

Inclusive Higher Education: An Analysis of Post Matric Scholarship for SCs in Punjab



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Abstract

The system of direct financial aid to students, which originated to expand the system of higher education and reduce social inequalities in this sector, widely prevails in developed countries and in some developing countries too for the last few decades. So far as India is concerned, higher education sector is passing through a phase of unprecedented expansion, marked by an explosion in the volume of students, a substantial expansion in the number of institutions and a drastic change in the public policy on higher education. Both the Federal and State governments are responsible for the promotion and development of education, including higher education in the country but they are dwindling their fiscal support to higher education sector. Like the trend at the international level, due to declining public support, cost of education is increasing in India too. Since, higher education has remained out of the reach of some social groups in India, so it recognized the enormity of challenge of providing equal opportunities for quality higher education to ever growing number of students for correcting sectoral and social imbalances. To overcome this problem, the system of financial aid to students which covers many types of scholarships is provided by the state and central level governments. 'Promotion of inclusion' in higher education is one of the important goals of 12th Year Plan in India. Therefore, in this paper an effort is made to assess the significance of financial aid programmes in Indian higher education. The main objective is to explore the significance of Post Matric Scholarships for SCs in attaining the aim of inclusive higher education and the development of higher education in India and the position of its Punjab state in this respect. This state is purposefully selected as it is having higher proportion of SCs as compared to other states of India. For the purpose, the secondary data has been used. It is found that social disparities in access to higher education are widely prevalent in Punjab state. In India, under the scheme of Post Matric Scholarship for SCs, the total amount of budget allocation is increased to Rs. 2791.00 Crore, total amount released to Rs. 2798.76 Crore and the total number of beneficiaries to 58.62 lakh in 2016-17 as compared to the total amount of budget allocation of Rs. 750.00 Crore, total amount released Rs. 645.49 Crore and 34.39 lakh beneficiaries in 2008-09. Under this scheme the amount of fund released for Punjab has increased to Rs.280.08 Crore and number of beneficiaries to 3.09 lakh in 2016-17 as compared to the amount of fund released Rs.2.00 Crore and .02 lakh beneficiaries in 2008-09.

Keywords: Post Matric Scholarship, Higher Education.

Introduction

'Promotion of inclusion' in higher education is one of the important goals of 12th Year Plan in India and the document 'Inclusive and Qualitative Expansion of Higher Education' related to this plan reads about this objective 'this will call for much greater effort and greater number of programmes which can help in reducing the barriers to access to higher education by socially deprived groups which spring from different sources.' It is not that this need is realised recently. The system of direct financial aid to students, which originated to expand the system of higher education and reduce social inequalities in this sector, widely prevails in developed countries and in some developing countries too for the last few decades. However, in the recent years there has been a dramatic albeit uneven shift of higher education cost from predominantly government or taxpayers to

parents and students (Johnstone, 2003) and in such a system poor but deserving students find themselves unable to pursue their higher education. As the real cost of college education has risen, students and their families have assumed an increasing share of college costs and many institutions have increased expenditures from their own funds for student aid (Baum and Sjogren, 1996). State financial aid directly to students in the form of scholarships, student loan, student subsidies etc. is always justified for social justice and inclusive higher education.

Review of Literature

Financial aid to students in various forms is provided in many countries. Higher Education is highly subsidized in U.S., Europe, some countries of Asia and Africa and in many countries students receive not only free tuition but also get grants for bursaries covering living expenses. Scholarships and grant/aid also help to achieve the goal of equal education opportunity. The significance of subsidies to higher education through student loan has also been gaining momentum. Educationists too suggest such subsidies need to be targeted towards low income students to enable their access to higher education (Johnstone, 2006). A scholarship is an award of financial aid for a student to further his/her education. Scholarships are awarded based upon various criteria, which usually reflect the values and purposes of the donor or founder of the award. Scholarship is preferred to student loan as, scholarship money is not required to be repaid. So far as India is concerned, higher education sector is passing through a phase of unprecedented expansion, marked by an explosion in the volume of students, a substantial expansion in the number of institutions and a drastic change in the public policy on higher education. Both the Federal and State governments are responsible for promotion and development of education, including higher education in the country. Like the trend at the international level, public funding for higher education is declining and cost of education is increasing in India too. Since, higher education has remained out of the reach of some social groups in India, so the nation has also recognized the enormity of challenge of providing equal opportunities for quality higher education to ever growing number of students for correcting sectoral and social imbalances. To overcome this problem, the financial aid which covers many types of scholarships is provided by the state and central level governments. Many type of scholarships are provided in India. These include need based, merit based, student specific and post matric scholarship is one of the important scheme among these.

Aim of the Study

The main objective of this paper is to explore the significance of Post Matric Scholarships for SCs in attaining the objective of inclusive higher education and the development of higher education in India and the position of its Punjab state. This state is purposefully selected as it is having higher proportion of SCs population as compared to other states of India, so the case of SCs is discussed in the paper. It is limitation of the study that the case of STs and

OBCs is not discussed in this paper. For the purpose, the secondary data has been used.

Financial Aid Programmes in India

Like the trend at the international level, public funding for higher education is declining in India too. Recent developments like privatisation, commercialisation and commoditisation of higher education have led to the unprecedented increase in the cost of higher education. So, the India' government is concerned with the problem of high cost of education for poor students, and its impact on their dropout from the college (Narayan, 2005). To overcome this problem, student support such as student loan, scholarship, subsidies and other financial aid is provided by the state and central level governments in India. A system of financing higher education through student loans has been advocated as an innovative policy that promises reductions in the financial burden of higher education on government funds, and also improvements in equity in higher education, by reducing the regressive effects of public financing of higher education, and improving access to higher education (Tilak, 1992). But very few students resort to this method. Scholarships are more preferred as these enable deserving students to pursue higher education in their sphere of study or go for specialization by providing them necessary monetary assistance as course fee and books grant without having to repay the scholarship amount. Public subsidies are also considered necessary to protect democratic rights; to promote cooperation instead of competition; to promote national values and so on (Tilak, 2004).

From among the schemes related to scholarships, student loan, and student subsidy, scholarships are the most preferred aids in India. In the 11th Five Year Plan period, initiative are taken by the government of India for expansion, quality improvement and promotion of higher education in different socio economic groups. The 12th Five year Plan has also focused on the expansion for deepening excellence and achieving equal access to quality higher education. This plan has especially focused on these strategies: (1) The strategy for promoting equity at all levels and all branches of higher education, from enrollment to pass out stage, covering through new schemes to financial support for such socially deprived groups, minorities and women, along with significant remedial support for such students. (2) A considerably enhanced system of financial support to girl students and students from SC/ST, Minorities and other backward category (OBC) at all levels of higher education. Expansion of financial support in the form of scholarships, transport, rent allowance, book bank, and fee plus scholarship system for professional students and (3) The strategy of an enhanced Post- Doctoral scholarship in order to retain students from deprived social groups in higher education system with fast track methodology (12th Five Year Plan). Various financial aids like Post Matric Scholarship for scheduled caste and other backward castes; Swami Vivekananda Single Girl Child Scholarship for Research in social sciences, Post Graduate Single Girl Child Scholarship; Junior

Research Fellowship; Rajiv Gandhi National Fellowship for SCs and STs; Rajiv Gandhi National Fellowship for OBCs; Maulana Azad National Fellowship for Minority Students etc. are provided to students pursuing higher education. In this paper, the importance of Post Matric Scholarship scheme is discussed.

Post Matric Scholarship for Scheduled Caste Students (PMS-SC) in India

India due to a drastic change in the public policy on higher education has experienced unprecedented expansion of this sector, but the objective of equal access to higher education could not be achieved fully and higher education has remained out of the reach of some social groups. No doubt, Gross Enrollment Ratio in higher education in India is also improving rapidly, and has reached to the level of 25.8 percent in 2017-18 (18-23 years of age group) from less than ten percent (9.97%) in 2004-05, however it is much less than the rate of 30 percent fixed by MHRD. Social disparities in access to higher education can be truly revealed through the fact that GER in higher education for females (25.4%) and socially deprived groups (SC-21.8%, ST-15.9%) has always remained less than that of total GER (25.8%) and GER of males (26.3%) (AISHE, 2017-18). It is also true that, the gap between GER in higher education for socially deprived groups and others has been bridging, however at a very slow pace and scholarships schemes have played an important role in this respect.

Scholarship is considered as a boon for students belonging to the weaker sections of the society, who are unable to pursue their education for some reason or the other. It is an incentive as well as

encouragement for students, who are talented, but do not have means to study further. The Post Matric Scholarship Scheme is the largest intervention by Government of India for educational empowerment of scheduled caste students and is in operation since 1944. The objective of the Scheme is to provide financial assistance to scheduled caste students studying at post matriculation or post-secondary stage to enable them to complete their education. This scheme is a Centrally Sponsored Scheme and implemented through State Government and UT administration. These scholarships are available for studies in India only and are awarded by the government of the State/Union Territory to which the applicant actually belongs i.e. permanently settled. There is a provision of 100% central assistance is released to State Governments/UTs for expenditure incurred by them under the scheme over and above their respective committed liability.

Those candidates who belong to Scheduled Castes (the case of STs and OBCs not discussed in this paper) so specified in relation to the State/Union Territory to which the applicant actually belongs i.e. permanently settled and who have passed the Matriculation or Higher Secondary or any higher examination of a recognised University or Board of Secondary Education, will be eligible. Candidates who after passing one stage of education are studying in the same stage of education in different subject are eligible for the scheme. Students who pursue their studies through correspondence courses are also eligible. Furthermore, there is a provision for all children of the same parents/guardians to receive benefits of the scheme.

Table 1

Main Characteristics of Post Matric Scholarship for Scheduled Caste Students (PMS-SC) in India

Eligibility Conditions	<ol style="list-style-type: none"> 1. Student belonging to SC category. 2. Who have passed the Matriculation or Higher Secondary or any higher examination of a recognized University or Board of Secondary Education, will be eligible. 3. Candidates who after passing one stage of education are studying in the same stage of education in different subject are eligible for the scheme. 4. Students who pursue their studies through correspondence courses are also eligible. Furthermore, all children of the same parents/guardians will be entitled to receive benefits of the scheme. 5. Scholarships will be paid to the students whose parents/guardians' income from all sources does not exceed Rs. 2,50,000/- (Rupees two lakh fifty thousand only) per annum. 6. The award once made will be payable from the stage at which it is given to the completion of course subject to good conduct and attendance of 75% in every academic year.
Value of Scholarship	<ol style="list-style-type: none"> 1. Maintenance allowance - Rs.380/- to 1200/- per month for hostellers and Rs. 230/- to Rs. 550/- per month for day scholars. 2. reimbursement of compulsory non-refundable fees, 3. study tour charges, 4. thesis typing/printing charges for Research Scholars, 5. book allowance for students pursuing correspondence courses, 6. book bank facility for specified courses, and 7. additional allowance for students with disabilities, for the complete duration of the course.
Fee	<ol style="list-style-type: none"> 1. Scholars will be paid enrolment/registration, tuition, games, Union, Library, Magazine, Medical Examination and such other fees compulsorily payable by the scholar to the institution or University/Board. Refundable deposits like caution money, security deposit will, however, be excluded. 2. Payment of one time lump sum fees for full course in government and Private institution

	shall not be eligible. The fees claimed against management quota seats, and spot admission seat in any institution/university will not be reimbursed. 3. It is important to mention here that under the scheme, it is recommended that every state shall constitute a Fee Rationalization Committee (FRC) for review and rationalization of fee structure for disciplines/ courses/ institutions which are not otherwise covered by the Fee Fixation Committee required to be constituted as per the direction of the honorable Supreme Court.
Disbursal of Payment	Scholarship is paid to the students through Post Offices/ Bank accounts by opening accounts in the name of beneficiary through Direct Benefit Transfer (DBT) mode.

Source: Ministry of Social Justice and Empowerment (April, 2018) Govt. of India

Mode of Disbursal of Scholarship

All the State Governments/ UT Administrations have been asked to ensure that cash payment of scholarship is avoided and the scholarship is paid to the students through Post Offices/ Bank accounts by opening accounts in the name of beneficiary through Direct Benefit Transfer (DBT) mode. Executive instructions have been issued to States/ UTs in July 2016 for proper implementation of Post-Matric Scholarship Scheme for Scheduled Castes students. Ministry of Social Justice vide Gazette notification number 428 dated 16.02.2017 has notified aadhar as identity document under Section 7 of Aadhar Act 2016 for all scholarship schemes in order to weed out fake admissions.

Funding Pattern of the Scheme

The Scheme is implemented by the State Governments and Union Territory Administrations, which receive 100% central assistance from Government of India for the total expenditure under the scheme, over and above their respective Committed Liability. The level of Committed Liability of

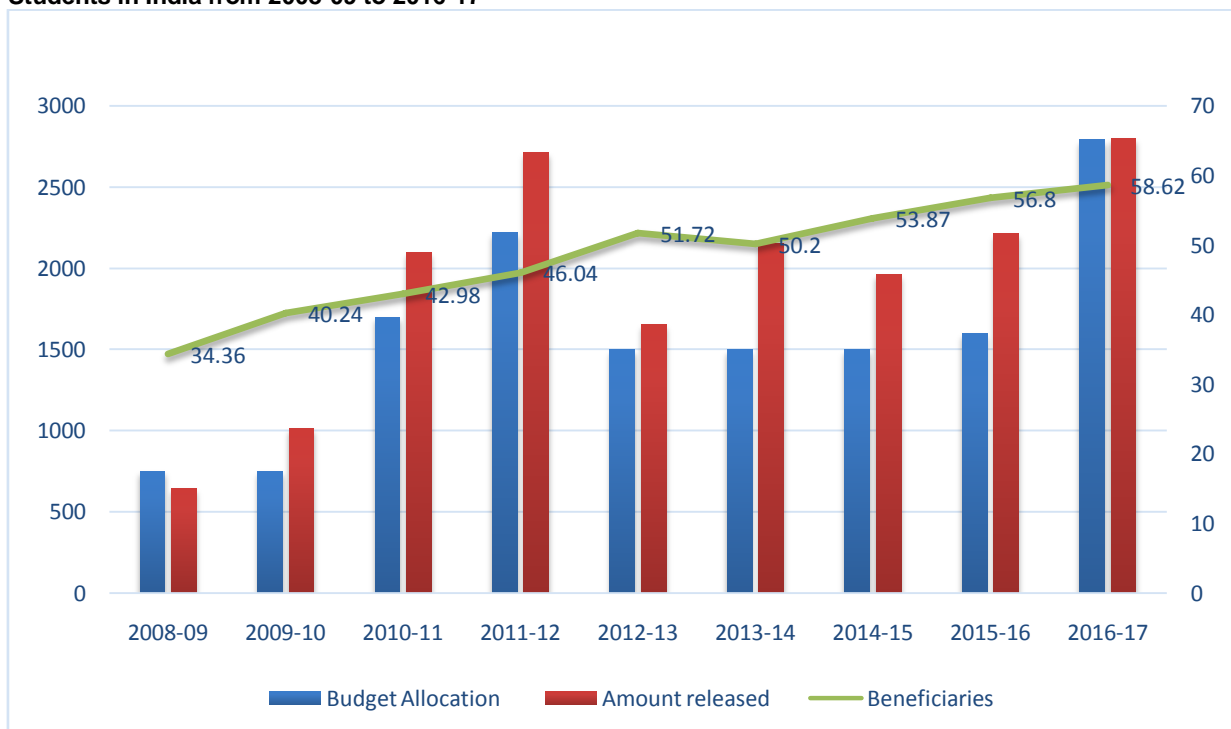
respective State Governments/Union Territory Administrations for a year is equivalent to the level of actual expenditure incurred by them under the Scheme during the terminal year of the last Five Year Plan Period and is required to be borne by them for which they are required to make required provision in their own budget except the North Eastern States have, as the entire expenditure under the Scheme in respect of them will be borne by Government of India. The scheme is for SCs, BCs and STs, but in this paper, the case of SCs is discussed.

Non-refundable fee to students should be released in the following order of priority:

1. Student studying in Government educational bodies' including Centre and State Universities.
2. Student studying in Govt. aided school/ colleges/ institutions.
3. Student studying in Private institutions affiliated to Centre/ State Universities.
4. Student studying in other institutions (Govt. of India, 2018).

Figure 1

Budget Allocation, Amount Released and Number of Beneficiaries under Post Matric Scholarship for SC Students in India from 2008-09 to 2016-17



Growth Rate:- Budget Allocation: 15.72% per annum, Amount Released: 17.70% per annum

Source: Data collected from various Annual Reports, Ministry of Social Justice and Empowerment, Govt. of India

An analysis of the data in Figure 1 reveals that, in India, under the scheme of Post Matric Scholarship for SCs, the total amount of budget allocation is increased to Rs. 2791.00 Crore, total amount released to Rs. 2798.76 Crore and the total number of beneficiaries to 58.62 lakh in 2016-17 as compared to the total amount of budget allocation of Rs. 750.00 Crore, total amount released Rs. 645.49 Crore and 34.39 lakh beneficiaries in 2008-09. As compared to the budget allocation, the larger amount

released during most of the years reveals that demand for reimbursement from states exceeded the allocated budget. The amount released during the study period has grown at 17.70 percent rate per annum. Under this scheme the amount of funds released for Punjab has increased from Rs.2.00 Crore and.02 lakh beneficiaries in 2008-09 to Rs.280.08 Crore and number of beneficiaries to 3.09 lakh in 2016-17.

Table 2

States, UTs' Share in Central Assistance Released under Post Matric Scholarship Scheme for SC Students in 2008-09 and 2016-17

Share in %	States and their share (2008-09)	States and their share (2016-17)
0-5%	Assam, (0.00), Bihar (4.17), Chhattisgarh (0.15), Daman & Diu, (0.00), Delhi (0.00), Goa (0.00), Gujarat (2.41), Haryana (0.57), Himachal Pradesh (0.00), J&K (0.59), Jharkhand (0.00), M.P (2.63), Maharashtra (1.55), Manipur (0.25), Meghalaya (0.00), Odisha (0.77), Puduchary (0.00), Punjab (0.31) , Sikkim (0.01), Tamil Nadu (0.77), Tripura (0.64), Uttarakhand (1.69),	Assam, (0.60), Bihar (1.46), Chhattisgarh (0.07), Chandigarh (0.00), Daman & Diu, (0.00), Delhi (0.17), Goa (0.00), Gujarat (1.87), Haryana (3.84), Himachal Pradesh (0.86), J&K (0.07), Jharkhand (0.74), Karnataka (1.18), Kerala (1.52), M.P (1.18), Maharashtra (3.81), Manipur (0.21), Meghalaya (0.00), Puduchary (0.00), Sikkim (0.09), Tripura (0.68), Uttarakhand (2.61), West Bangal (1.56)
5-10%	Karnataka (5.06), Uttar Pradesh (7.26), West Bangal (5.04)	Andhra Pradesh (5.14), Odisha (7.10), Rajasthan (7.17), Uttar Pradesh (9.65)
10-20%	Kerala (12.59), Rajasthan (16.02)	Punjab (10.01) , Telangana (11.85)
20-40%	Andhra Pradesh (37.15)	Tamil Nadu (26.56)

Source: Calculated from data given in Annual Reports, Ministry of Social Justice and Empowerment, GOI

Table 2 shows the share of states, UTs in central assistance released under post matric scholarship scheme for SC students in 2008-09 and 2016-17. In 2008-09 as well as in 2016-17, the states which received the lowest share (0-5%) were Assam, Bihar, Chhattisgarh, Daman & Diu, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, J&K, Jharkhand, M.P, Maharashtra, Manipur, Meghalaya, Odisha, Puduchary, Punjab, Sikkim, Tripura and Uttarakhand and, the state that got between 5-10 percent of released amount was Uttar Pradesh. The Kerala and Rajasthan states got the share between 10-20 percent in 2008-09 and, the highest share (20-40%) was received by Andhra Pradesh in 2008-09. In

2016-17, many states' share in central assistance has increased or decreased as compared to the share they could get in the year 2008-09. Andhra Pradesh which could get the highest share in 2008-09 but could get only 5.14 percent in 2016-17. The share of Kerala state is also decreased in 2016-17. The Punjab state which got the lowest share in 2008-09 improved in this respect in 2016-17. Tamil Nadu which got less than one percent in 2008-09, but got the largest share in 2016-17. Punjab, Telangana and Tamil Nadu states have improved the situation with regard to provision of Post Matric Scholarships to SC students

Table 3

Beneficiaries' Share in Different States, UTs under Post Matric Scholarship Scheme for SC Students in 2008-09 and 2016-17

Share in %	States and their share (2008-09)	States and their share (2016-17)
0-5	Assam (0.50), Bihar (1.58), Chhattisgarh (1.59), Daman & Diu, (0.003), Delhi (NR), Goa (0.004), Gujarat (2.23), Haryana (0.79), Himachal Pradesh (0.28), J&K (0.32), Jharkhand (0.50), Kerala (3.16) M.P (3.95), Manipur (0.10), Meghalaya (0.00), Odisha (0.87), Puduchary (0.21), Punjab (0.09) , Sikkim (0.01), Tripura (0.69), Uttarakhand (1.12),	Assam (0.65), Bihar (NA), Chandigarh (0.05), Chhattisgarh (1.55), Daman & Diu, (0.003), Delhi (NA), Goa (0.002), Gujarat (2.84), Haryana (0.61), Himachal Pradesh (0.94), J&K (0.07), Jharkhand (NA), Kerala (2.24), Manipur (0.12), Meghalaya (0.002), Odisha (1.82), Puduchary (NA), Sikkim (0.006), Tripura (0.26), Telangana (4.75), Uttarakhand (0.68),
5-10	Karnataka (6.72), Rajasthan (5.81)	Karnataka (5.07), Punjab (5.28) Maharashtra (6.90), M.P (5.52), Rajasthan (5.30)
10-20	Andhra Pradesh (14.19), Maharashtra (11.18), Tamil Nadu (12.58), West Bangal (10.46)	Andhra Pradesh (11.69), Tamil Nadu (13.58), Uttar Pradesh (18.69). West Bangal (10.36)

Source: Calculated from data given in Annual Reports, Ministry of Social Justice and Empowerment, GOI

The table 3 reveals the picture regarding the share of beneficiaries in different states, UTs under

post matric scholarship scheme for SC students in 2008-09 and 2016-17. In 2008-09, the states which

had the lowest share of beneficiaries (0-5%) were Assam, Bihar, Chhattisgarh, Daman & Diu, Goa, Gujarat (2.23), Haryana, Himachal Pradesh, J&K, Jharkhand, Kerala, M.P, Manipur, Meghalaya, Odisha, Puduchary, Punjab, Sikkim, Tripura, Uttarakhand, and the share of beneficiaries between 5-10 percent was in Karnataka, Rajasthan and the states which had the highest share (10-20) of beneficiaries were Andhra Pradesh, Maharashtra, Tamil Nadu and West Bengal. In 2016-17, many states position in this respect changed as compared to the position in year 2008-09. The share of beneficiaries in Punjab, Uttar Pradesh states have increased in 2016-17 as compared to 2008-09. The share of beneficiaries in Andhra Pradesh is declined. More than half of beneficiaries of this scheme belong to four states namely: Andhra Pradesh, Tamil Nadu, Uttar Pradesh and West Bengal.

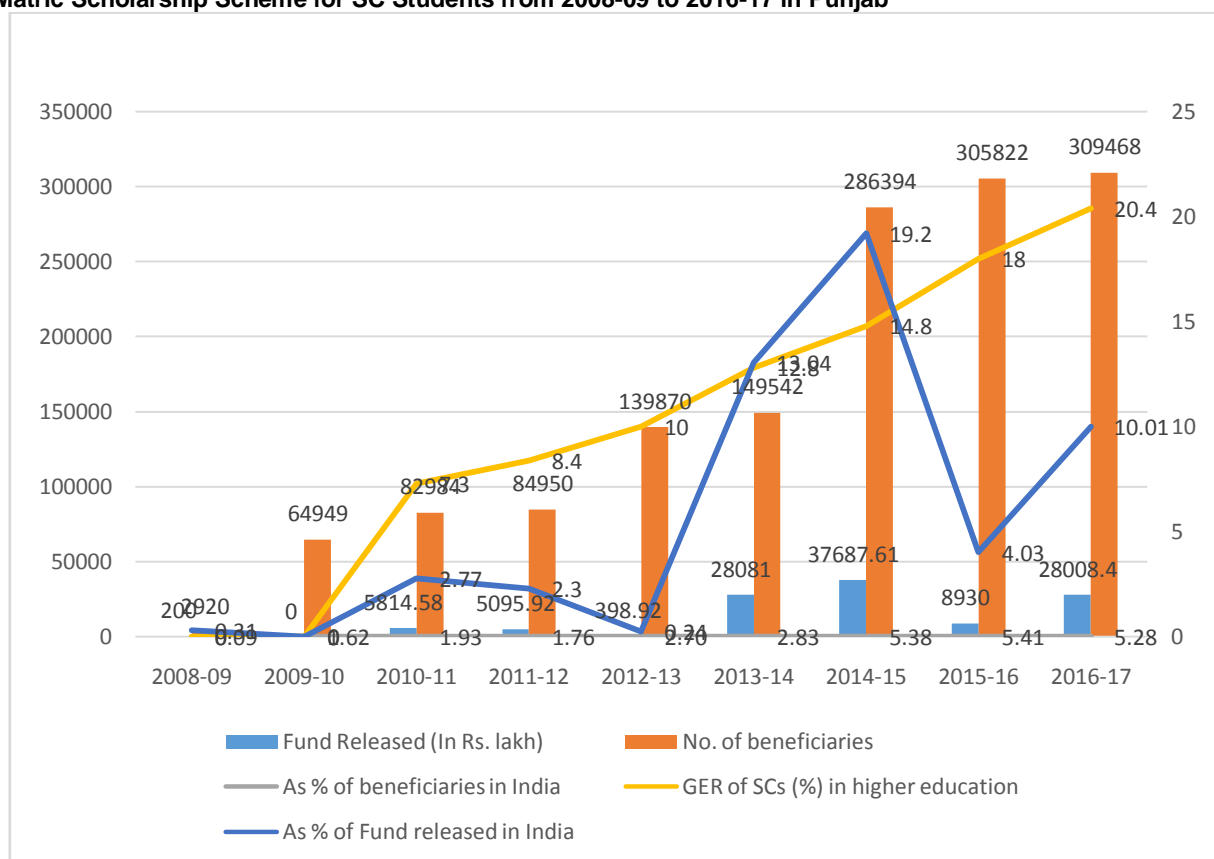
Coverage of Post Matric Scholarship for SC students in Punjab

Punjab state is well placed among 29 states and 7 Union Territories of Indian Federation with

respect to various social and economic indicators, but the state is positioned much behind with respect to education specifically higher education. Social disparities in access to higher education as compared to school education are widely prevalent in the state having higher proportion of SCs population as compared to other states of India. Gross Enrollment Ratio of Scheduled Castes is higher than that of non-Scheduled Castes for the age groups of 6-10 years, 11-13 years, and 14-15 years (MHRD, 2012), but there after the trend is reversed in the secondary level and in higher education GER of Scheduled Castes (21.4% in Punjab) which is much less than total GER (30.3% in Punjab) (AISHE, 2017-18). Before discussing the present crisis and challenges, the impact of Post Matric Scholarship Scheme on social inclusion of higher education is studied with reference to the amount of fund released to Punjab state, its proportion in total funds released in India and number of beneficiaries and their share in total beneficiaries in India.

Figure 2

Amount & Share of Central Assistance Released and Number & Share of Beneficiaries covered under Post Matric Scholarship Scheme for SC Students from 2008-09 to 2016-17 in Punjab



Source: Noted and calculated from data given in Annual Reports, Ministry of Social Justice and Empowerment, GOI

An analysis of the data in figure 2 reveals that, in Punjab state, under the scheme of Post Matric Scholarship for SCs, the total amount released in 2016-17 was Rs. 28008.40 lakh and the total number of beneficiaries was 309468 as compared to the total amount released Rs. 200.00 lakh and a very less number (2920) were beneficiaries in 2008-09. The

share of Punjab in total fund released and total beneficiaries of India from 2008-09 to 2016-17 is increased respectively from 0.31% to 10.01% and 0.08% to 5.28%. The amount released in Punjab during the study period shows a non-uniform pattern and irregularity, however the amount released during 2013-14, 2014-15 was quite handsome. Since the

GER of SCs in higher education is increasing in the state, it has increased from 7.3% to 20.4% during the study period so the impact of this scheme in achieving the objective of social inclusion can also not be denied.

Present Crisis and Challenges

It is absolutely true that this scheme has benefitted the state in increasing the GER of higher education and bridging the social inequalities in higher education, but presently the state has been bearing the brunt of crisis due to various reasons on this front. Change in the policy and delay in release of grant are the important reasons behind the crisis. Few cases of fake admissions by the private colleges and embezzlement of resources have diluted the applicability of scheme in the state. As a result a special audit of 3,606 colleges and technical institutes claiming post-matric scholarship scheme for SCs/OBCs from 2011-12 to 2016-17 has also detected an embezzlement of Rs 372.80 crore. At the same time the reason for the crisis is a delay in the release in Centre's share of the scheme amounting to Rs 1,615 crore to the state government (The Times of India, May 30, 2018).

For example, the new policy reads "The government of the state/union territory administration will pay the non-refundable fees and maintenance fees into the account of students. Incidental to above changes, ministry's D.O. No. 14012/2/2010-SCD-VI dated October 6, 2010, addressed to principal secretaries/secretaries of all states/UTs regarding instruction to all private institutions not to charge any tuition fee from eligible SC students at the time of admission stands withdrawn." The policy further reads "the state government or the UT administration will frame modalities regarding periodical and timely release of scholarship (including fees) to student's accounts so that students can pay the fees to the institution on time and not be subjected to any penalties for late payment/ non-payment of fees. Scholarship payment and any other admissible allowances would be made by the state government directly to SC students' accounts in post offices or banks after which the students will pay it to their institutes. It also provides for every state forming a fee-rationalisation committee for reviewing fee structures for various courses which are not otherwise covered by the fee fixation committee required to be constituted as per the Supreme Court's directions" (Govt. of India, 2018).

There are pending claims of the state with regard to scholarship, however a reason of delay in completion of documents by the state government is often mentioned for such delay by the Centre Government. (The Times of India, May 30, 2018). Suffering from resource crunch many colleges are asking such students to pay the fee and they would refund the amount after the students get the scholarship amount in their account from the government (The Tribune, Oct. 31, 2018).

Repercussion of the changes in policy of scheme can be seen even in many other states and areas like in Tamil Nadu (The Indian Express, Nov. 8, 2018), as there is delay on the part of the state

governments to pay college fees of students enrolled under the post matric scholarship and students are dropping out of the college.

Conclusion & Suggestions

The gap between GER in higher education for socially deprived groups and others has been bridging, however at a very slow pace and the positive impact of scholarships schemes cannot be denied. The Post-Matric Scholarship Scheme has been able to meet its objectives to a large extent. It has reached the most deprived social groups and raised their demand and access for higher education. It has reduced the financial burden of poor parents to some extent; enabled a large proportion of beneficiaries to stay through their course/higher secondary education; improved their performance levels; and more significantly raised their aspirations for further study (Ministry of Minority Affairs, 2013). But due to delay in release of amount by the centre as well as state governments, the institutions have been suffering from resource crunch and finding it difficult to continue with the implementation of scheme. On the other hand, apprehension of the fund striving institutions about the payment of fee by such students after getting it disbursed by the state governments in their accounts addressed. No doubt, the case of fake admissions, irregularity and embezzlement have attenuated the scheme but the recent changes in policy specifically payment of fee in students account and then they will pay to the institution.

For the further improvement of the scheme, it is suggested that

1. The grant under the scheme by the central government should be released to the states in advance before the commencement of the academic session on the basis of the previous year's claims by the states, and the deficit amount of the actual amount to be reimbursed should be sent to the states within three months of admission.
2. The students of this category should be made aware of the scheme, portal, rules & regulations and covered carefully under the scheme.
3. In order to weed out fake enrolments Aadhar and attendance criterion would play a significant role. The fee amount should be funded to the students account within a week of the admission and the candidate should pay it to the institution immediately. There should not be any ambiguity about the mechanism of the scheme.
4. The policy of automatic renewal of Post-Matric Scholarship Scheme may be adopted within a given education cycle.
5. The Post-Matric Scholarship Scheme rates, particularly the maintenance allowance rates for both hostellers and day scholars need to be enhanced.
6. Timely payment of the scholarship amount should be ensured.
7. Income limit of the families covered under the scheme should be enhanced annually.
8. The coverage of the scheme should be expanded.

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