



Status of post matric scholarship scheme for SC/ST students in Himachal Pradesh

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Abstract

In order to achieve the mission that education is not denied due to the poor financial condition of families of disadvantaged sections, the Department of Education, Himachal Pradesh (H.P.) is running three major schemes in the name of SSA (Sarv Sikhsha Abhiyaan), mid-day meal, and RUSA (Rashtriya Uchchatat Shiksha Abhiyan) and 29 scholarship schemes to different categories of Bonafide Himachali students who are regular students in government/ government aided/ government affiliated institutions in H.P. Post-matric scholarship (PMS) scheme to scheduled caste/scheduled tribe (SC/ST) students is a centrally sponsored scheme implemented by the Himachal Pradesh government since its formation. The scheme fully cover all compulsory non-refundable payments that are to be made by the student to the institution and provides for some minimum maintenance allowance for beneficiaries daily miscellaneous expenses. The present study is an attempt to examine this scheme with the aim to understand the level of awareness and level of satisfaction attained by the beneficiaries, and to ascertain the gaps and problem faced by both, the beneficiaries and the implementing institutions so that some doable interventions to make the scheme more viable can be suggested. The primary data-base is generated through a sample of randomly selected 304 beneficiary students of 18 education institutions across seven districts of Himachal Pradesh for the academic year 2016-17. It is found that the post-matric scheme provides much needed cushion to SC/ST students belonging to poor families and helps them to catch up with their education profile despite financial crisis at home. However, malpractices followed by the host institutions needs to be curtailed by bringing in greater awareness along with transparency.

Keywords: matric scholarship, scheme, education, SC/ST student

1. Introduction

Voice to safeguard interests of the depressed classes was first heard in the 19th century. In the mid of the 19th century, the then government of the Bombay Presidency passed a declaration that all government schools shall cater to all classes without discrimination, and later in 1923 passed a resolution that the government shall cut off aid to those education institutions that do not cater to the depressed classes. The Government of India Act of 1919 bears special significance for greater Indian participation in the politics and talked about minority safeguards. Thereafter, the developments to resolve the issue of minority representation followed the Simon Commission, roundtable conferences, the Communal Award of 1932, and the Poona Pact of 1932. However, all these initiatives were temporary in nature. Finally the provisions to safeguard the interests of the depressed classes were incorporated in the Government of India Act of 1935.

Social welfare has been a part of Indian Constitution since independence and it is also reflected in the Preamble. The scope of social welfare include "social services relating to women, children, youth, aged and infant, the handicapped, scheduled castes and scheduled tribes, community welfare services, social defence, social welfare measures and social welfare services for other physically handicapped sections of society" (Planning Commission, 1960). Both the Central and State governments work in collaboration to implement the welfare programmes.

Social welfare work was thoroughly voluntary before the establishment of the Central Social Welfare Board in 1953 followed by the establishment of the State Social Welfare Advisory Board in the States and Union Territories. More focused Central Advisory Board for Harijan Welfare was constituted in 1956 that became operational in 1969. The scheme was administered by the Centre till 1958-59. For the first time the Department of Social Security was formulated in the Central Government to implement various social welfare programmes of various ministries such as Ministry of Home Affairs, Ministry of Labour and Ministry of Education. Later the Department of Social Security was reframed as the Department of Social Welfare in January 1966. By the year 1975, social welfare was referred as welfare of women, children and welfare of physically handicapped only. And on August 24, 1979 the status of the Department of Social Welfare was elevated to form an independent Ministry known as Ministry of Education and Social Welfare, which was again re-designed as Ministry of Social and Women Welfare in 1984. Again on September 25, 1985, the reshuffling of various subjects/departments was made to form the Ministry of Welfare such that the Scheduled Caste Development Division, Tribal Development Division, Minorities and Backward Classes Welfare Division were moved from the Ministry of Home Affairs and Wakf Division was moved from Ministry of Law, to form the Ministry of Welfare. For a more effective and focused approach to address issues related to welfare of disadvantaged and marginalised groups, the Ministry of

Welfare was bifurcated into two, i.e. Department of Women and Child Development and Department of Welfare in the year 1984-85. The title of the Ministry of Welfare was finally changed from Ministry of Welfare to Ministry of Social Welfare and Empowerment in the year 1998.

Later, the Ministry of Tribal Affairs was set up in 1999 after the bifurcation of Ministry of Social Justice and Empowerment with the objective to provide more focused approach on the integrated socio-economic development of the Scheduled Tribes (STs), in a coordinated and planned manner (The Ministry of Tribal Affairs, Government of India). (<https://www.tribal.nic.in/aboutTheMinistry.aspx>)

Education has been considered the most powerful instrument for empowerment. Part IV of the Directive Principles of State Policy, Article 46 states that "The State shall promote with special care the educational and economic interests of the weaker sections of the people, and, in particular, of the Scheduled Castes (SCs) and the Scheduled Tribes (STs), and shall protect them from social injustice and all forms of exploitation" (Part IV of the Directive Principles of State Policy, p.21). The Scheduled Castes Development Bureau of the Scheduled Caste Division in Ministry of Social Justice and Empowerment and the Education Division of the Ministry of Tribal Affairs administers various schemes to enhance the access to education, maximise retention of SCs/STs students at various stages of school education, and promote higher education and learning. It provides scholarships as incentives and monetary support in various categories such as pre-Matric scholarships, post-Matric scholarships, scholarship for higher education and coaching schemes. The Ministry of Tribal Affairs website displays that the post-matric scholarship scheme was introduced during 1944-45 (<https://tribal.nic.in/Content/PostMatricScholarshipPMSforSTstudents.aspx>) The study could not reach to any such document of 1944-45.

At the State level, the Department of Education, Himachal Pradesh (H.P.) is running three major schemes in the name of SSA (Sarv Sikhska Abhiyaan), Mid-day meal, and RUSA (Rashtriya Uchchatat Shiksha Abhiyan) and 29 scholarship schemes to different categories of Bonafide Himachali students who are regular students in government/government aided/government affiliated institutions in H.P. to encourage them to improve their merit/performance in studies and with a mission that education is not denied due to the poor financial condition of families of disadvantaged sections. Of the total scholarship schemes offered by the Education Department, Himachal Pradesh, 14 are Centrally Sponsored schemes, 12 are State sponsored schemes, and 3 are technical schemes. (<http://hpepass.cgg.gov.in/NewHomePage.do>)

Post-Matric scholarship (PMS) scheme to SC/ST students is a centrally sponsored scheme implemented by the Himachal Pradesh government since its formation. It aims to provide financial assistance to the scheduled caste students studying at post matriculation or post-secondary stage to encourage them and enable them to pursue and complete their education. It provide scholarship to the SC/ST students pursuing studies in government/government aided/private institutions as regular students or in correspondence courses in India only and whose family annual income from all sources is up to Rs. 2,50,000/-. The value of scholarship includes full tuition fee, maintenance

allowance, reimbursement of compulsory non-refundable fees, study tour charges, thesis typing/printing charges for research scholars, book allowance for students pursuing correspondence courses, book bank facility for specified courses, and additional allowance for students with disabilities, for the complete duration of the course. (Annexure A and B)

The scheme covers professional, technical and non-professional and non-technical courses at various levels categorised in four different groups. Rates of scholarships differ for day scholars and hostellers and across groups. The Scheme was revised from time to time, last being revised in April 2013. The two components of this scholarship including maintenance allowance and fee are directly deposited in the bank account of the beneficiary students. The present study is an attempt to examine this scheme.

2. Objectives

Main aim is to evaluate the implementation and delivery mechanism and understand effectiveness of post-Matric scholarship scheme in the State of Himachal Pradesh. The following are the specific objectives:

1. To understand the level of awareness among the beneficiaries and implementing institutions regarding post-Matric scholarship scheme;
2. To examine difficulties faced by students and implementing institutions in getting the scholarships, if any;
3. To examine if the benefits of the scheme is reaching the target group;
4. To examine utilisation of maintenance allowance by students;
5. To ascertain the gaps and problem faced by students and implementing institutions in the process of implementation of the scheme; and
6. To suggest doable interventions to make the scheme more viable and transparent.

3. Review of Literature

Though the scheme has been introduced in 1944-45, not many studies have been focused on post-matric scholarship scheme in India. The few studies that we track include state or district specific evaluation studies, however, none is found on Himachal Pradesh where the scheme is in existence since the inception of the state i.e. 1st November 1966.

The Programme Evaluation Organisation wing of the Planning Commission has conducted two evaluative studies in the year 1972 and its repeat survey in 1980. The 1972 study comprised of a sample size of 175 institutes, 839 beneficiaries from 31 districts of 18 States of India. The reference period ranged between the years 1968 to 1971. It aimed to evaluate the organisational aspect of the scheme, assess its impact on educational advancement of SC and ST students, and suggest to make scheme more effective. Procedural delay in disbursement of funds was highlighted as main concern for immediate action. The repeat survey of 1980 had reference years 1976 to 1979 covering 167 institutions to identify changes in basic parameters. SC students availing scholarships declined marginally from 9 (1972) to 8 out of 10 ST students (1982). Proportion of girls availing scholarships was minimal.

Proportion of those receiving scholarships in professional courses remained low at both points of time. Failure percentage ranged between 31-39 per cent among SC and ST students. Drop out was a serious problem at both time points. Main reasons of dropouts included, job to supplement family income, financial difficulties, and lack of interest in studies. Delay in the sanction and disbursement of scholarship funds was persistent (PEO, 1982, p.3-4).

The study carried out by P R Memorial Foundation, New Delhi (1998) submitted its report on evaluation of post-matric scholarship scheme covering 14,000 beneficiaries of 124 institutions across 28 districts of 7 States. The SWOT analysis is used to bring out the strengths and opportunities of the scheme and suggested improvement in the provisions of the scheme.

The latest evaluative study of post-matric scholarship to SC students was undertaken by the Evaluation Wing of the Department of Economic and Statistical Analysis, Government of Haryana (2009) covering a sample of 268 beneficiaries from 37 educational institutions across four districts of Haryana. Main finding included delay in disbursement of funds and lack of complete awareness on the provisions of the scheme.

Gaps identified in these studies since 1972 till 2009 seems consistent for the delay in disbursement of scholarships and lack of awareness on the provision of the scheme. It is thus important to understand the present situation in relation to implementation of the post-Matric scholarship scheme when all information is available on website in the age of digitalisation.

4. Methodology

The evaluation is scheduled under Annual Plan Component for SC/ST of the plan grant fund from ICSSR for the financial year 2016-17. At the first stage, all the written material related to the scheme is studied in detail. It is found that scholarship amount including tuition fee, maintenance allowance, additional allowances, study tours, provision of book banks are critical for students. The gaps at the level of the state government or at the institutions level, if any, in the provision of any of these services would have detrimental impact on the continuity of education.

Initially the study aimed to evaluate post-Matric scholarship scheme for Schedule Tribe students only but eventually post-Matric scholarship scheme for Schedule Caste students is also included as there are not many colleges in Himachal Pradesh where scheduled tribe students provide enough sample size to undertake the survey. Finally the evaluation is carried out for post-matric scholarship scheme for SC/ST students in Himachal Pradesh.

The present study is based on both secondary data as well as primary data collected from SC/ST students in education institutions, colleges and universities of Himachal Pradesh. The private and government education institutions of Himachal Pradesh become the Universe of the study. It is felt that examining any one stream of education would provide a fair impression of how the scheme works in these educational institutions.

Since engineering colleges in Himachal Pradesh have mushroomed up fast in the recent years, it was initially

decided to conduct our study for engineering institutions/colleges and independent universities of Himachal Pradesh. With this criterion, few limitations are covered during the conduct of the survey in terms of limited number of SC/ST students availing post-Matric scholarship scheme within the engineering departments. Thus, where we could not get enough engineering students availing post-Matric scholarships scheme, students from other education streams such as Polytechnic, Pharmacy, etc. are included to meet the sample size.

The Directorate of Higher Studies, Shimla was not able to provide us with any authentic list of engineering colleges availing post-Matric scholarships scheme. Instead, we were directed to get the list from the internet and get it verified from the Directorate of Higher Studies, Shimla. Thus, a list of 32 engineering colleges of Himachal Pradesh is authenticated by the Directorate of Higher Education, Shimla (Annexure C). Of these 32 engineering institutions, 19 institutions/colleges/universities were randomly selected for the study (Annexure D). The selected list happen to include Indian Institute of Technology (IIT) Mandi which had to be dropped from our sample as field investigation reveals that IIT Mandi does not cater to post-Matric scholarships scheme. Thus, the final sample included 18 engineering institutions of the State.

At the second stage, efforts were made to interview at least 20 students at random from each selected education institution. However, due to limited number of students availing post-Matric scholarship scheme or students absence on the day of survey, final sample on an average recorded 17 students per institute (Table 1). The college administration perspective is examined by interviewing the administrative staff dealing with the post-Matric scholarships scheme in each selected institutions and the head of the institution/college/university.

Questionnaire for the beneficiaries of post-Matric scholarships scheme is framed after studying the scheme and related secondary information from all authentic sources (Annexure E). Semi-structured questionnaire is thus used to collect the relevant information from beneficiary students. The primary data-base is generated through a sample of randomly selected 304 beneficiary students of 18 education institutions across seven districts of Himachal Pradesh for the academic year 2016-17. The seven districts include, Mandi, Kangra, Solan, Hamirpur, Una, Bilaspur, and Simour. Interviews are separately conducted with the head of the institutions and staff handling scholarship schemes. Descriptive analysis is carried out to reach the final results. The field survey is conducted during the month of March and April of 2017.

5. Sampled Beneficiaries

Table 1 provide district wise detail of sample beneficiaries availing post-Matric scholarship scheme in various education institutions across seven districts. Despite the limitations with regard to absentism of students on the day of survey and limited number of eligible candidates, sample of 304 beneficiaries is finally drawn from 18 educational institutions. Maximum institutions are from Solan district mainly because Solan district has maximum representation in the original list of 32 engineering institutions/colleges/universities. (Table 1)

Table 1: Sample Profile

Districts	Number of education Institutes	Number of beneficiaries of PMS scheme	Average beneficiaries interviewed per institute	Percentage distribution of beneficiaries across district
Mandi	2	37	19	12.2
Kangra	2	34	17	11.2
Solan	7	104	15	34.2
Hamirpur	2	24	12	7.9
Una	2	44	22	14.5
Bilaspur	1	25	25	8.2
Simour	2	36	18	11.8
Total	18	304	17	100.0

The beneficiaries interviewed per institute ranges from 12 in Hamirpur to 25 in Bilaspur. Maximum beneficiary respondents are from district Solan (34.2 per cent) and minimum from district Hamirpur (7.9 per cent).

6. Demographic profile of the beneficiaries

This section gives descriptive statistics of the sample population (post-Matric scholarship beneficiaries) on gender, caste, place of residence, and education stream/department.

Table 2: District wise gender profile of the beneficiaries (N=304)

Districts	Males (Number)	Females (Number)	Percentage Distribution of Males	Percentage Distribution of Females
Mandi	30	7	81.1	18.9
Kangra	27	7	79.4	20.6
Solan	49	55	47.1	52.9
Hamirpur	20	4	83.3	16.7
Una	21	23	47.7	52.3
Bilaspur	21	4	84.0	16.0
Simour	34	2	94.4	5.6
Total	202	102	66.8	33.6

On an average, sample includes less proportion of female beneficiaries as compared to male beneficiaries. Female beneficiaries comprise only one-third of total sample.

However, a balance between male and female beneficiary respondents is seen for district Una and Solan. Minimum female representation is seen in Simour district. (Table 2)

Table 3: District wise Caste profile of the beneficiaries (N = 304)

Districts	Scheduled Castes (SCs) (Number)	Scheduled Tribes (STs) (Number)	Percentage Distribution of SCs	Percentage Distribution of STs
Mandi	33	4	89.2	10.8
Kangra	13	21	38.2	61.8
Solan	54	50	51.9	48.1
Hamirpur	10	14	41.7	58.3
Una	38	6	86.4	13.6
Bilaspur	13	12	52.0	48.0
Simour	22	14	61.1	38.9
Total	185	121	60.9	39.8

The sample includes 40 per cent Scheduled Tribe beneficiaries and 60 per cent Scheduled Caste beneficiaries. A comparison across districts reveals that district Mandi and Una have very less representation of Scheduled Tribe students with 10.8 per

cent and 13.6 per cent respectively. While it's maximum representation is from the Kangra district (61.8 per cent). (Table 3)

Table 4: District wise Day Scholars and Hostellers among the beneficiaries (N = 304)

Districts	Day Scholars (Number)	Hostellers (Number)	Percentage Distribution of Day Scholars	Percentage Distribution of Hostellers
Mandi	29	8	78.4	21.6
Kangra	27	7	79.4	20.6
Solan	73	31	70.2	29.8
Hamirpur	20	4	83.3	16.7
Una	44	0	100.0	0.0
Bilaspur	13	12	52.0	48.0
Simour	31	5	86.1	13.9
Total	237	67	78.0	22.0

Table 4 reveals representation of beneficiary respondents as day scholars and hostellers across each district. Majority (78 per cent) of the beneficiaries in the sample are day scholars. Only 22 per cent are hostellers. No hostel representation is seen in the two engineering colleges of Una district. Interaction with the beneficiaries reveals that since hostel charges are not included under post-Matric scholarship scheme, students prefer to stay as paying guest in nearby

places. Staying outside the campus is more attractive to them as it offers more freedom and flexible timings of going out. As discussed in methodology section, at few engineering institutions where SC/ST beneficiary representation was not enough, SC/ST beneficiary students of other subjects /departments are included. A detailed representation of post-Matric scholarships beneficiaries across various departments in all seven districts is given in Table 5 below.

Table 5: District wise percentage distribution of beneficiaries across various education departments/streams (N = 304)

Districts	Post Graduate Level		Graduate Level				Total
	MBA/ MCA	MSc	Engineering	B.Com/BBA/ BCA/BHMT/ BALLB/B.Ed	Pharmacy	Polytechnic	
Mandi	0	0	81.1	0	0	18.9	100.0
Kangra	29.4	11.8	44.1	14.7	0	0	100.0
Solan	2.9	8.7	20.2	52.9	15.4	0	100.0
Hamirpur	25.0	25.0	33.3	16.7	0	0	100.0
Una	0	0	75.0	0	6.8	18.2	100.0
Bilaspur	0	0	40.0	0	16.0	44.0	100.0
Simour	0	0	100.0	0	0	0	100.0
Total	6.3	6.3	50.3	21.1	7.6	8.6	100.0

Of the total sample, maximum representation of beneficiaries (87.4 per cent) is from graduate courses. Post-graduation representation of beneficiaries is meagre at 12.6 per cent. Majority of graduate representation is from engineering department (50.3 per cent) followed by 21.1 per cent from B. Com, BBA, BA LLB, and B. Ed; 8.6 per cent from Polytechnic and another 7.6 per cent are from Pharmacy. Post-graduation representations are from departments of MBA, MCA, and MSc and limited to the districts of Kangra and Solan. (Table 5)

In order to understand family background of the beneficiaries, attempt is made to take account of education level of the head of the household and income of the family from all sources.

Figure 1 shows percentage distribution in the education attainment of parents of the beneficiaries. Hardly 6 per cent of the parents have attained education upto graduation level and 22 per cent have attained 10+2 level of education. Majority of the parents (36 per cent) are just matric pass and another 19 per cent have attained education up to middle level only. Another 17 per cent are either illiterate or just primary pass.

These figures do not display a rich educational background of the families of the beneficiaries. In fact majority of the beneficiaries of this scheme belongs to families with either low or minimum level of education backgrounds implying that the scheme is benefitting needy students towards better education attainments.

Figure 2a shows percentage distribution of work profile and Figure 2b shows percentage distribution of income profile of parents of the beneficiaries. About one-fourth (26 per cent) beneficiaries belong to families that are engaged either in regular service or own business. Remaining three-fourths beneficiaries either belong to farmer family, daily wage earner or retired personnel with very low income levels. Figure 2b also indicates that 76 per cent beneficiaries belong to families with very low levels of income. This includes 37 per cent belonging to families with annual family income less than Rs 50,000/- and another 39 per cent with annual family income between Rs. 50,000 and less than 1 lakh.

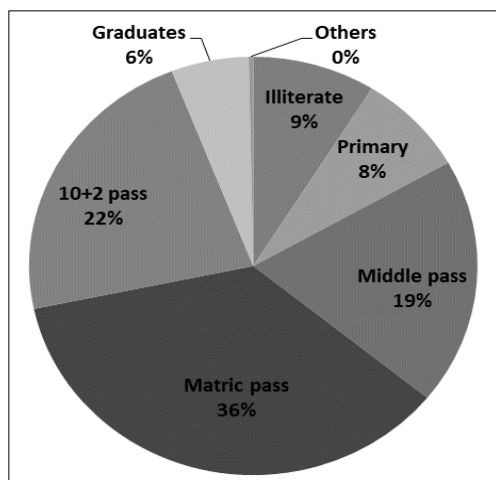


Fig 1: Educational status of parents of beneficiary respondents (N=304)

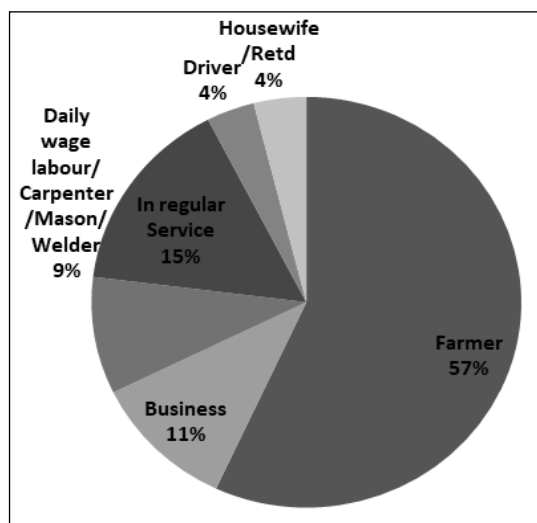


Fig 2a: Percentage distribution of work profile of parents of the respondents

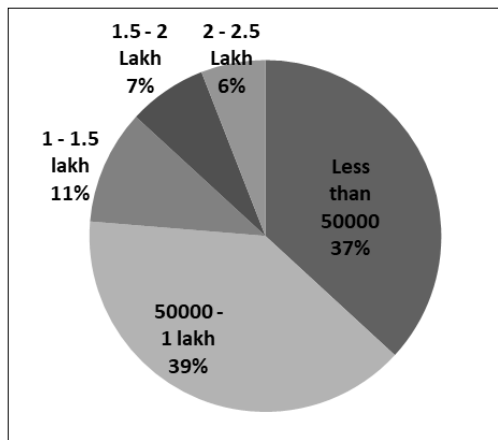


Fig 2b: Percentage distribution of income profile of parents of the respondents.

Thus it can be clearly stated that the post-Matric scholarship scheme is playing a big role in contributing to the education profile of students belonging to very poor families. The multiplier effect of higher education can help bring these beneficiaries on higher development path.

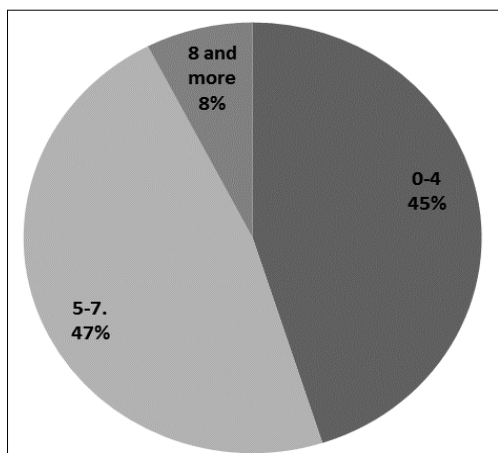


Fig 3: Family Size of Respondents

Figure 3 shows family size of beneficiaries which reflect that 45 per cent families of the beneficiaries have reasonably comfortable family size of 1-4 members whereas another 47 per cent beneficiaries have family size of 5-8 members indicating plight of the families to simultaneously manage daily family expenses and studies of their children with low levels of income. Thus this scheme is a big cushion to students who want to pursue higher studies but not have financial support from family.

7. Awareness on the name of scheme

Figure 4 display extremely dismal picture on the understanding of the name of the scheme among beneficiaries. Three-fifths (60 per cent) of beneficiaries are totally ignorant on the name of the scheme in which they are enrolled. Reasons for this are many including beneficiaries only interest is to get the fee concessions and institutions interest to increase number of admissions by propagating fee concessions under different schemes but not providing details of any.

Discussions with beneficiary’s reveals that many of the beneficiaries of post-Matric scholarship scheme feel satisfied with whatever fee concessions are offered to them without bothering to know about the scheme under which they are getting these benefits.

It is worth mentioning a practice where institution is charging a fixed minimum amount per semester from each beneficiary irrespective of the amount they are getting as scholarships. Here, beneficiaries do not even bother to know the name of the scheme rather feel satisfied on the concessions availed. 60 per cent of beneficiaries of this institution were totally blank on asking about the name of the scheme. However, remaining 40 per cent did mention some name at least though majority of them provide a general statement stating “some scheme of SC/ST”. Only about 7 per cent beneficiaries could name correctly as post-Matric scholarship scheme.

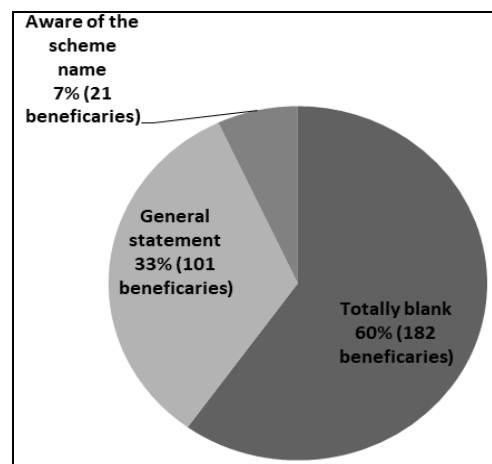


Fig 4: Awareness among beneficiaries on name of the scheme

Beneficiaries are also made to mention the source from where they gathered information to enrol themselves for higher studies under the scheme. Table 6 shows that major source of information include education institutions (58 per cent). The reason include that these education institutions highlight on various concessions in their counselling sessions during marketing period and on the day of admissions.

The second common source of information includes friends and relatives who have themselves availed fee concessions under any SC/ST scheme. Largely the scheme is recommended under the title ‘SC/ST scheme for low income category’. It is observed during the field survey that hardly a few beneficiaries could name Panchayat as a motivator or source of information in availing the scheme. Panchayat hardly plays any role in spreading awareness on post-matric scholarship scheme. It is thus felt that if government may focus more on making Panchayats aware on the provisions under various schemes. Even the Anganwadi workers can be involved to spread awareness as these workers are in direct contact with each family of the village. Panchayats can best direct the youth in right direction and with complete information and knowledge. Workshops should be organised to make Panchayats aware and to make them proficient to administer their role effectively.

Table 6: Source of information on scheme and difficulty if any in availing the scheme

Districts	Friends / Relatives	Institution / College	Panchayat
Mandi	32.4	62.2	5.4
Kangra	47.1	52.9	0
Solan	60.6	39.4	0
Hamirpur	29.2	70.8	0
Una	36.4	63.6	0
Bilaspur	52.0	48.0	0
Simour	0.0	100.0	0
Total	41.8	57.6	0.7

In order to seek maximum admissions, many private institutions themselves organise such workshops for Panchayat members, however it remains limited to the commissions to direct students to a particular education institution and the gap remains. Thus government need to take effective steps to fill this gap and make people aware of all details related to the schemes.

The beneficiaries are enquired to understand if they faced any difficulty in enrolling under this scheme. It is satisfying to note that none of the beneficiaries faced any problem in availing the scheme probably because education institutions themselves fully facilitate students in uploading of documents etc. Institutions main interest in doing so is increased number of admissions.

Though staff dealing with post-matric scholarship scheme in these institutions did mention some problems related to online portal for enrolment, beneficiaries are largely comfortable by seeking help of institutions staff. The enrolment procedure is thus reported to be easy by the majority.

8. Awareness on provisions under post-matric scholarship scheme: beneficiary & institution perspective

Awareness on various provisions under the scheme is negligible. The common perception among beneficiaries is that the scheme provides some fee concessions. Not all beneficiaries are aware of the fact that scholarship amount include full tuition fee and other compulsory payment to be made by the beneficiary to the institution. Largely institutions and beneficiaries both are not aware of any other provision besides fee.

(a) Fee provisions

Majority of the students are not aware that they are getting full tuition fee as scholarship. At most of the places, beneficiaries informed that they are getting only some portion of tuition fee as scholarship and remaining fee they are to pay from own pocket. Similarly response from hosteller students across districts differ on account of inclusion of hostel fee in scholarship amount or not. Hostel students in the institutions of Kangra district mentioned that hostel fee is also included in total scholarship amount but at other places students mentioned that hostel fee is not included in scholarship amount. Even the institution authorities across districts differ on account of inclusion of hostel fee in scholarship amount. Though all beneficiaries are aware on the provision of fee as scholarship, but complete awareness on provision of fee for enrolment/registration, tuition, games, library, magazine, medical examination, and such other fees compulsorily

payable by the scholar to the institutions/college/university has been negligible. It is thus disheartening to note low levels of awareness among beneficiaries as well as institutions on account of provision of fees under post-matric scholarship scheme.

(b) Awareness on other provisions under the scheme

Respondents are asked to share their awareness on other provisions under post-matric scholarship scheme. Hardly 2.3 per cent beneficiary (only seven in number) is aware on the provision of maintenance allowances. Complete ignorance prevails among both beneficiaries and institutions with regard to any other provisions like annual allowance for book bank facility, study tour, additional allowances for disabilities, etc. Strangely, not only the beneficiary students but even the institution authorities and staff dealing with post-matric scholarship scheme are totally unaware on any of the provisions under the scheme except for fee which is also incomplete and unclear.

No student accepted to have received maintenance allowance in any district. The scholarship amount is to include all compulsory non-refundable payments and maintenance allowance. But the fact remains, many of those who have ever received scholarship amount in their bank accounts find scholarship amount much less than the amount required to be deposited by them to the institution.

9. Availing financial assistance under the scheme

It is interesting to note that all the beneficiaries are aware that their scholarship money is provided to them in terms of financial assistance through their personal bank account. No beneficiary ever lodged any complaint under this scheme. All beneficiaries feel benefitted from the scheme as they are able to continue their higher studies despite financial crunch at home. And, all beneficiaries would like to recommend the scheme further to the eligible SC/ST candidates.

However, there are numerous gaps in the implementation of the scheme on various counts. Respondents were asked to provide details on their opening of bank accounts, operation of bank accounts, awareness on provisions under the scheme, levels of satisfaction on income criterion, provisions and benefits provided under the scheme.

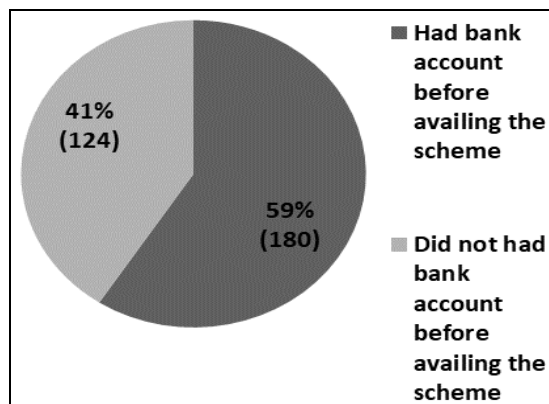


Fig 5a: Percentage distribution of beneficiaries' status having bank account before availing the PMS scheme

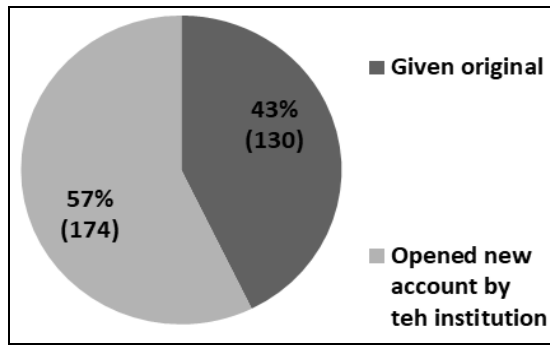


Fig 5b: Percentage distribution of beneficiaries giving old bank account details or opening of a new account

It is interesting to note that 59 per cent beneficiaries (N=180) already had bank account in their name before availing the scheme (Figure 5a). Candidate needs to fill bank account details in the enrolment form so that the scholarship amount

can be disbursed in given account. 43 per cent of the total (N=304) gave their old bank account details at the time of enrolment. In all, 57 per cent respondent beneficiaries were asked by the institution to open new bank accounts (Figure 5b). However, it is disappointing to note that none of the beneficiary belonging to the institutions of districts Una and Simour could give their old bank account details (Figure 6). Instead they all were made to open a new bank account in the local bank engaged by the institution. These new bank account details are not shared with the account holders. Rather institutions made this arrangement to undertake operation of all the accounts with themselves by making students sign blank cheques in the name of the institution.

A few beneficiaries mentioned that they are asked to collect bank account details from the office after their constant probing. This clearly conveys that institute authorities tend to opt for malpractices if beneficiaries are not aware and actively demand their dues.

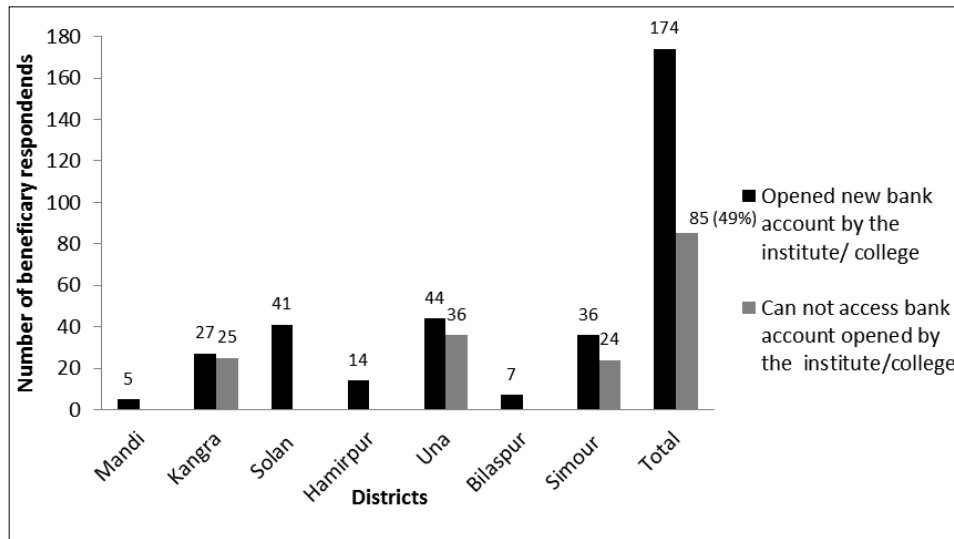


Fig 6

Though a couple of genuine cases are also recorded where beneficiary belonging to other States were made to open fresh bank account with local bank branch in order to facilitate transactions but largely new bank accounts are opened through the institutions for their own benefits. Nearly 49 per cent beneficiary respondents mentioned that their college/university did not share bank account details with them and they are not able to access their own bank accounts (Figure 6). This practice is specifically observed in the education institutions of district Kangra, Una and Simour only.

10. Issues related to disbursement of funds: beneficiary perspective

Respondents are asked to mention about the time of disbursement of scholarship fund. All beneficiary respondents are asked if they have ever received any scholarship amount. To our disappointment, nearly 60 per cent of them have never received any scholarship amount (Figure 7). They are mainly students of 2015-16 and 2016-17 session. Person in-charge of

post-matric scholarship scheme at the office of the Directorate of Higher Education, Shimla accepted that there has been delay in the release of post-matric scholarship fund since 2015.

Another malpractice followed in many of the education institutions under this survey includes indirect pressure on students to deposit their fees before examinations. Colleges/universities are in practice of announcing the last date for deposit of fees before examinations. And this announcement is universal for all students whether non-scholarship students or scholarship students. College authorities claim that they never specifically ask scholarship students to deposit fees but the announcement is in general for all students, and if scholarship students are depositing full or partial fee despite the fact that scholarship amount is not released, it is their own free will. Thus unsaid pressure is created by the institutions to deposit fee on time without giving due importance to have received scholarship amount or not. As a result of which many students are forced to pay fee from pocket. Study reveals that 142 (68.9 per cent of those

who never received scholarship amount) students paid fees from pocket. (Figure 7)

Rebate and relaxation to deposit fee is given to those who represent their cases individually to the office. Study reveals

that in majority of the institutions, post-matric scholarship scheme beneficiaries who have not received scholarship amount are paying fee, full or partial, out of their own pocket.

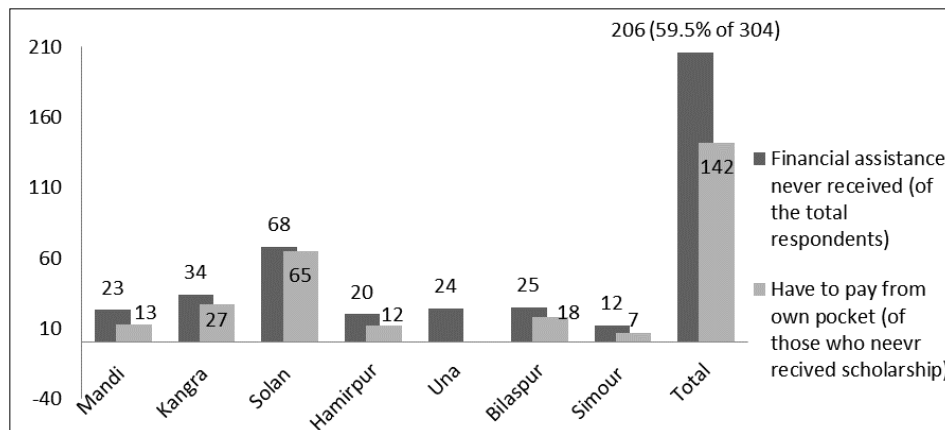


Fig 7

Only one institution represent a case where students satisfaction is attained in a set up framed by the institution to charge a minimum fixed amount per semester. At the same time, the institution is also tension free and risk free by having blank signed cheques in their favour that can be encashed whenever scholarship amount is released. No student of this institute is paying fee from pocket besides the minimum mandatory charges including security fee and examination fee (Figure 7).

No clarity could be gathered either from the institution authorities or the beneficiaries, if hostel fee is included in scholarship amount or not. Complete confusion prevails with regards to provisions under the scheme. Institutions are thus framing their own rules to operate and implement the scheme under their banner.

Though officially no institution accepted to have taken blank signed cheques or having full control of beneficiaries bank accounts. Ambiguity is felt in cases where institutions are dealing with beneficiaries bank accounts and students are also depositing fee from their own pocket. It is uncertain and unclear whether these students who are paying from pocket will get the fee reimbursed from the college after their accounts are credited with scholarship amount?

Institutions that are not manipulating students bank accounts give due weightage to students who are not able to pay full fee from pocket by making students sign an undertaking that whenever scholarship amount is credited in their bank accounts, the same shall be deposited with the institution to clear all dues. There exist lot of uncertainty amongst students with regard to release of scholarship amount and if the fee paid from pocket will ever be reimbursed or not.

11. Issues related to disbursement of funds: institution perspective

Due to delay in disbursement of fund under post-matric scholarship scheme after 2014-15 session, institutions are facing many problems related to finance. They claim that no clear instructions are issued to them indicating whether they

are supposed to collect regular fees from students or they are only to collect fee when scholarship amount is realised. Due to unclear instructions on various accounts, institutions have framed their own policies to collect fee. Some practice a fixed minimum amount that students are supposed to deposit irrespective of scholarship amount received or not. Few tend to keep blank signed cheques to avoid risk of non-payments of fee even after the release of scholarship amount. And, some institutions are taking regular fee from students enrolled under post-matric scholarship scheme in lieu of the fact that whenever the scholarship amount is released it will automatically come in students account.

Most common submission by the institutions is that they have to run after students to get fees even when scholarship amount is realised. Few referred to cases that have passed out but yet not cleared their dues. Another difficulty mentioned by the institutions includes lack of communication from the government in terms of time of release of scholarship amount. Thus institutions are forced to run after students to enquire if scholarship amount is released or not.

Institutions officially do not claim to have taken fee from scholarship students but they do accept that post-matric scholarship students who can afford to pay fee along with other students are paying fee without any pressure from the college/university. However, interactions with students contradict such narrations and express their discomfort when institutions put pressure to deposit fee before examinations.

12. Beneficiaries satisfaction with regard to dealing staff of the scheme

Beneficiaries are asked to state if the staff dealing with post-matric scholarship scheme in their respective education institutions is helpful or not. Largely (78.6 per cent) students find the staff helpful throughout the session. The only information students seek from the staff dealing with the release of the scholarship amount. Few (5.9 per cent) feel that they never contact the staff as staff has no information to give. (Table 7)

Table 7: Beneficiaries perception about college / institution staff dealing with the scheme

	Helpful	No need to contact them	No information is shared by them
Mandi	89.2	10.8	0.0
Kangra	100.0	0.0	0.0
Solan	85.6	1.9	12.5
Hamirpur	100.0	0.0	0.0
Una	81.8	18.2	0.0
Bilaspur	84.0	16.0	0.0
Simour	5.6	0.0	94.4
Total	78.6	5.9	15.5

Complete resentment against staff and institute authorities is seen among students of Simour district. Their main complaint is that no information about the scheme is shared with them and their enquiries on bank account and scholarship amount are never answered. 94.4 per cent respondents of Simour district feel cheated and find that their institution is not sharing complete information with regard to scholarship amount and other provisions and they are made to deposit fee from own pocket.

However, none of the beneficiary respondent ever registered any complaint against the institutions functioning for post-matric scholarship scheme.

13. Experience of college/university staff to deal with the head office at shimla

The staff of individual colleges/universities dealing with post-matric scholarship scheme visits the Directorate of Higher Education, Shimla to seek clarity on various issues including enrolments, rejections, funds etc. Majority of them find that the dealing hand at the Directorate office is rude and non-cooperative. The main problems faced by them include long waiting time and use of derogative language. However, the staff at one or two institutions did mention to have received full cooperation from the head office at Shimla.

An enquiry needs to be made in to this aspect. It has been

observed that the staff at Shimla office has multiple responsibilities and no particular department is created to exclusively deal with scholarship schemes. This is the main cause of long pendency of important issues related to disbursement of funds and addressing to enquiries.

14. Overall satisfaction level of beneficiaries

Largely (70 per cent of total respondents) students are satisfied with the fee concessions offered under post-matric scholarship scheme without bothering to know about full or partial concessions. Maximum satisfaction is noticed with students in one of the institutions in Una district, though the practice followed by this institution is also not valid. They seem to be comfortable to pay a fixed minimum amount per semester and are not bothered of the delay in release of the scholarship amount. There is a need to draw clear instructions for the institutions on account of admission, fee, maintenance allowance, book bank, and study tours.

All respondents feel benefitted from post-matric scholarship scheme. Main reason to feel benefitted is that students are able to continue with higher studies which otherwise would have not been possible. Many disclosed that even if they feel pressurised to pay fee before examinations from own pocket, they are told that this money will be transferred to bank account whenever scholarship fund is released by the government, however, uncertainty prevails. Thus post-matric scholarship scheme has instilled a sense of financial security among the parents and thus students from low income families are able to continue their higher studies. Therefore all prefer to recommend post-matric scholarship scheme to other eligible candidates.

15. Suggestions

Respondents were asked to suggest improvements for better implementation of the scheme. Since respondents are free to give more than one suggestion, total response exceed 100 per cent figure.

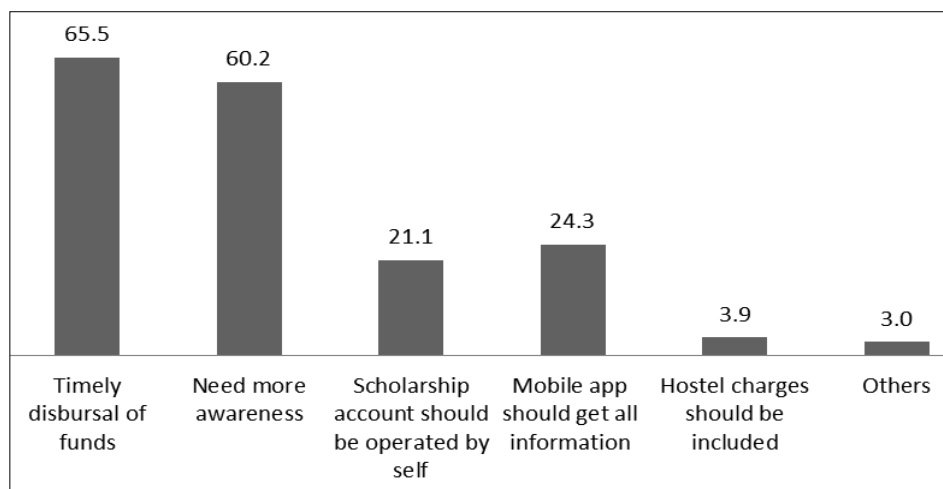


Fig 8: Suggestions to improve implementation of PMS scheme in various categories (percentage from total N=304)

Main suggestions include timely disbursal of scholarship funds, which is also one of the main objectives of post-matric scholarship scheme to provide comfortable financial position

for the beneficiaries opting for higher studies. 65.5 per cent respondents emphasized on the importance of timely disbursal of scholarship fund so that pressure to pay fee is not

transferred to their families. 60.2 per cent respondents feel that they want to know more on the provisions under the scheme (Figure 8). They feel that lack of complete and correct information about the scheme results in misguidance and misuse of scholarship funds at various levels.

Students also feel that there should be direct flow of information to the students. 24.3 per cent beneficiaries suggested that mobile app may be created for post-matric scholarship scheme which beneficiaries can download with individual IDs to get complete and direct flow of information. Presently the system is such that students find uploading of documents for enrolment under scheme a difficult task and take help from college/university staff. Their IDs on web portal are created by the institution staff and students either do not remember or do not find the need to operate thinking web portal to just enrol for the scheme.

21.1 per cent students suggested that their bank accounts details should be shared with them and its complete operation should be with themselves. Few students find that the scholarship amount was transferred to some other bank account in their name that is not given in the enrolment form. Thus, it is suggested that scholarship amount is to be transferred strictly to the bank account mentioned in the enrolment form.

Few (3.9 per cent) respondents find that hostel charges should also be included in scholarship amount. Another 3 per cent suggested that college should have separate staff to deal with the scheme. Presently in most of the institutions responsibility is given to a staff member who also has other responsibilities under him/her and thus scheme gets least importance. As a result students suffer due to lack of guidance from anywhere. Others also suggested that easy and accessible single contact point should be developed that provide all services regarding post-matric scholarship scheme.

16. Summary and Recommendations

Considering the provisions under the post-matric scholarship scheme, it is felt that the scheme aims to help students of low income SC/ST families to pursue their higher studies without any financial burden. The scheme has fully covered all compulsory non-refundable payments that are to be made by the student to the institution. Also, it provides for some minimum maintenance allowance for beneficiaries daily miscellaneous expenses.

Though the scheme is implemented in the state of Himachal Pradesh since its inception, we could not lay hands on any study conducted by the government or non-government organisation to evaluate its functioning in the State. Few studies that are conducted in other States could provide an insight of an overall performance of the scheme. Comparing those with the present evaluation in the State of Himachal Pradesh reveals almost similar results in terms of procedural delay in disbursement funds and lack of awareness on the provisions under the scheme. However, the level of unawareness on provisions under this scheme in Himachal Pradesh is much more and spread across beneficiaries as well as institution authorities. The following recommendations emerged from the findings of the present study.

1. Unawareness prevails invariably across all areas of

provisions. Beneficiaries not knowing the name of the scheme seem weird and the institutions are largely responsible for it. Inaccurate and incomplete information on account of fee provision amongst beneficiaries is most annoying.

Complete information on the scheme should be provided to the beneficiaries by the institutions at the time of enrolments. Efforts need to be mobilised to clear the haze and make beneficiaries fully aware to enjoy full benefits from the scheme. It is felt that large number of beneficiaries belongs to rural areas. In rural areas, *Panchayats* can be tapped to spread awareness by equipping them with full knowledge on available schemes for higher education. The *Anganwadis* and *Panchayats* can also act as a guide to the families and direct youth to avail best options to undertake higher studies. In urban areas, government high school staff and marketing team of professional institutions can play active role provided they are well informed or trained to do so.

2. Institutions claim that no clear guidelines are issued to them indicating whether they are supposed to collect regular fees from scholarship students or they are only to collect fee when scholarship amount is released. They also complain that there is no direct communication from the head office informing them at the time of disbursement of scholarship fund. Thus institutions are in a fix when to ask for fee from the beneficiaries. And, institutions land up framing their own rules as per their comfort. It is therefore strongly recommended that clear guidelines for the colleges/universities/institutions should be put on the national scholarship portal. Operational guidelines for national scholarship portal dates back to 09/08/2015 at Himachal Pradesh Directorate of Higher Education website. No other information related to the post-matric scheme has been updated on this web portal. It is thus suggested that all information related to the post-matric scholarship scheme and date of release of scholarship money should be accessible to all on web portal. The suggestion of launching a mobile app can also be considered to bring transparency in the system.
3. The malpractice of holding blank signed cheques from the beneficiaries and not sharing their bank account details with the account holders is a matter to be investigated with immediate effect. Such cases need strict scrutiny to deliver quick remedy.
4. The State government should ensure timely disbursement of scholarship fund to avoid any inconvenience either to the beneficiaries or to their host institutions.
5. Awareness generation activity can be ensured by the institutions during the admission time. Holding a small lecture by either a representative from government machinery or a third party representation can help the scheme to reach out to the beneficiaries as well as host institutions with full precision.

17. Acknowledgment

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