems that a large proportion of the beneficiaries either do not have access to IT facilities

or do not visit Ministry of Minority Affairs and state government websites to find out the details of the award of the Merit Cum Means Based Scholarship (see Table 4.7).

Generally the beneficiaries do not face much problem in renewing their Merit Cum Means Based Scholarship. However, around 6.6% of the beneficiaries report that they have encountered problems in renewing their Merit Cum Means Based Scholarship. Among the minority groups, some Muslim and Sikh students have faced problems in getting their Merit Cum Means Based Scholarship renewed (see Table 4.7).

It is surprising to find that a large number of beneficiaries are not aware of their entitlement under the Merit Cum Means Based Scholarship; only around 58% are aware of the component-wise scholarship rates. An overwhelmingly large proportion of beneficiaries from Sikh, Muslim and Christian communities do not know how much money per month they are entitled to receive under the Merit Cum Means Based Scholarship (see Table 4.7). Knowledge of the beneficiaries about the selection process and the component-wise scholarship rates is generally found to be low almost across all minority communities. It is, therefore, necessary to raise the level of awareness of the beneficiaries for improved monitoring and transparency in the management of the Merit Cum Means Based Scholarship Scheme.

Table 4.7: Distribution of sample students by their feedback about access to and disbursement of the Merit Cum Means Based Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
How did the beneficiary apply for the Merit Cum Means Based Scholarship?	Online	99.1	97.4	100.0	100.0	.0	99.0
	Offline through my institution/ College	.9	2.6	.0	.0	.0	1.0
	Total	100.0	100.0	100.0	100.0	.0	100.0
Did the beneficiary find it easy to apply online for Merit Cum Means Based Scholarship?	Yes	83.0	83.8	100.0	100.0	.0	83.3
	No	17.0	16.2	.0	.0	.0	16.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
Did the beneficiary face any problem in arranging all the required documents?	Yes	27.6	18.4	50.0	.0	.0	27.1
	No	72.4	81.6	50.0	100.0	.0	72.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
How did the beneficiary get to	From the institution/col	42.7	89.5	50.0	100.0	.0	46.4

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
know about his/her selection for the awarded the Merit Cum Means Based Scholarship?	lege						
	Website of Ministry of Minority Affairs/State govt.	49.6	10.5	50.0	.0	.0	46.6
	Parents	.9	.0	.0	.0	.0	.8
	Friends	5.6	.0	.0	.0	.0	5.1
	Other sources	1.3	.0	.0	.0	.0	1.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Did the beneficiary face any problem in renewing the Merit Cum Means Based Scholarship?	Yes	6.8	5.3	.0	.0	.0	6.6
	No	59.8	78.9	50.0	100.0	.0	61.2
	Not applicable	33.3	15.8	50.0	.0	.0	32.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Does the beneficiary know how much money per month he/she is entitled to receive under Merit Cum Means Based Scholarship Scheme?	Yes	60.5	23.7	66.7	100.0	.0	57.9
	No	39.5	76.3	33.3	.0	.0	42.1
	Total	100.0	100.0	100.0	100.0	.0	100.0
Is the course fee of the beneficiary directly transferred to his/her institute/college's bank account?	Yes	60.0	76.3	50.0	100.0	.0	61.2
	No	40.0	23.7	50.0	.0	.0	38.8
	Total	100.0	100.0	100.0	100.0	.0	100.0
In which form does the beneficiary receive his or her Merit Cum Means Based Scholarship (i.e. maintenance allowance)	Cash	.9	.0	.0	.0	.0	.8
	Cheque	31.2	76.3	.0	.0	.0	34.1
	Direct transfer to the bank account of the beneficiary	67.9	23.7	100.0	100.0	.0	65.1
	Total	100.0	100.0	100.0	100.0	.0	100.0
What was the frequency of disbursement of maintenance allowance of the Merit Cum Means Based Scholarship in 2012/13?	Once	92.7	97.4	100.0	100.0	.0	93.2
	Twice	6.6	2.6	.0	.0	.0	6.2
	Thrice	.6	.0	.0	.0	.0	.6
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*

Analysis of the feedback on the disbursement of the Merit Cum Means Based Scholarship reveals that the course/tuition fee is not directly transferred to the bank accounts of the institute/college of many beneficiaries; around 39% of the beneficiaries report that this component of the Merit Cum Means Based Scholarship has not been directly transferred to the institution/college's bank account. In fact, the course fees of a very large proportion of Muslim and Christian students are not directly transferred to their institute/college's account (see Table 4.7).

Besides, the maintenance allowance of the Merit Cum Means Based Scholarship is generally paid through online transfer to the bank account of the beneficiary (65.1%) and also through cheque in many cases (34.1%). Relatively, more proportion of Muslim (68%) and Christian beneficiaries have received their Merit Cum Means Based Scholarship through direct transfer to their bank accounts. Most Sikh beneficiaries have received the Merit Cum Means Based Scholarship through cheque. Moreover, the maintenance allowance of the Merit Cum Means Based Scholarship is not paid every month. An overwhelming proportion of the beneficiaries have received the maintenance allowance of the Merit Cum Means Based Scholarship once during the academic year 2012/13 (see Table 4.7).

While most of the beneficiaries (around 93%) have not encountered any problem including any harassment at any stage in receiving the Merit Cum Means Based Scholarship, quite a number of the beneficiaries (14%) report paying bribe for getting the scholarship amount (see Table 4.8). Among the minority groups, more Muslim and Sikh beneficiaries report facing some difficulty in getting the Merit Cum Means Based Scholarship. Around 14% of the beneficiaries from the Muslim community and around 5% of Sikh beneficiaries have paid bribe at any stage in the overall process of availing the Merit Cum Means Based Scholarship (see Table 4.8). Such findings call for improving administration of Merit Cum Means Based Scholarship by reducing harassment and improving transparency and effective monitoring of the Merit Cum Means Based Scholarship Scheme.

4.3.2 Private expenditure on technical and professional education

In order to assess the adequacy of the Merit Cum Means Based Scholarship Scheme in meeting the direct private expenditure of technical and professional courses (other than the admission and the course fee) of the beneficiaries the study attempted to collect data on private expenditure on select items like books and stationery, learning material, transport to institution/college, etc. It is interesting to note that the beneficiaries irrespective of their family income spend on these items. On an average, a Merit Cum Means Based Scholarship beneficiary spends Rs. 791 on books, Rs. 445 on other learning material and Rs. 678 on commuting to the institution/college (see Table 4.8). However, there exist wide variations in the level of expenditure on these items across minority communities.

Most beneficiaries, therefore, report that the Merit Cum Means Based Scholarship amount is inadequate in meeting the direct private expenditure of the beneficiaries in pursuing the technical and professional courses. In fact, around 92% of the beneficiaries consider the Merit Cum Means Based Scholarship rates/amount too inadequate to meet the basic cost of their technical and professional education in a given year (see Table 4.8).

Table 4.8: Distribution of sample students by their feedback on problems faced in accessing the Merit Cum Means Based Scholarship and private expenditure on education (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Did the beneficiary face any difficulty in receiving the scholarship money?	Yes	7.5	7.9	.0	.0	.0	7.4
	No	92.5	92.1	100.0	100.0	.0	92.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
Did the beneficiary have to pay any bribe at any stage for availing the Merit Cum Means Based Scholarship?	Cannot say	.9	.0	.0	.0	.0	.8
	Yes	14.3	5.3	.0	.0	.0	13.5
	No	84.8	94.7	100.0	100.0	.0	85.8
	Total	100.0	100.0	100.0	100.0	.0	100.0
Average monthly private expenditure on select items by the Merit Cum Means Based Scholarship recipients							
Average monthly expenditure on books & stationery		815	546	540	300	.	791

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Average monthly expenditure on learning material		466	203	467	200	.	445
Average monthly expenditure on commuting to the institute/college		702	491	440	500	.	678
Adequacy of the Merit Cum Means Based Scholarship amount							
Is the scholarship money sufficient to meet most of the beneficiary's financial requirements related to your course in a year	Yes	7.5	10.5	.0	.0	.0	7.6
	No	92.5	89.5	100.0	100.0	.0	92.4
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*

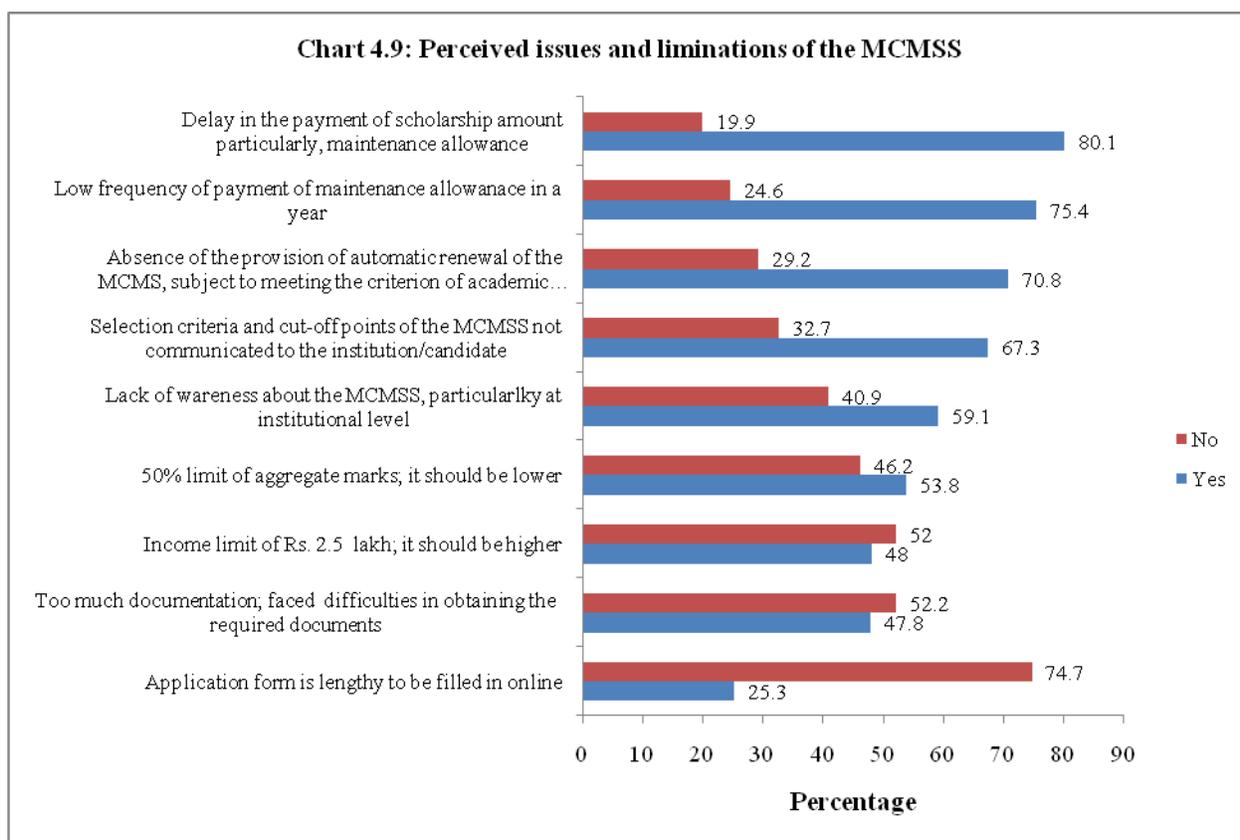
4.3.3 Issues and limitations of the Merit Cum Means Based Scholarship Scheme

As has been mentioned earlier, the Merit Cum Means Based Scholarship Scheme has reached the target group and created greater opportunities for them to pursue technical and professional education. However, the scheme is not free of limitations. It has been reported earlier that several beneficiaries encounter problems in arranging the application enclosures and pay bribes to avail the Merit Cum Means Based Scholarship. Besides, the beneficiaries have also identifies a few other issues and limitations of the Merit Cum Means Based Scholarship Scheme.

Delay in the payment of Merit Cum Means Based Scholarship is considered the most important issue. More than 80% of the beneficiaries across all minority communities are concerned about the delay in the payment of the Merit Cum Means Based Scholarship. Besides, issue is further compounded by the low frequency of payment of the Merit Cum Means Based Scholarship. More than 3/4th of the beneficiaries consider this a major limitation of the scholarship scheme. Absence of automatic renewal of the Merit Cum Means Based Scholarship subject to meeting the minimum academic criteria is also seen as a limitation of the scheme by around 71% of the beneficiaries. Around 70% of Muslim students and 79% of Sikh students perceive the absence of automatic renewal provision as a major limitation of the scheme (see Table 4.9 and Chart 4.9). More than 67% of the beneficiaries think that the selection criteria and the cut-off points for awarding the Merit Cum Means Based Scholarship in a given year need to be communicated to

the institution/college and the concerned student to ensure transparency in the management of the scheme.

Lack of awareness about the Merit Cum Means Based Scholarship Scheme at the institution/college/university level is considered a major limitation of the scheme by more than 59% of the beneficiaries from across all minority communities. Around 54% of the beneficiaries are of the opinion that the 50% limit of aggregate marks in the previous examination as an eligibility criterion needs to be lowered to allow of larger competition for accessing the scholarship. Similarly, around 48% of the beneficiaries think that the income limit of Rs. 2.5 lakh needs to be increased. Because, it keeps many minority households earning more than this amount and which are not able to finance technical and professional education of their children for a number of reasons, including large family size, increasing cost of higher education, etc. away from the Merit Cum Means Based Scholarship Scheme (see Chart 4.9).



Too much documentation and difficulty in arranging the required enclosures are considered other issues for accessing the Merit Cum Means Based Scholarship. Around 48% of the beneficiaries across all minority communities think that the documentary requirements for applying for the Merit Cum Means Based Scholarship are too much; it needs to be streamlined. Moreover, it involves substantial costs and time to arrange for these documents. More than 90% of the beneficiaries report that they have incurred expenses for arranging for the required enclosures and on travel while applying for the Merit Cum Means Based Scholarship (see table 4.9). A brief analysis of the item-wise expenses incurred by the beneficiaries reveals that on an average a beneficiary spends Rs. 114 for obtaining the income certificate, Rs. 110 for making affidavit to get the certificate of the minority status, Rs. 51 on getting the photos and Rs. 65 on travel while applying for the Merit Cum Means Based Scholarship (see Table 4.9). However, wide variations in the expenses incurred on these items exist across beneficiaries from minority communities. A quarter of the beneficiaries think that the application form is too lengthy to be filled in online; its size needs to be reduced (see Table 4.9 and Chart 4.9).

Moreover, as mentioned earlier, more than 92% of the beneficiaries find the Merit Cum Means Based Scholarship amount inadequate to meet the basic cost of their courses, particularly the maintenance expenses. They suggest that the monthly maintenance allowance under the scheme should be raised to around Rs. 2300. However, the suggested monthly maintenance allowance by the beneficiaries from different minority communities vary widely from Rs. 1000 by Buddhists to Rs. 2500 by the Christians (see Table 4.9)

Table 4.9: Distribution of sample students by their feedback on issues and limitations of the Merit Cum Means Based Scholarship Scheme (%), 2013

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Lack of awareness about the details of Merit Cum Means Based Scholarship Scheme, particularly at the institution/college level	Yes	59.0	60.5	50.0	100.0	.0	59.1
	No	41.0	39.5	50.0	.0	.0	40.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
Application form is lengthy to be filled in online	Yes	24.8	28.9	33.3	100.0	.0	25.3
	No	75.2	71.1	66.7	.0	.0	74.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
Too much	Yes	48.1	42.1	50.0	100.0	.0	47.8

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
documentation; faced difficulties in obtaining the required documents including the income certificate	No	51.9	57.9	50.0	.0	.0	52.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Income limit of Rs. 2.5 lakh; it should be higher	Yes	46.8	60.5	50.0	100.0	.0	48.0
	No	53.2	39.5	50.0	.0	.0	52.0
	Total	100.0	100.0	100.0	100.0	.0	100.0
50% limit of aggregate marks; it should be lower	Yes	54.1	52.6	33.3	100.0	.0	53.8
	No	45.9	47.4	66.7	.0	.0	46.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Selection criteria and cut-off points of the Merit Cum Means Based Scholarship Scheme not communicated to the institution/candidate	Yes	65.8	81.6	83.3	100.0	.0	67.3
	No	34.2	18.4	16.7	.0	.0	32.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
No automatic provision of renewal of the Merit Cum Means Based Scholarship Scheme, subject to meeting the criterion of academic achievement	Yes	69.7	78.9	100.0	100.0	.0	70.8
	No	30.3	21.1	.0	.0	.0	29.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Low frequency of payment of maintenance allowance in a year	Yes	74.8	81.6	83.3	100.0	.0	75.4
	No	25.2	18.4	16.7	.0	.0	24.6
	Total	100.0	100.0	100.0	100.0	.0	100.0
Delay in the payment of scholarship amount particularly, maintenance allowance	Cannot say	.6	.0	.0	.0	.0	.6
	Yes	79.1	92.1	83.3	100.0	.0	80.1
	No	20.3	7.9	16.7	.0	.0	19.3
	Total	100.0	100.0	100.0	100.0	.0	100.0
Did the beneficiary incur any expenses for getting the scholarship?	Cannot say	.6	.0	.0	.0	.0	.6
	Yes	92.5	100.0	83.3	100.0	.0	93.0
	No	6.8	.0	16.7	.0	.0	6.4
	Total	100.0	100.0	100.0	100.0	.0	100.0
Average approximate expenditure for obtaining various enclosures for applying for the Merit Cum Means Based Scholarship Scheme (in Rs)							
Obtaining income certificate		116	96	120	50	.	114
On making affidavits to get necessary certificates		114	67	120	100	.	110

	Muslim	Sikh	Christian	Buddhist	Parsi	Total
Obtaining photos	51	37	228	50	.	51
On Travel	66	55	50	50	.	65
Suggested average monthly Merit Cum Means Based Scholarship amount (maintenance allowance component) by the beneficiaries (in Rs)						
How much should be the approximate monthly maintenance allowance to meet the major expenses related to the course pursued by the beneficiary?	2385	1534	2500	1000	.	2320

Source: *Ibid.*

4.4 Impact of the Merit Cum Means Based Scholarship Scheme on the target group

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

The study has also attempted to measure the impact of the Merit Cum Means Based Scholarship on the basis of data collected using the Likert Scale. It may be mentioned that a Likert scale is an approach to response categories that measures the extent of a beneficiary's satisfaction or agreement with a set of statements or questions. This type of response category makes it easy to quantify survey responses, simplifying data analysis. A variety of options for analyzing Likert scale data exists, including the Chi-square statistic, which compares respondents' actual responses with expected answers. In the study, the responses of the beneficiaries (i.e. their agreement with a set of statements) have been measured using the 5-point Likert Scale: 1= strongly disagree; 2= disagree; 3= cannot say/neutral; 4=agree; and 5= strongly agree. Nonparametric test, i.e. Chi-Square test has been conducted to find out the goodness of fit of the responses of the beneficiaries on the impact of the Merit Cum Means Based Scholarship Scheme collected using the Likert Scale (see Tables 4.13 and 14).

Analysis of the beneficiary responses provides encouraging results. For example, the very knowledge of the Merit Cum Means Based Scholarship Scheme has significant influence on the decision of the beneficiary to pursue technical/professional course. Cutting across all income groups, around 92% of the beneficiaries from all minority communities in the sample had decided to pursue technical/professional course because of the information they had about the possibility of availing the Merit Cum Means Based Scholarship (see Table 4.10). Decisions of the beneficiaries from Muslim, Sikh, and Buddhist communities to pursue technical/professional education have been largely influenced by their knowledge of the Merit Cum Means Based Scholarship Scheme.

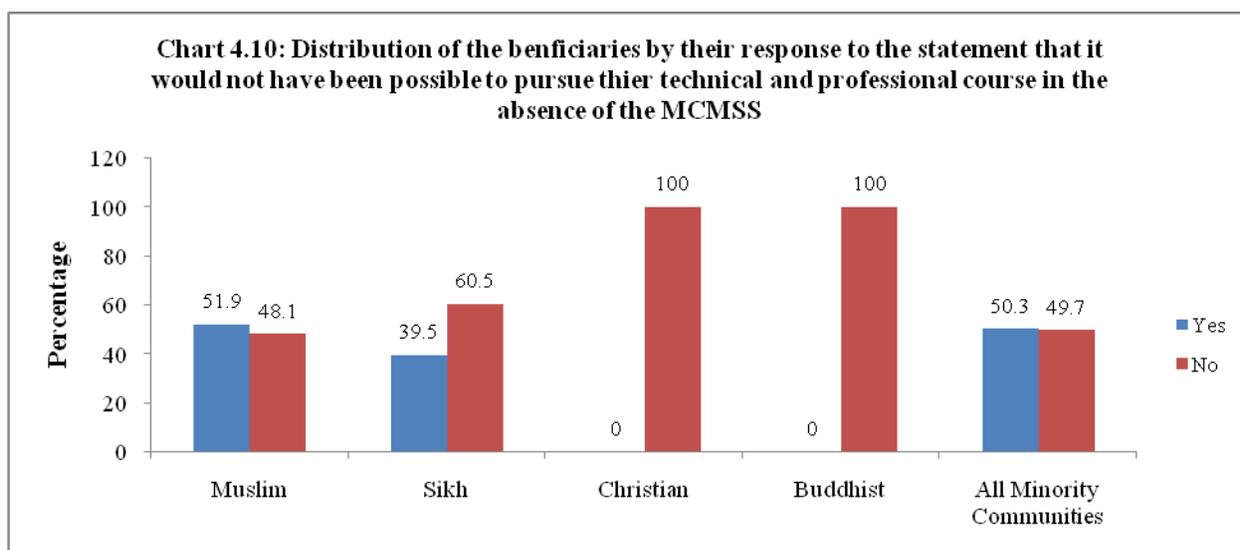
Table 4.10: Impact of the very knowledge of Merit Cum Means Based Scholarship Scheme on the decision of the beneficiary to pursue technical and vocational courses (%), 2013

	Income group		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Knowing about the Merit Cum Means Based Scholarship Scheme influenced the decision of the beneficiary to continue study?	<= 5000	Yes	92.3	100.0	.0	.0	.0	92.1
		No	7.7	.0	100.0	.0	.0	7.9
		Total	100.0	100.0	100.0	.0	.0	100.0
	5001-7000	Yes	95.2	100.0	100.0	.0	.0	96.4
		No	4.8	.0	.0	.0	.0	3.6
		Total	100.0	100.0	100.0	.0	.0	100.0
	7001-9000	Yes	93.5	100.0	.0	.0	.0	93.6
		No	6.5	.0	.0	.0	.0	6.4
		Total	100.0	100.0	.0	.0	.0	100.0
	9001-1100	Yes	86.1	100.0	100.0	.0	.0	86.8
		No	13.9	.0	.0	.0	.0	13.2
		Total	100.0	100.0	100.0	.0	.0	100.0
	> 11000	Yes	93.0	100.0	100.0	100.0	.0	93.7
		No	7.0	.0	.0	.0	.0	6.3
		Total	100.0	100.0	100.0	100.0	.0	100.0
Total	Yes	91.5	100.0	83.3	100.0	.0	92.0	
	No	8.5	.0	16.7	.0	.0	8.0	
	Total	100.0	100.0	100.0	100.0	.0	100.0	

Source: *Ibid.*

Analysis of the perceived impact of the beneficiaries (ordinal data collected in Likert scale) provides interesting findings. The overall finding is that the Merit Cum Means Based Scholarship Scheme has stimulated the demand for technical and professional education of the minority communities and helped immensely in attending these courses and improving their retention and performance. It has also reduced, to large extent, the financial burden of the

minority households in funding education of their wards. The most significant impact of the Merit Cum Means Based Scholarship Scheme has been felt in terms of increasing the aspirations of the beneficiaries to go for further study/higher education. Interestingly, in the sample, more than half of the beneficiaries feel that it would not have been possible for them to pursue technical/professional education in the absence of the Merit Cum Means Based Scholarship Scheme (see Chart 4.10).



In the sample, more than 93% of the beneficiaries agree (some of them strongly agree) that the Merit Cum Means Based Scholarship Scheme has helped them attend the technical/professional course regularly; around 42% of them agree that they would have left the course in the absence of the Merit Cum Means Based Scholarship; around 83% of them agree that the Merit Cum Means Based Scholarship has helped them access the related learning material; around 95% of them agree that their performance in technical/professional course has improved due to the Merit Cum Means Based Scholarship; around 45% of them agree that the Merit Cum Means Based Scholarship has reduced significantly the burden of their parents in funding their technical/professional course; and more than 95% of the beneficiaries agree that the Merit Cum Means Based Scholarship has raised their aspirations for further study (see Table 4.11).

Table 4.11: Perceived impact of Merit Cum Means Based Scholarship Scheme in improving access, participation, attendance and performance of students from minority communities, 2013 (%)

Statement		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Do you think, without this scholarship, it would not have been possible to pursue the technical/professional course	Yes	51.9	39.5	.0	.0	.0	50.3
	No	48.1	60.5	100.0	100.0	.0	49.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
The scholarship helped me attend the course regularly	Strongly disagree	1.3	.0	.0	.0	.0	1.2
	Disagree	3.0	2.6	.0	.0	.0	2.9
	Cannot say/neutral	3.2	.0	.0	.0	.0	2.9
	Agree	56.2	73.7	50.0	.0	.0	57.3
	Strongly agree	36.3	23.7	50.0	100.0	.0	35.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
I would have left the course, had I not received this scholarship	Strongly disagree	3.8	2.6	.0	.0	.0	3.7
	Disagree	34.8	57.9	33.3	.0	.0	36.5
	Cannot say/neutral	16.9	13.2	50.0	.0	.0	17.0
	Agree	32.5	15.8	.0	100.0	.0	31.0
	Strongly agree	12.0	10.5	16.7	.0	.0	11.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
Now, I can easily access notebooks, stationery, papers, and other learning material by using scholarship money	Strongly disagree	.4	.0	.0	.0	.0	.4
	Disagree	8.3	5.3	.0	.0	.0	8.0
	Cannot say/neutral	8.1	.0	16.7	.0	.0	7.6
	Agree	56.6	71.1	83.3	100.0	.0	58.1
	Strongly agree	26.5	23.7	.0	.0	.0	25.9
	Total	100.0	100.0	100.0	100.0	.0	100.0
My performance in the course has improved considerably due to financial support received under the scholarships	Strongly disagree	.4	.0	.0	.0	.0	.4
	Disagree	.4	.0	.0	.0	.0	.4
	Cannot say/neutral	4.9	.0	.0	.0	.0	4.5
	Agree	62.2	71.1	33.3	100.0	.0	62.6
	Strongly agree	32.1	28.9	66.7	.0	.0	32.2
	Total	100.0	100.0	100.0	100.0	.0	100.0

Statement		Muslim	Sikh	Christian	Buddhist	Parsi	Total
In the absence of the scholarship, my parents/guardian would not have been able to pay for my course	Strongly disagree	2.8	.0	.0	.0	.0	2.5
	Disagree	21.8	26.3	33.3	.0	.0	22.2
	Cannot say/neutral	29.1	39.5	66.7	.0	.0	30.2
	Agree	34.0	31.6	.0	.0	.0	33.3
	Strongly agree	12.4	2.6	.0	100.0	.0	11.7
	Total	100.0	100.0	100.0	100.0	.0	100.0
The scholarship has raised my aspirations to go for further study/higher education	Strongly disagree	.6	.0	.0	.0	.0	.6
	Disagree	1.7	.0	.0	.0	.0	1.6
	Cannot say/neutral	2.8	2.6	.0	.0	.0	2.7
	Agree	54.9	65.8	50.0	.0	.0	55.6
	Strongly agree	40.0	31.6	50.0	100.0	.0	39.6
	Total	100.0	100.0	100.0	100.0	.0	100.0

Around 90% of the parents in the sample also report that the decision to continue their ward's technical/professional education has been largely influenced by their knowledge of the Merit Cum Means Based Scholarship Scheme. Around 94% of them think that the Merit Cum Means Based Scholarship received by their wards has greatly reduced their financial burden. In fact, around 57% of the parents think that it would not be possible for them to continue their ward's technical/professional education without the Merit Cum Means Based Scholarship. However, 77% of the parents feel that the Merit Cum Means Based Scholarship amount is inadequate to meet the private expenses of technical/professional education (see Table 4.12). It, therefore, seems that the Merit Cum Means Based Scholarship Scheme has positive and significant impact on the demand for technical and professional education of the minority communities, and it has, to a large extent, broadened the opportunity for their empowerment.

Table 4.12: Parents' perceived impact of Merit Cum Means Based Scholarship Scheme in improving access to technical and professional education 2013 (%)

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
Did knowing about this scholarship scheme influence your decision to send	Yes	92.4	95.0	53.3	100.0	.0	90.0
	No	5.8	5.0	26.7	.0	.0	7.2
	Not applicable	1.7	.0	20.0	.0	.0	2.9

		Muslim	Sikh	Christian	Buddhist	Parsi	Total
your ward(s) for technical/professional education	Total	100.0	100.0	100.0	100.0	.0	100.0
Do you think the scholarship received by your ward (s) has reduced your financial burden	Yes	95.3	95.0	73.3	100.0	.0	93.8
	No	4.7	5.0	26.7	.0	.0	6.2
	Total	100.0	100.0	100.0	100.0	.0	100.0
Is the scholarship amount adequate to meet the technical/professional education expenses of your ward (s)	Yes	22.7	15.0	33.3	50.0	.0	23.0
	No	77.3	85.0	66.7	50.0	.0	77.0
	Total	100.0	100.0	100.0	100.0	.0	100.0
If the scholarship is withdrawn, would you like to continue education of your ward(s)	Yes	59.9	50.0	26.7	50.0	.0	56.5
	No	40.1	50.0	73.3	50.0	.0	43.5
	Total	100.0	100.0	100.0	100.0	.0	100.0

Source: *Ibid.*

Analysis of the Liker Scale data (i.e. descriptive statistics) reveals that most beneficiaries are of the view that the Merit Cum Means Based Scholarship Scheme has helped them attend the technical/professional course; the mode value is 4 (i.e. agree) and the mean is 4.23 with little variation in the responses (i.e. Standard Deviation = 0.75) (see Tables 4.11 and 4.13). Many of them feel that they would have left the course in the absence of the Merit Cum Means Based Scholarship, thereby indicating its positive impact on the retention of the beneficiaries in technical and professional courses. However, the mode value of the responses to this statement is 3 and SD = 1.14 indicating a little less impact of the Merit Cum Means Based Scholarship Scheme on retention of the beneficiaries in technical and vocational courses. A large proportion of the beneficiaries are of the view that the Merit Cum Means Based Scholarship has helped them easily access notebooks, pen, pencil, papers, and other learning material [Mode = 4 (i.e. agree), Mean = 4.17 with SD = 0.83].

Table 4.13: Perceived impact of the Merit Cum Means Based Scholarship Scheme: Descriptive statistics of Likert scale data

Statement	N	Minimum	Maximum	Mean	Std. Deviation
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The scholarship helped me attend the course regularly	513	1	5	4.23	.745
I would have left the course, had I not received this scholarship	513	1	5	3.11	1.135
Now, I can easily access notebooks, stationery, papers, and other learning material by using scholarship money	513	1	5	4.01	.831
My performance in the course has improved considerably due to financial support received under the scholarship scheme	513	1	5	4.26	.593
In the absence of the scholarship, my parents/guardian would not have been able to pay for my course	513	1	5	3.29	1.020
The scholarship has raised my aspirations to go for further study/higher education	513	1	5	4.32	.661

The Merit Cum Means Based Scholarship Scheme has also impacted positively and significantly the academic performance of the beneficiaries. The Mode value of the statement is 4 (i.e. agree) and the Mean = 4.26 with little deviations (SD = 0.59). The impact of the Merit Cum Means Based Scholarship Scheme on the academic performance of the students from all minority communities is positive and significant, but much more pronounced in Sikh, Muslim and Christian communities.

However, even though the Merit Cum Means Based Scholarship Scheme has lessened the financial burden of the minority households, it has not greatly reduced their financial burden because of low scholarship rates. This is evident from the bi-modal response against the statement that “in the absence of the scholarship, the parents/guardian of the beneficiaries would not have been able to pay for their education/course.” The dispersion in the response is also high with SD value of 1.02 (see Table 4.12). However, a large proportion of the beneficiaries feel that the Merit Cum Means Based Scholarship Scheme has significantly reduced the financial burden of their parents in funding their education (see Table 4.12).

The impact of the scholarship on the aspirations of the beneficiaries to go for further studies is positive and significant. More than 95% of them aspire to go for further studies due to the implementation of the Merit Cum Means Based Scholarship Scheme. The Mode value of the statement, “the scholarship has raised my aspirations to go for further study/higher education” is 4 and Mean = 4.32 with very little variations in the distribution (SD = 0.66). Quite a large proportion of Muslim and Christian beneficiaries strongly agree on this statement.

Table 4.14: Chi-Square Test Statistic of the statements of the perceived impact of the Merit Cum Means Based Scholarship Scheme

			The MCMS helped me attend the course regularly	I would have left the course, had I not received the MCMS	Now, I can easily access notebooks, stationery, papers, and other learning material by using scholarship money	My performance in the course has improved considerably due to financial support received under the MCMSS	In the absence of the scholarship, my parents/guardian would not have been able to pay for my course	The scholarship has raised my aspirations to go for further study/higher education
Chi-Square			660.596 ^a	187.789 ^a	556.191 ^a	761.883 ^a	169.563 ^a	682.936 ^a
df			4	4	4	4	4	4
Asymp. Sig.			.000	.000	.000	.000	.000	.000
Monte Carlo Sig.	Sig.		.000 ^b	.000 ^b	.000 ^b	.000 ^b	.000 ^b	.000 ^b
	99% Confidence Interval	Lower Bound	.000	.000	.000	.000	.000	.000
		Upper Bound	.000	.000	.000	.000	.000	.000
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 102.6.								
b. Based on 10000 sampled tables with starting seed 2000000.								

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

CHAPTER V

Discussion and Key Recommendations

5.1 Major Findings on Coverage, Administration and Impact of the Merit Cum Means Based Scholarship Scheme

5.1.1 Profile of the beneficiaries

The field survey in 12 states makes it clear that the Merit Cum Means Based Scholarship Scheme has reached the desired target group from the minority communities. The scheme has covered the educationally and economically most disadvantaged groups from these communities and increased their access to and participation in technical and professional education. As has already been mentioned earlier in Chapter IV, a large proportion of beneficiaries have low parental education status.

Analysis of the socio-economic background of the students in the sample pursuing technical and vocational courses reveals that most of them come from relatively educationally and economically disadvantaged families. Generally, students in the sample come from small families with 5 to 6 members. Parents of around 3% of students are illiterates; 6% have literate father. Fathers of around 25% students are high school graduates; 20% are higher secondary level graduates; 19% university graduates; and 8% post-graduates. The educational attainment of mothers of most sample students, particularly among Muslims and Sikhs, is very low. Mothers of nearly 17% of sample students are illiterates; 8% are just literates; 20% high school graduates; 12% higher secondary level graduates and only 7% university graduates.

A large proportion of students in the sample belong to low income households, where their parents are either petty businessmen or farmers. Fathers of only around 13% of sample students are into regular salaried employment. Father's occupational status of most of the Muslim and Sikh students is relatively low. In fact, 30% of Muslim and 40% of Sikh students come from families engaged in agriculture. Fathers of quite a large number of Muslim and Sikh students in the sample are self-employed, mostly into crafts and petty business (see Table 4.2). Nearly 70% of students in the sample come from landless families. The proportion of students in the sample

who come from landless families is 71% among Muslims, 61% among Sikhs and 67% among Christians.

Analysis of the economic profile of the beneficiaries of Merit Cum Means Based Scholarship Scheme clearly brings out the fact that the recipients of the Merit Cum Means Based Scholarship are from economically disadvantaged households. In the sample, parents of more than 27% of students earn Rs. 60,000 a year; 45% of them earn Rs. 96,000 or less a year; 64% earn Rs. 120,000 per annum and around 92% of them earn Rs. 180,000 a year. There exist wide variations in the annual income of parents of the beneficiaries of the Merit Cum Means Based Scholarship. While the parents in the top decile earn more than Rs. 150,000 per annum, the annual income of parents in the bottom decile is around Rs. 30,000 per annum. Family income of around 31% of students is more than Rs. 11,000 per month and the monthly family income of around 27% students is \leq Rs. 5000. However, the average family income of the Merit Cum Means Based Scholarship Scheme beneficiaries is Rs. 9478 per month. It is Rs. 9,480 for Muslims, Rs. 8,888 for Sikhs, and Rs. 11,292 for Christians and Rs. 20,000 for Buddhists. The Christian beneficiaries of the Merit Cum Means Based Scholarship are relatively better off among all beneficiaries from the minority communities.

Analysis of the educational, occupational and economic status of sample parents reveals similar characteristics as that of the households of the sample students. Nearly 17% of the sample parents are primary school graduates; around 28% of them are high school graduates; and around 18% of them are higher secondary school graduates. Parents having a university degree account for about 19% of the sample. The occupational status of the sample parents is low. Parents who work as daily wage labourer or contract labourer constitute around 15% of the sample. A little more than 18% of the sample parents are into regular salaried employment.

Fairly a large proportion of parents in the sample (26.3%) live below the poverty line. Around 32% of the parents in the sample earn Rs. 5000 or less a month. Around 30% of the parents earn more than Rs. 9000 a month. More than 32% of the sample parents earn Rs. 60,000 or less a year and 33% of them earn more than Rs. 120,000 a year. The average monthly income of the sample parents is Rs. 9,144. It is Rs. 9,438 for Muslims, Rs. 7,045 for Sikhs, Rs. 7,390 for Christians and Rs. 18,000 for Buddhists. The income disparity is very high among the sample parents. The

bottom decile group in the sample has annual income around Rs. 30,000 and the top decile group has annual income more than Rs. 180,000.

The brief analysis clearly establishes the fact that the Merit Cum Means Based Scholarship Scheme has reached the desired target groups from the minority communities. Most beneficiaries belong to low income families with relatively low educational and occupational status. The Merit Cum Means Based Scholarship Scheme, therefore, has realized its objective of reaching the most marginalized groups in the minority communities and has created opportunities for them to participate in technical and professional education.

5.1.2 Awareness about the Merit Cum Means Based Scholarship Scheme

Almost all beneficiaries (students and parents) are aware of the scholarship. The institution/college/university, Ministry of Minority Affairs website, friends and the newspaper advertisement are the main sources of information about the Merit Cum Means Based Scholarship Scheme. In fact, around 73% of students had information about the Merit Cum Means Based Scholarship Scheme from the institution/college/university; 60% from Ministry of Minority Affairs website, 49% from friends and 24% from newspaper advertisements. Radio/TV has played a marginal role in creating awareness about the Merit Cum Means Based Scholarship Scheme. The teacher, the ward, newspaper and the neighbour serve as the major source of information to parents about the Merit Cum Means Based Scholarship Scheme in all minority communities.

Awareness about the eligibility criteria

A large number of beneficiaries/students (around 23%) are not aware of the eligibility criteria for applying for the Merit Cum Means Based Scholarship Scheme. Among the minority communities, around 25% of Muslim students are not aware of the eligibility criteria, i.e. Annual income of parents/guardian \leq Rs. 2.5 lakh and 50% or more marks in the previous final examination. Relatively, more Sikh students and all Christian and Buddhist students are aware of the eligibility criteria.

Awareness about the application and selection processes

The Ministry of Minority Affairs website and the institution/college/university mostly supply the application form of the Merit Cum Means Based Scholarship Scheme. Around 37% of the

beneficiaries/students have procured the application form of the Merit Cum Means Based Scholarship Scheme from Ministry of Minority Affairs website and 31% of them from the institution/college/university. However, around 63% of Sikh students have had the application and information about the enclosures to the application from the institution/college/university. A large proportion of Muslim beneficiaries had the application form and the information about the required enclosures from the Ministry of Minority Affairs website.

Awareness about the Merit Cum Means Based Scholarship components and their mode of disbursement

The awareness about the Merit Cum Means Based Scholarship components is good among the beneficiaries. However, many of them are not aware of the required mode of disbursement of the Merit Cum Means Based Scholarship. Around 81% of the beneficiaries report that the course fee of the beneficiary is paid under the Merit Cum Means Based Scholarship Scheme. Around 99% report that the maintenance allowance is paid under the Merit Cum Means Based Scholarship Scheme. Quite a number of Muslim and Christian students are not aware of the components of the Merit Cum Means Based Scholarship. The beneficiaries are relatively poor in their knowledge of the modes of disbursement of the Merit Cum Means Based Scholarship. Six in every ten beneficiaries report that the course fee is credited to the institution/college's bank account. Around 69% of them report that the maintenance allowance is disbursed through direct transfer to their bank accounts. Thus, awareness about the Merit Cum Means Based Scholarship Scheme is fairly high among the beneficiaries. However, most beneficiaries are not aware of the selection process and criteria of the Merit Cum Means Based Scholarship Scheme.

5.1.3 Administration of the Merit Cum Means Based Scholarship Scheme

Access to and disbursement of the Merit Cum Means Based Scholarship

Application for the Merit Cum Means Based Scholarship is generally submitted online. In the sample, around 99% have submitted their application for Merit Cum Means Based Scholarship online. In fact, most students (83.3%) pursuing technical and professional courses find it easy to apply online for the Merit Cum Means Based Scholarship. For some of the beneficiary, online submission of the application for the Merit Cum Means Based Scholarship is a problem. Several beneficiaries have also encountered some sort of problem in arranging the required documents/enclosures like the income certificate, mark sheets, certificate of minority status, etc.

Information about the award of the Merit Cum Means Based Scholarship has reached the beneficiaries mostly through the institution/college (46.4%) and the websites of the Ministry of Minority Affairs/state government (46.6%). It seems that a large proportion of the beneficiaries either do not have access to IT facilities or do not visit Ministry of Minority Affairs and state government websites to find out the details of the award of the Merit Cum Means Based Scholarship. Generally the beneficiaries do not face much problem in renewing their Merit Cum Means Based Scholarship. However, around 6.6% of the beneficiaries report that they have encountered problems in renewing their Merit Cum Means Based Scholarship.

A large proportion of the beneficiaries are not aware of their entitlements under the Merit Cum Means Based Scholarship; only around 58% are aware of the component-wise scholarship rates. Knowledge of the beneficiaries about the selection process and the component-wise scholarship rates is generally found to be low almost across all minority communities.

Analysis of the feedback on the disbursement of the Merit Cum Means Based Scholarship reveals that the course/tuition fee is not directly transferred to the bank accounts of the institute/college of many beneficiaries; around 39% of the beneficiaries report that this component of the Merit Cum Means Based Scholarship has not been directly transferred to the institution/college's bank account. The maintenance allowance of the Merit Cum Means Based Scholarship is generally paid through online transfer to the bank account of the beneficiary (65.1%) and also through cheque in many cases (34.1%). Moreover, the maintenance allowance of the Merit Cum Means Based Scholarship is not paid every month. An overwhelming proportion of the beneficiaries have received the maintenance allowance of the Merit Cum Means Based Scholarship once during the academic year 2012/13. While most of the beneficiaries (around 93%) have not encountered any problem including any harassment at any stage in receiving the Merit Cum Means Based Scholarship, quite a number of the beneficiaries (14%) report paying bribe for getting the scholarship amount.

Private expenditure on technical and professional education

The beneficiaries of the Merit Cum Means Based Scholarship Scheme irrespective of their family income spend on certain items related to technical and professional education they pursue. On an average, a Merit Cum Means Based Scholarship beneficiary spends Rs. 791 on books, Rs. 445 on other learning material and Rs. 678 on commuting to the institution/college. However,

there exist wide variations in the level of expenditure on these items across minority communities.

Most beneficiaries report that the Merit Cum Means Based Scholarship amount is inadequate in meeting the direct private expenditure of the beneficiaries in pursuing technical and professional courses. In fact, around 92% of the beneficiaries consider the Merit Cum Means Based Scholarship rates/amount too inadequate to meet the basic cost of their technical and professional education in a given year.

5.1.4 Issues and limitations of the Merit Cum Means Based Scholarship Scheme

Delay in the payment of Merit Cum Means Based Scholarship is considered the most important issue. More than 80% of the beneficiaries across all minority communities are concerned about the delay in the payment of the Merit Cum Means Based Scholarship. Besides, the issue is further compounded by the low frequency of payment of the Merit Cum Means Based Scholarship. More than 3/4th of the beneficiaries consider this a major limitation of the scholarship scheme. Absence of automatic renewal of the Merit Cum Means Based Scholarship subject to meeting the minimum academic criteria is also seen as a limitation of the scheme by around 71% of the beneficiaries. More than 67% of the beneficiaries think that the selection criteria and the cut-off points for awarding the Merit Cum Means Based Scholarship in a given year need to be communicated to the institution/college and the concerned student to ensure transparency in the management of the scheme.

Lack of awareness about the Merit Cum Means Based Scholarship Scheme at the institution/college/university level is considered a major limitation of the scheme by more than 59% of the beneficiaries from across all minority communities. Around 54% of the beneficiaries are of the opinion that the 50% limit of aggregate marks in the previous examination as an eligibility criterion needs to be lowered to allow of larger competition for accessing the scholarship. Around 48% of the beneficiaries think that the income limit of Rs. 2.5 lakh needs to be increased.

Too much documentation and difficulty in arranging the required enclosures are considered other issues for accessing the Merit Cum Means Based Scholarship. Moreover, it involves substantial costs and time to arrange for these documents. More than 90% of the beneficiaries report that they have incurred expenses for arranging for the required enclosures and on travel while

applying for the Merit Cum Means Based Scholarship. On an average a beneficiary spends Rs. 114 for obtaining the income certificate, Rs. 110 for making affidavit to get the certificate of the minority status, Rs. 51 on getting the photos and Rs. 65 on travel while applying for the Merit Cum Means Based Scholarship. However, wide variations in the expenses incurred on these items exist across beneficiaries from minority communities. A quarter of the beneficiaries think that the application form is too lengthy to be filled in online; its size needs to be reduced.

Moreover, as mentioned earlier, more than 92% of the beneficiaries find the Merit Cum Means Based Scholarship amount inadequate to meet the basic cost of their courses, particularly the maintenance expenses. They suggest that the monthly maintenance allowance under the scheme should be raised to around Rs. 2300. However, the suggested monthly maintenance allowance by the beneficiaries from different minority communities varies widely from Rs. 1000 by Buddhists to Rs. 2500 by the Christians.

5.1.5 Impact of the Merit Cum Means Based Scholarship Scheme on the target group

The study has attempted to measure the impact of the Merit Cum Means Based Scholarship on the basis of responses to particular statements collected using the Likert Scale. In the study, the responses of the beneficiaries (i.e. their agreement with a set of statements) have been measured using the 5-point Likert Scale: 1= strongly disagree; 2= disagree; 3= cannot say/neutral; 4=agree; and 5= strongly agree. Nonparametric test, i.e. Chi-Square test has been conducted to find out the goodness of fit of the responses of the beneficiaries on the impact of the Merit Cum Means Based Scholarship Scheme collected using the Likert Scale.

It is found that the very knowledge of the Merit Cum Means Based Scholarship Scheme has significant influence on the decision of the beneficiary to pursue technical/professional course. Cutting across all income groups, around 92% of the beneficiaries from all minority communities in the sample had decided to pursue technical/professional course because of the information they had about the possibility of availing the Merit Cum Means Based Scholarship.

Analysis of the perceived impact of the beneficiaries (ordinal data collected in Likert scale) provides interesting findings. The overall finding is that the Merit Cum Means Based Scholarship Scheme has stimulated the demand for technical and professional education of the minority communities and helped immensely in attending these courses and improving their retention and performance. It has also reduced, to large extent, the financial burden of the

minority households in funding education of their wards. The most significant impact of the Merit Cum Means Based Scholarship Scheme has been felt in terms of increasing the aspirations of the beneficiaries to go for further study/higher education. Interestingly, in the sample, more than half of the beneficiaries feel that it would not have been possible for them to pursue technical/professional education in the absence of the Merit Cum Means Based Scholarship Scheme.

More than 93% of the beneficiaries agree (some of them strongly agree) that the Merit Cum Means Based Scholarship Scheme has helped them attend the technical/professional course regularly; around 42% of them agree that they would have left the course in the absence of the Merit Cum Means Based Scholarship; around 83% of them agree that the Merit Cum Means Based Scholarship has helped them access the related learning material; around 95% of them agree that their performance in technical/professional course has improved due to the Merit Cum Means Based Scholarship; around 45% of them agree that the Merit Cum Means Based Scholarship has reduced significantly the burden of their parents in funding their technical/professional course; and more than 95% of the beneficiaries agree that the Merit Cum Means Based Scholarship has raised their aspirations for further study.

Around 90% of the parents in the sample also report that the decision to continue their ward's technical/professional education has been largely influenced by their knowledge of the Merit Cum Means Based Scholarship Scheme. Around 94% of them think that the Merit Cum Means Based Scholarship received by their wards has greatly reduced their financial burden. In fact, around 57% of the parents think that it would not be possible for them to continue their ward's technical/professional education without the Merit Cum Means Based Scholarship. However, 77% of the parents feel that the Merit Cum Means Based Scholarship amount is inadequate to meet the private expenses of technical/professional education. It, therefore, seems that the Merit Cum Means Based Scholarship Scheme has positive and significant impact on the demand for technical and professional education of the minority communities, and it has, to a large extent, broadened the opportunity for their empowerment.

Analysis of the Likert Scale data (i.e. descriptive statistics) reveals that most beneficiaries are of the view that the Merit Cum Means Based Scholarship Scheme has helped them attend the technical/professional course; the mode value is 4 (i.e. agree) and the mean is 4.23 with little

variation in the responses (i.e. $SD = 0.75$). Many of them feel that they would have left the course in the absence of the MCMS, thereby indicating its positive impact on the retention of the beneficiaries in technical and professional courses. However, the mode value of the responses to this statement is 3 and $SD = 1.14$ indicating a little less impact of the Merit Cum Means Based Scholarship Scheme on retention of the beneficiaries in technical and vocational courses. A large proportion of the beneficiaries are of the view that the Merit Cum Means Based Scholarship has helped them easily access notebooks, pen, pencil, papers, and other learning material [Mode = 4 (i.e. agree), Mean = 4.17 with $SD = 0.83$].

The Merit Cum Means Based Scholarship Scheme has also impacted positively and significantly the academic performance of the beneficiaries. The Mode value of the statement is 4 (i.e. agree) and the Mean = 4.26 with little deviations ($SD = 0.59$). The impact of the Merit Cum Means Based Scholarship Scheme on the academic performance of the students from all minority communities is positive and significant, but much more pronounced in Sikh, Muslim and Christian communities. Even though the Merit Cum Means Based Scholarship Scheme has lessened the financial burden of the minority households, it has not greatly reduced their financial burden because of low scholarship rates.

The impact of the scholarship on the aspirations of the beneficiaries to go for further studies is positive and significant. More than 95% of them aspire to go for further studies due to the implementation of the Merit Cum Means Based Scholarship Scheme. The Mode value of the statement, “the scholarship has raised my aspirations to go for further study/higher education” is 4 and Mean = 4.32 with very little variations in the distribution ($SD = 0.66$). Quite a large proportion of Muslim and Christian beneficiaries strongly agree on this statement.

The Chi-Square test values of statements showing perceived impact of the Merit Cum Means Based Scholarship Scheme are statistically significant at 99% confidence level. What it implies that the responses of the beneficiaries to the statements measuring the perceived impact of the Merit Cum Means Based Scholarship Scheme are not due to chance.

5.2 Key recommendations

Needless to mention, the Merit Cum Means Based Scholarship Scheme has been able to meet its objectives to a large extent. It has reached the most deprived in the minority communities; raised their demand for technical and professional education; somewhat reduced the financial burden of

poor parents; enabled a large proportion of beneficiaries to stay through their technical/professional course; improved their performance levels; and more significantly raised their aspirations for further study. These perceived impacts of the Merit Cum Means Based Scholarship Scheme are statistically significant. The scheme has contributed significantly towards the developmental objective of empowering the minority communities through education. At the same time, feedback from the beneficiaries clearly indicates the scope for improving the management of the scheme to make it more accessible, transparent and effective. The following specific recommendations may be considered to improve management of various aspects of the Merit Cum Means Based Scholarship Scheme:

- (i) There is a need to raise the awareness about the Merit Cum Means Based Scholarship Scheme through print and electronic media. This would help stimulate demand for higher of households from minority communities currently not going for technical and professional education.
- (ii) There is an urgent need to improve the frequency of disbursement of Merit Cum Means Based Scholarship, preferably making it monthly. Because poor households' capacity to pay for the technical and professional education of their wards is almost negligible and delay in the payment of scholarships would have adverse impact on these households. Moreover, unusual delay in the payment of scholarship is in no way going to lessen the financial burden of these households.
- (iii) Absence of automatic renewal of the Merit Cum Means Based Scholarship subject to meeting the minimum academic criteria is seen as a limitation of the scheme. It is, therefore, recommended that the scheme should have the provision of automatic renewal of the scholarship subject to meeting the minimum academic criteria.
- (iv) An overwhelmingly large proportion of the beneficiaries think that the selection criteria and the cut-off points for awarding the Merit Cum Means Based Scholarship in a given year need to be communicated to the institution/college and the concerned student to ensure transparency in the management of the scheme. Steps need to be taken to make the scheme IT intensive, particularly for disseminating the required information to the institutions/colleges and students. Related information can be pasted in websites of the Ministry of Minority Affairs and the concerned state

government departments. This would make the management of Merit Cum Means Based Scholarship Scheme transparent and accountable.

- (v) There is a need to revise the eligibility criteria for availing the Merit Cum Means Based Scholarship Scheme. The minimum requirement of aggregate marks $\geq 50\%$ in the last examination should go, and instead, family income should be taken as the sole eligibility criterion for applying for the Merit Cum Means Based Scholarship. Instead, the criterion of first 'generation learner' may be added to select students for awarding the Merit Cum Means Based Scholarship. This criterion would take into account both the social and economic disadvantages of the minority families. This would give weightage to poverty and not to the academic performance of the beneficiary. The idea is to increase access to technical and professional education.
- (vi) The size of the application form needs to be reduced to make it easier for the beneficiaries to submit online. Besides, too much documentation and difficulty in arranging the required enclosures are considered other issues for accessing the Merit Cum Means Based Scholarship. Further, it involves substantial costs and time to arrange for these documents. Requirements of supporting documents need to be further looked into to enable students from minority communities apply for the Merit Cum Means Based Scholarship without incurring substantial costs and taking time to obtain documents.
- (vii) More than 92% of the beneficiaries find the Merit Cum Means Based Scholarship amount inadequate to meet the basic cost of their courses, particularly the maintenance expenses. It is suggest that the monthly maintenance allowance under the Merit Cum Means Based Scholarship Scheme should be raised to around Rs. 2300.
- (viii) More efforts are required to make management of Merit Cum Means Based Scholarship Scheme IT intensive, particularly making online submission of application user friendly and facilitating transfer of Merit Cum Means Based Scholarship money to the bank accounts of institutions and beneficiaries. The harassment meted to the beneficiaries in disbursing Merit Cum Means Based Scholarship would be reduced to a large extent by this measure.

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