SUMMARY REPORT

FOR

"OUTCOME BASED EVALUATION OF PREMATRIC SCHOLARSHIP OF SC"

OCTOBER, 2019

Submitted to

Department of Social Justice and Empowerment

Government of India, New Delhi

Submitted by

Implementing Agency:

Aravali Institute of Development Research, Jaipur

1. Background

The Ministry of Social Justice & Empowerment is the nodal Ministry to oversee the development and empowerment of the Scheduled Castes. Pre-Matric Scholarship to the SC Students studying in classes IX & X has been introduced w.e.f. 01.07.2012. The main aim of the scheme is to minimise the dropout rate from elementary to secondary stage financially supporting the parents of the children in class IX and X and to enable those children to perform better so that could easily migrate to the post matric level.

2. The Evaluation Study

The instant evaluation study has been undertaken at the instance of Ministry of Social Justice & Empowerment, Government of India. The reference period of the study is the year 2019-20 and the survey period remained from July to October 2019.

3. OBJECTIVES

The key objectives of the evaluations study are as under:

a. To evaluate the mode of disbursal of funds – whether the scholarship amount goes into the account of Principal of the School, teacher/guardian or the minor or joint account held by the student. Is the student able to access scholarship amounts credited into his / parent's /guardian's account?

b. To give profile of institute which gives Pre-Matric Scholarship – government, aided, private, schools run by NGOs. The spread of institutions – urban and rural areas.

c. To study whether the maintenance allowance is reaching the intended beneficiaries and is it adequate.

d. To gauge the effectiveness of parental income in supporting further education of their children.

e. To study whether the scholarship has enabled the child to remain in school after Class-VIII and how it has restricted dropout rates.

f. To study the support provided to the child / his parents for applying for the scholarship – whether online applications are accepted especially in rural areas – if access to computer and internet is required, whether they are provided by the schools to encourage and assist children in enrolling for the scholarship.

g. To arrive at the key findings based on the data collected from the field on the objectives of the study.

h. To locate the problems in scheme design if any.

i. To evaluated the outcomes of the programme.

j. To make recommendations/suggestions for necessary restructuring to be carried out for improvement in the scheme to achieve desired results and need for its continuation.

4. Methodology & Sampling

4.1 Universe for the study

The universe of study has been as per the details in table given below:

Table 4.1 Coverage / universe of the study

S.No.	Components of Study	Coverage	Universe*
1.	Outcome Based Evaluation of Pre-Matric Scholarship Scheme for Scheduled Castes (SCs)	Five States:– Punjab, Rajasthan, Madhya Pradesh, West Bengal Karnataka	125161 264372 347356 349674 221674
		Total	1308237

*As per ToR

4.2 Sample Size

The sample size of the study is determined on the bases of SC students getting Pre-Matric Scholarship currently during 2019-20 in the selected states in class IX & X. Out of the total number of students getting stipend the sample size per state as already decided in ToR remained as under:

Table 4.2 Sample Size of the study

S.No.	States	No. of Student Beneficiaries – Boys & Girls of Rural and Urban areas
		Sample size (No. of students)
1.	Punjab	5000
2.	Rajasthan	10000
3.	Madhya Pradesh	13000
4.	West Bengal	14000
5.	Karnataka	8000
	Total	50000

*As per ToR

5. Survey Results

I. From the Students

### 1. Distribution of Students per Location of the schools

The details relating to number of sample students attending the schools in rural and urban are given in the following table:–

Table 5. 1 Distributions of Students as per location of schools

State	Count / Percentage	Studying in the schools in		Total
		Rural	Urban	
Karnataka	Count	4689	3311	8000
	% within State	58.60%	41.40%	100.00%
Madhya Pradesh	Count	5337	7663	13000
	% within State	41.10%	58.90%	100.00%
Punjab	Count	2314	2686	5000
	% within State	46.30%	53.70%	100.00%
Rajasthan	Count	4084	5916	10000
	% within State	40.80%	59.20%	100.00%
West Bengal	Count	8495	5505	14000
	% within State	60.70%	39.30%	100.00%
Total	Count	24919	25081	50000
	% within State	49.80%	50.20%	100.00%

Figure 5. 1 Distributions of Students as per location of schools
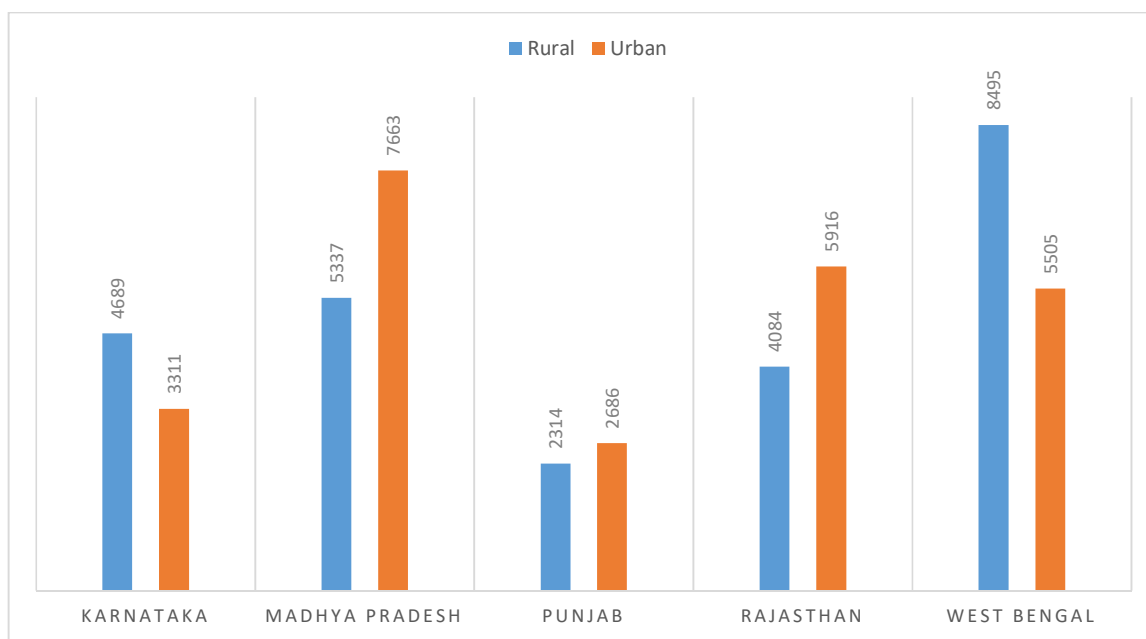
It may be seen that nearly half of the student contacted are studying in the schools in rural areas and another half if the urban areas. However, in Karnataka and West Bengal more of students studying in rural schools have been visited whereas in other states more of urban schools have been visited.

2. Students in different Types of school by management

Table 5. 2 Distribution of Students as per as per type of schools by management type of the schools

| State | Count / percentage | Respondent by type of Schools | | | | Total |
		Government	Government aided	NGO not aided by Government	Other private	
Karnataka	Count	5980	1540	135	345	8000
	% within State	74.75%	19.25%	1.69%	4.31%	100.00%
Madhya Pradesh	Count	12996	0	4	0	13000
	% within State	99.97%	0.00%	0.03%	0.00%	100.00%
Punjab	Count	4793	204	3	0	5000
	% within State	95.86%	4.08%	0.06%	0.00%	100.00%
Rajasthan	Count	10000	0	0	0	10000
	% within State	100.0%	0.00%	0.00%	0.00%	100.00%
West Bengal	Count	6468	7532	0	0	14000
	% within State	46.02%	53.08%	0.00%	0.00%	100.00%
Total	Count	40237	9276	142	345	50000
	% within State	80.47%	18.55%	0.28%	0.69 %	100.00%

Figure 5. 2 Distribution of Students as per as per type of schools by management type of the schools
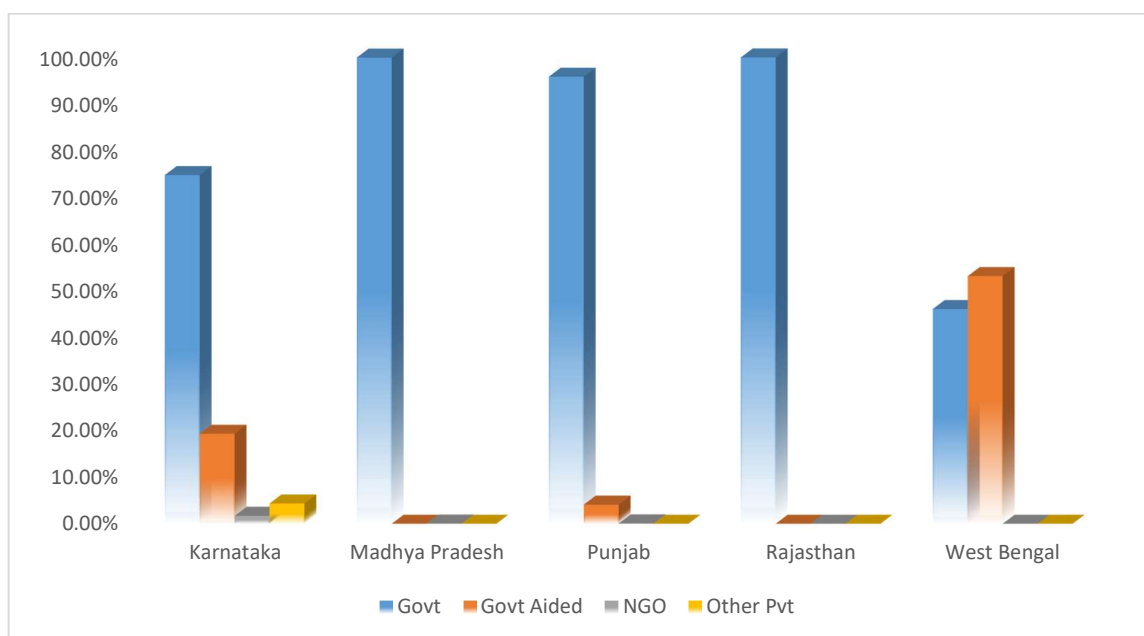
It may be seen that over 80 percent of the students visited are in Government schools and another about 18 percent are in government aided. Only about 1 percent of students are in schools run by NGOs and private parties put together and they were mostly only in Karnataka. No Government Aided school seen in Madhya Pradesh and Rajasthan. No NGO run schools is seen in Rajasthan, West Bengal and there no Private schools is seen in Madhya Pradesh, Punjab, Rajasthan and West Bengal.
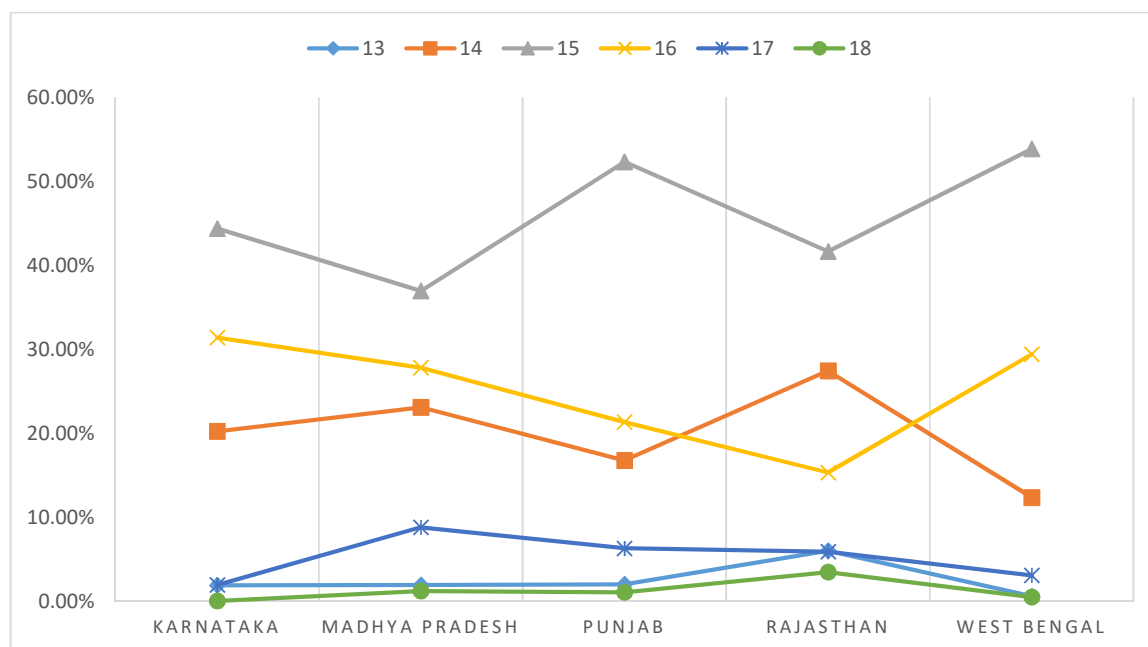
3. Age of the students

Table 5. 3 Distribution of the Students as per their age

State	Count / Percentage	Age						Total
		13	14	15	16	17	18	
Karnataka	Count	154	1620	3548	2513	159	6	8000
	% within State	1.93%	20.25%	44.35%	31.41%	1.99%	0.08%	100.00%
Madhya Pradesh	Count	257	3007	4804	3619	1149	164	13000
	% within State	1.98%	23.13%	36.95%	27.84%	8.84%	1.26%	100.00%
Punjab	Count	103	840	2616	1068	317	56	5000
	% within State	2.06%	16.80%	52.32%	21.36%	6.34%	1.12%	100.00%
Rajasthan	Count	607	2745	4163	1537	595	353	10000
	% within State	6.07%	27.45%	41.63%	15.37%	5.95%	3.53%	100.00%
West Bengal	Count	94	1733	7538	4117	440	78	14000
	% within State	0.67%	12.38%	53.84%	29.41%	3.14%	0.56%	100.00%
Total	Count	1215	9945	22669	12854	2660	657	50000
	% within State	2.43%	19.89%	45.34%	25.71%	5.32%	1.31%	100.00%

Figure 5. 3 Distribution of the Students as per their age

The age of the students varied from 13 to 18. A little less than 50 percent of the students were of age 15 and about one fourth were of age 16. About one fifth of the students were of age 14 .The students belonging to all the other age groups were less than 10 percent. However in Madhya Pradesh the students outside the age group 14 to 16 were 12 percent and in Rajasthan and West Bengal the same was about 16 percent. The same was around 10 percent in Punjab and around 4 percent in Karnataka and West Bengal. Thus we find comparatively students of higher age more in Rajasthan and West Bengal.

4. Place of Residence

In the schools located in urban areas students may be coming from adjacent rural areas and vice versa. Hence it has been asked from the student as to where do they reside whether in Rural or in Urban. The replies have been consolidated. It is evident from the survey data that in all states there has been outward migration of students from Rural to Urban for seeking better quality of education and facilities like in Karnataka there were 5322 students from Rural location out of which only 4689 students are studying in Rural schools. The distribution of student according to their place of residence has been as given below:

Table 5. 4 Distribution of Students as per their residence

State	Count / Percentage	Place of Residence		Total
		Rural	Urban	
Karnataka	Count	5322	2678	8000
	% within State	66.52%	33.48%	100.00%
Madhya Pradesh	Count	6883	6117	13000
	% within State	52.95%	47.05%	100.0%
Punjab	Count	3067	1933	5000
	% within State	61.34%	38.66%	100.00%
Rajasthan	Count	4188	5812	10000
	% within State	41.88%	58.12%	100.00%
West Bengal	Count	9087	4913	14000
	% within State	64.91%	35.09%	100.00%
Total	Count	28547	21453	50000
	% within State	57.09%	42.91%	100.00%

Figure 5. 4 Distribution of Students as per their residence
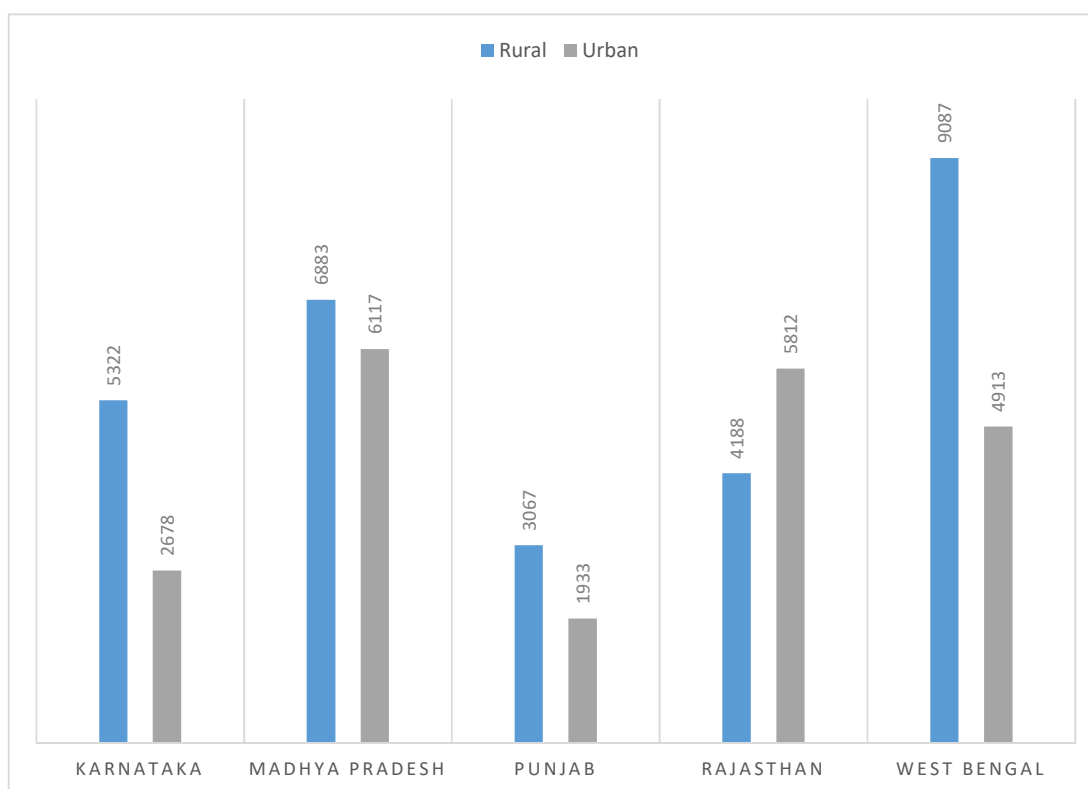
Over all it is seen that nearly 60 percent of the students contacted are coming from rural areas and the remaining from urban areas. However in Rajasthan the Students living in urban areas were about 60 percent. In Karnataka about two third of the students contacted belonged to rural areas. In Madhya Pradesh there was not much difference between number students from rural and number of students from urban residence. In West Bengal the number of rural students were predominant.

5. Gender wise distribution of students

Table 5. 5 Distribution of Students as per their gender

State	Count / Percentage	Gender		Total
		Female	Male	
Karnataka	Count	3808	4192	8000
	% within State	47.60%	52.40%	100.00%
Madhya Pradesh	Count	6315	6685	13000
	% within State	48.58%	51.42%	100.00%
Punjab	Count	2933	2067	5000
	% within State	58.66%	41.34%	100.00%
Rajasthan	Count	4822	5178	10000
	% within State	48.22%	51.78%	100.00%

West Bengal	Count	7532	6468	14000
	% within State	53.80%	46.20%	100.00%
Total	Count	25410	24590	50000
	% within State	50.82%	49.18%	100.00%

Figure 5. 5 Distribution of Students as per their gender
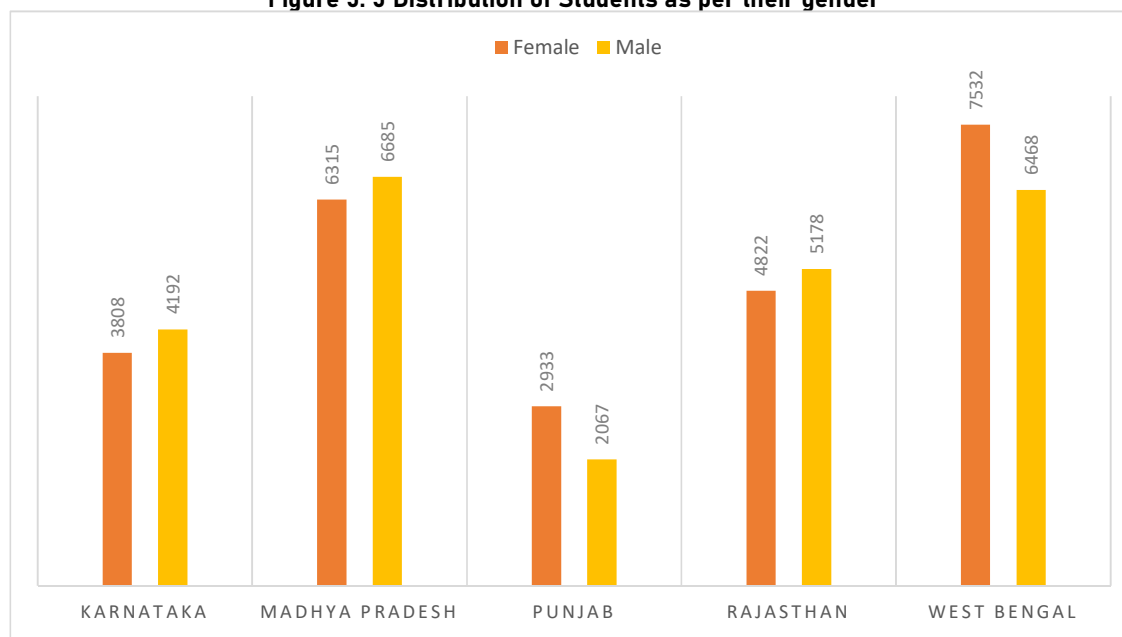
More or less equal number of boys and girls have been contacted. However, in Punjab the girls constituted about 60 percent. The percentage of girls was slightly below 50 percent in Karnataka, Madhya Pradesh and Rajasthan and slightly above 50 percent in West Bengal.

6. Occupation of the parents

Table 5. 6 Distribution of the Parents / Guardians of the students as per their occupation

State	Count / percentage	Agriculture	Business	Casual Labour	Rural Artisan	Service	Total
Karnataka	Count	3995	214	3460	30	301	8000
	% within State	49.94%	2.68%	43.25%	0.38%	3.76%	100.00%
Madhya Pradesh	Count	2273	617	9709	285	116	13000
	% within State	17.48%	4.75%	74.68%	2.19%	0.89%	100.00%
Punjab	Count	46	10	4905	3	36	5000
	% within State	0.92%	0.20%	98.10%	0.06%	0.72%	100.00%
Rajasthan	Count	1242	614	7223	513	408	10000
	% within State	12.42%	6.14%	72.23%	5.13%	4.08%	100.00%
West Bengal	Count	5009	2671	5198	49	1073	14000
	% within State	35.78%	19.08%	37.13%	0.35%	7.66%	100.00%
Total	Count	12565	4126	30495	880	1934	50000
	% within State	25.13%	8.25%	60.99%	1.76%	3.87%	100.00%

Figure 5. 6 Distribution of the Parents / Guardians of the students as per their occupation
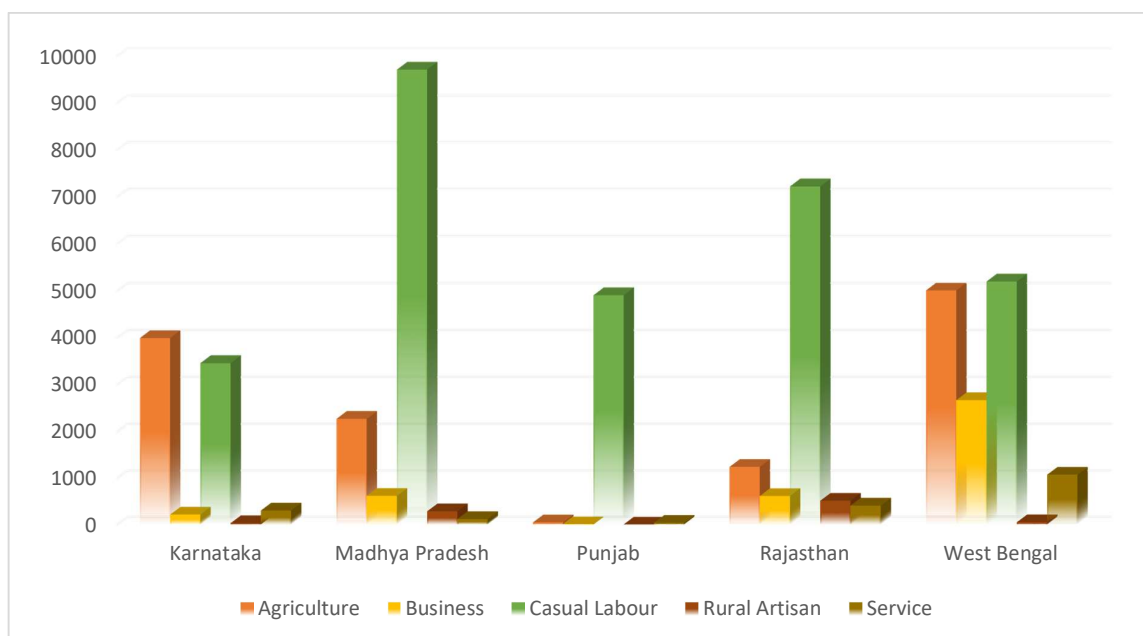
Over all parents / guardians of about 60 percent of the students are engaged as casual labour. About one fourth are engaged in Agriculture. A little less than 10 percent are in business. The rest constitute a little more than 5 percent only. Nearly all (98%) were casual labours in Punjab and about three fourth were casual labours in Madhya Pradesh. Nearly one fifth were business men in West Bengal. About 50 percent were engaged in Agriculture in Karnataka. West Bengal also accounted comparatively higher number (7.6%) of service sector personnel.

7. Submission of the application form

Table 5. 7 Distribution of Students as per how or where they have submitted the application for scholarship

State	Count/ % within state	District Office	Student	School	Total
Karnataka	Count	4	5526	2470	8000
	% within State	0.05%	69.08%	30.88%	100.00%
Madhya Pradesh	Count	3	5168	7829	13000
	% within State	0.02%	39.75%	60.22%	100.00%
Punjab	Count	3	30	4967	5000
	% within State	0.06%	0.60%	99.34%	100.00%
Rajasthan	Count	7	3334	6659	10000
	% within State	0.07%	33.34%	66.59%	100.00%

West Bengal	Count	0	13796	204	14000
	% within State	0.00%	98.54%	1.46%	100.00%
Total	Count	17	27854	22129	50000
	% within State	0.03%	55.71%	44.26%	100.00%

Figure 5. 7 Distribution of Students as per how or where they have submitted the application for scholarship
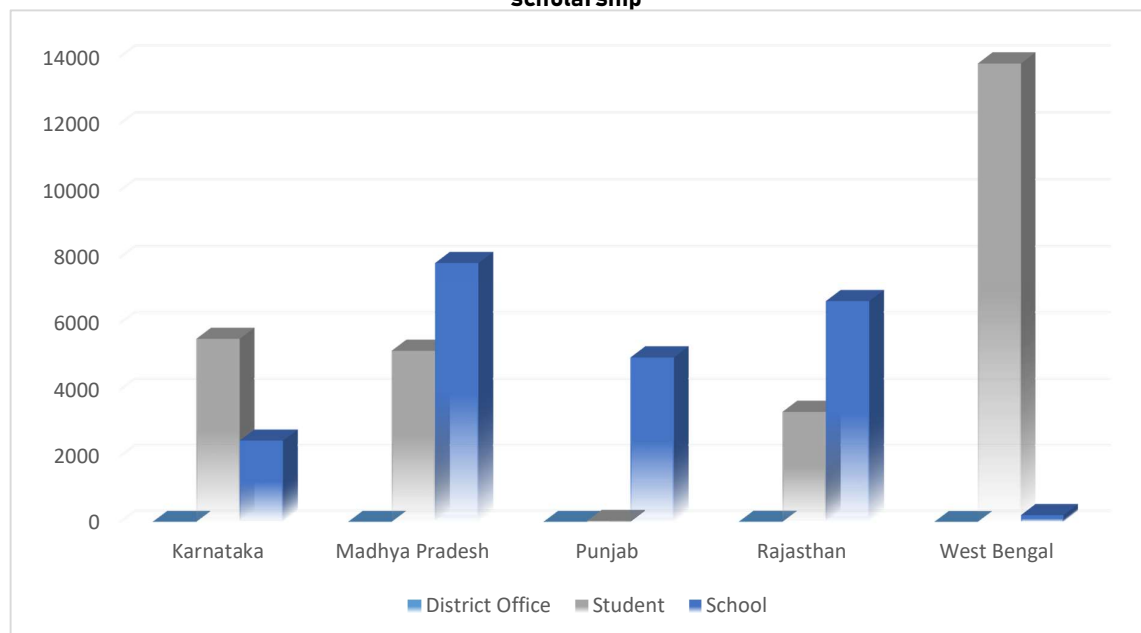
It has been seen that little more than 55 percent of the cases the applied by student themselves. In a little less than 45 percent of the cases the applications have been submitted to the school authorities. Very few students (17) have given their application at the District Office. West Bengal has the distinction of almost all (98.5%) students sending their application online. In Karnataka too nearly 70 percent of the students have sent the applications online, whereas in Punjab nearly all (99.3%) of students have submitted the application to the school authorities. In Madhya Pradesh and Rajasthan too more than 60 percent of the students have submitted their applications to their respective schools.

8. Difficulties in accessing the portal

As said the scholarship has to be applied online. While applying online one may have difficulties in accessing the portal in which the applications has to be filled in or may find difficulty in down loading the application form and filling up . It has first been ascertained from the students whether they were easily able to access the portal or there were any difficulties in accessing the portal. The students who have submitted the applications to the schools or the district office may also try to access the portal and down load the

application form. Hence, this question was put to all the students contacted. The distribution   of the students as per their responses is indicated in the table below:

Table 5. 8 Distribution of the Students as per difficulties faced in accessing the portal

State	Count / Percentage	Whether any difficulty was faced in accessing the portal		Total
		No	Yes	
Karnataka	Count	7509	491	8000
	% within State	93.86%	6.14%	100.0%
Madhya Pradesh	Count	12874	126	13000
	% within State	99.03%	0.97%	100.0%
Punjab	Count	4994	6	5000
	% within State	99.88%	0.12%	100.0%
Rajasthan	Count	9174	826	10000
	% within State	91.74%	8.26%	100.0%
West Bengal	Count	13966	34	14000
	% within State	99.76%	0.24%	100.0%
Total	Count	48517	1483	50000
	% within State	97.03%	2.97%	100.0%

Figure 5. 8 Distribution of the Students as per difficulties faced in accessing the portal
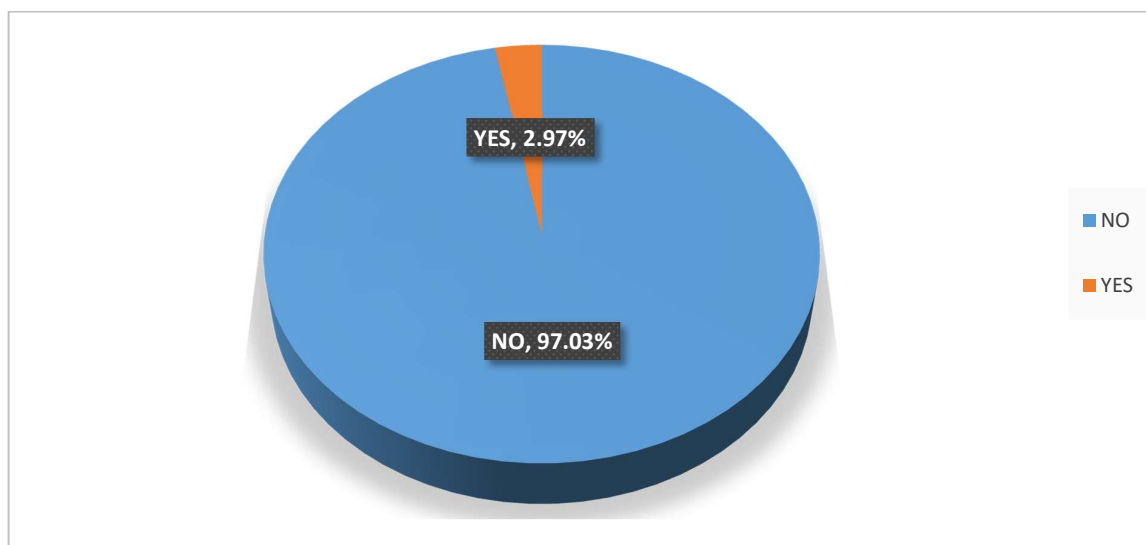
It has been seen that only 03 percent of the students felt the difficulties in accessing the portal.

9. Type of difficulties

The students who expressed that they had the difficulties were further questioned as to the type of difficulties that they have experienced.

The distribution of students as per type of difficulties is given in the table below:

Table 5. 9 Distribution of students as per the type of difficulties they had felt in accessing the scholarship portal

State	Students who have not found any difficulty	Aadhar not updated with mobile number	Has to go to private café. They levy high charges	Computer facility not available in villages and Is far away from village	Document related mismatch, verification, attestation, mis-match of data, difference in names in Aadhar card and the software, difference in mobile number etc	Portal does not open easily	Internet access related problems	Link issue problems with server and network, server not working ,network busy, no connectivity etc.	No accurate information	Online process was found to be difficult, certificate verification not functioning etc.	Server related problems busy does not work properly, down,	Others	Total
Karnataka	7509	0	28	110	8	0	120	76	76	31	42	0	8000
	93.86%	0.00%	0.35%	1.38%	0.10%	0.00%	1.50%	0.95%	0.96%	0.39%	0.53%	0.00%	100.00%
Madhya Pradesh	12874	0	4	0	20	0	3	69	0	0	30	0	13000
	99.03%	0.00%	0.03%	0.00%	0.15%	0.00%	0.02%	0.53%	0.00%	0.00%	0.23%	0.00%	100.00%
Punjab	4994	0	0	0	6	0	0	0	0	0	0	0	5000
	99.88%	0.00%	0.00%	0.00%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Rajasthan	9174	4	0	0	25	759	0	16	4	0	11	7	10000
	91.74%	0.04%	0.00%	0.00%	0.25%	7.59%	0.00%	0.16%	0.04%	0.00%	0.11%	0.07%	100.00%
West Bengal	13966	0	3	0	0	0	0	6	22	0	0	3	14000
	99.76%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.04%	0.16%	0.00%	0.00%	0.02%	100.00%
Total	48517	4	35	110	59	759	123	167	102	31	83	10	50000
	97.03%	0.01%	0.07%	0.22%	0.12%	1.52%	0.25%	0.33%	0.20%	0.06%	0.17%	0.02%	100.00%

The maximum number of students felt the difficulties in portal not opening easily. Other difficulties faced in the decreasing order are link related issues, non-availability of computer facilities, Non-availability of proper information, Server not opening or not working properly, document related issues, had to go to private cyber cafes and pay high fees, online process being found difficult, AADHAAR number and mobile number not being updated and consequent problems. Link related server related and network related problems were predominant in Karnataka and Madhya Pradesh, Document related problems were felt in Punjab and the major problem in Rajasthan was that the portal was not easily opening. Non-availability of accurate information was the major issue in West Bengal
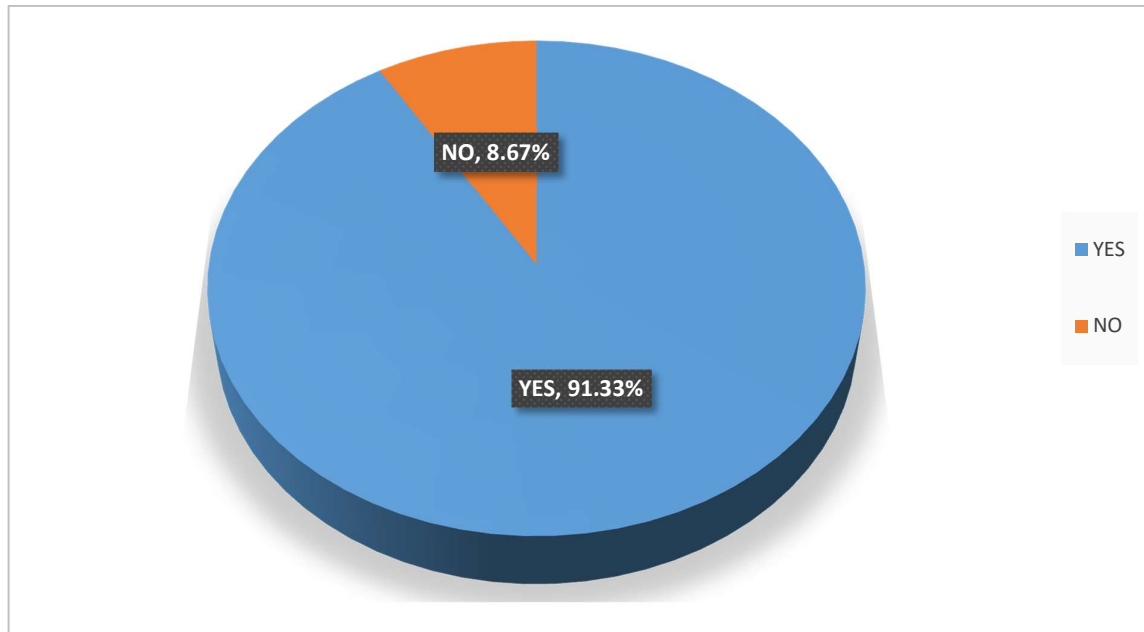
10. Support received

Whether the students have received any support other than facilities provided by school such as encouragement, provision of computers and internet, and problem solving or not has been enquired into from all the students contacted. It has been found that only in 8.67 percent of the cases some support or the other has been received by the students for applying for the scholarship either from the school or from the District Officer. The details in this regard are presented in table below:

Table 5. 10 Distribution of Students as per receipt of support for applying scholarship

State	Count / percentage	Whether received support in applying for the scholarship		Total
		No	Yes	
Karnataka	Count	7659	341	8000
	% within State	95.74%	4.26%	100.0%
Madhya Pradesh	Count	11987	1013	13000
	% within State	92.21%	7.79%	100.0%
Punjab	Count	4029	971	5000
	% within State	80.58%	19.42%	100.0%
Rajasthan	Count	8026	1974	10000
	% within State	80.26%	19.74%	100.0%
West Bengal	Count	13965	35	14000
	% within State	99.75%	0.25%	100.0%
Total	Count	45666	4334	50000
	% within State	91.33%	8.67%	100.0%

Figure 5. 10 Distribution of Students as per receipt of support for applying scholarship

It may be seen in Punjab and Rajasthan about one fifth of the students received the support from the school or the District Office in applying for the scholarship. There was practically no support in the case of West Bengal the percentage being less than 1. In Karnataka about 4 percent of the students got the support and in Madhya Pradesh about 8 percent of the students got the support.

11. Amount received, adhoc amount of grant for books received, account in which the amount is received

(i)   The students were asked about the amount received by them as scholarships. The IX class students have not received any amount as scholarship as they are just applying for the scholarship for the first time. In the case of the X class students they had applied for the scholarship when they were in the IX class and are renewing the same for the X class. The monthly amount of scholarship has been fixed. Earlier it was Rs. 150 per month per student and the same has been revised as Rs. 225   w.e.f. 19th September 2017, payable for 10 months. It is normally expected to be paid in two instalments. The students normally get the money at the end of the year or after the year. In many cases the scholarship has not been disbursed being paid at the end of the year. Students feel that this should be paid to them beforehand.

 (ii)   The students are expected to receive a grant for the purchase of books and other accessories at the rate of Rs. 750 per annum. The IX class students have not received the

same as they have just come. The money is normally paid at the end of the year. Students feel that this should be paid to them beforehand.

The distribution of students about the person about their opinion about receipt of scholarship are given in the following table–

Table 5. 11 Distribution of students as per their statement whether the scholarship goes to the accounts or not

State	Count / percentage	Whether the scholarship goes to any account		Total
		No	Yes	
Karnataka	Count	367	7633	8000
	% within State	4.59%	95.41%	100.00%
Madhya Pradesh	Count	10	12990	13000
	% within State	0.08%	99.92%	100.00%
Punjab	Count	12	4988	5000
	% within State	0.24%	99.76%	100.00%
Rajasthan	Count	927	9073	10000
	% within State	9.27%	90.73%	100.00%
West Bengal	Count	69	13931	14000
	% within State	0.49%	99.51%	100.00%
Total	Count	1385	48615	50000
	% within State	2.77%	97.23%	100.00%

Figure 5. 11 Distribution of students as per their statement whether the scholarship goes to the accounts or not
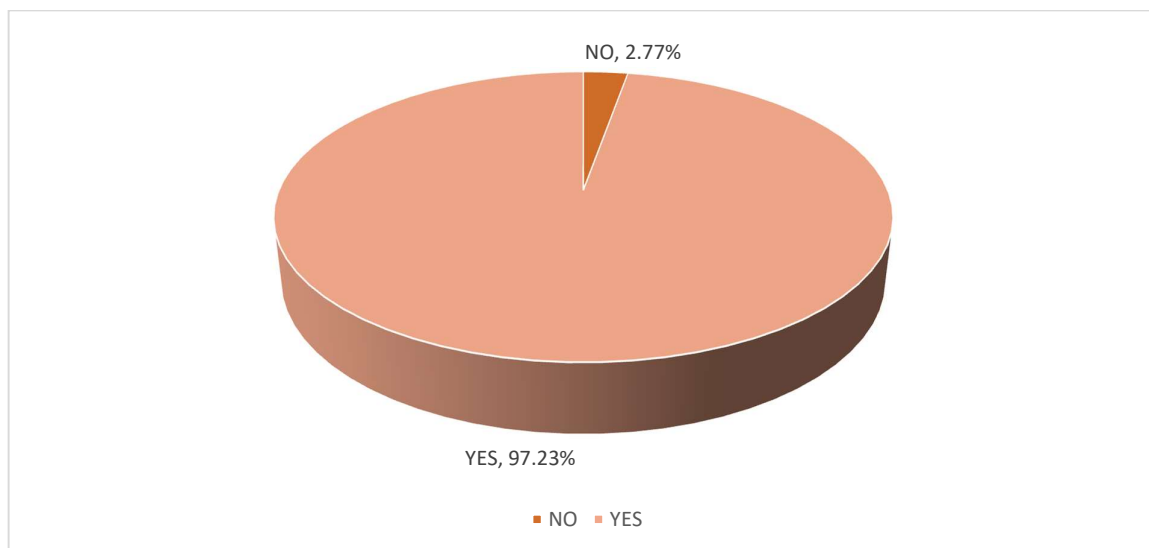
iii)   It has been enquired whether normally the scholarship amount goes to the account or not. The students have answered the question as far as they are aware and the distribution of students as per their statement is given in table above. In Rajasthan and

Karnataka 9.27 percent and 5 percent of the students respectively have said it does not goes to account. In all the other states the concerned percentage is less than 1.

Table 5. 12 Distribution of Students as per their statement on mode of disbursement of scholarship

State	Count / percentage	Mode of disbursement of scholarship			Total
		Account Transfer	Cheque	Other.	
Karnataka	Count	7633	48	319	8000
	% within State	95.41%	0.60%	3.98%	100.00%
Madhya Pradesh	Count	12990	7	3	13000
	% within State	99.92%	0.05%	0.02%	100.00%
Punjab	Count	4988	0	12	5000
	% within State	99.76%	0.00%	0.24%	100.00%
Rajasthan	Count	9073	16	911	10000
	% within State	90.73%	0.16%	9.11%	100.00%
West Bengal	Count	13931	3	66	14000
	% within State	99.51%	0.02%	0.47%	100.00%
Total	Count	48615	74	1311	50000
	% within State	97.23%	0.15%	2.62%	100.00%

It may be seen that more than 97 percent of the students have said that the scholarship amount is disbursed by transfer to the bank accounts. It is only in very few cases the same is paid either by cheque or by any other mode. There had been no payment by cheque in Punjab. Deviation had been comparatively more in Karnataka to the extent of about 4 percent.

12. The amount required

(i)   The students were asked what amount they would like to get as the scholarship for one year. The students who responded that the scholarship amount was not adequate were around 44 percent. The answered varied from students to student. But they ranged between Rs 2500 to more than Rs. 8000 per year.

(ii)   In Karnataka   about one third (31.5 %) felt that the amount should be Rs. 5000 per year about one fifth (18.9%) felt that the amount should be Rs 4000 per year. However, about 14 percent felt that the amount should be Rs 6000 per year.

(iii)   In Madhya Pradesh about two third of the students felt that the amount should be Rs. 5000 per year and about 26 percent felt the amount should be Rs. 4000 per year. However, a small percentage (4.8%) also felt that the amount should be Rs 6000 per year. About 16% felt that the amount should be more than Rs. 6000 per year.

(iv)   In Punjab nearly 60 percent of the students felt that the amount should be Rs 5000 per year and about one fourth felt that the amount should be Rs. 6000.

(v)   In Rajasthan more than 43 % felt that the amount should be Rs. 5000 per year and 16% felt that it should be Rs. 4000 per year and few (8 %) felt that it should be Rs. 6000 per year.

(vi)   In west Bengal one third felt that the amount should be Rs. 5000 per year and about 40% felt that it should be Rs. 6000. Another 11% felt that it should be more than Rs. 6000 per year

(vii)   The complete details are given in the table 4.13 below:

Table 4. 13 Distribution of students who felt that scholarship is not adequate as per the amount they desired to have

State	2500	2700	3000	3300–3500	4000	4500	5000	5500	6000	7000–8000	80000	Total
Karnataka	132	20	284	146	466	180	779	24	347	55	37	2470
	5.34%	0.81%	11.50%	5.91%	18.87%	7.29%	31.54%	0.97%	14.05%	2.23%	1.50%	100.00%
Madhya Pradesh	170	43	244	34	703	22	866	39	128	261	162	2672
	6.36%	1.61%	9.13%	1.27%	26.31%	0.82%	32.41%	1.46%	4.79%	9.77%	6.06%	100.00%
Punjab	138	0	233	6	289	0	2277	3	851	18	9	3824
	3.61%	0.00%	6.09%	0.16%	7.56%	0.00%	59.54%	0.08%	22.25%	0.47%	0.24%	100.00%
Rajasthan	262	0	462	226	596	162	1517	59	283	56	12	3635
	7.21%	0.00%	12.71%	6.22%	16.40%	4.46%	41.73%	1.62%	7.79%	1.54%	0.33%	100.00%
West Bengal	297	0	36	27	662	57	3176	177	3744	780	318	9274
	3.20%	0.00%	0.39%	0.29%	7.14%	0.61%	34.25%	1.91%	40.37%	8.41%	3.43%	100.00%
Total	999	63	1259	439	2716	421	8615	302	5353	1170	538	21875
	4.57%	0.29%	5.76%	2.01%	12.42%	1.92%	39.38%	1.38%	24.47%	5.35%	2.46%	100.00%

Figure 4. 13 Distribution of students who felt that scholarship is not adequate as per the amount they desired to have
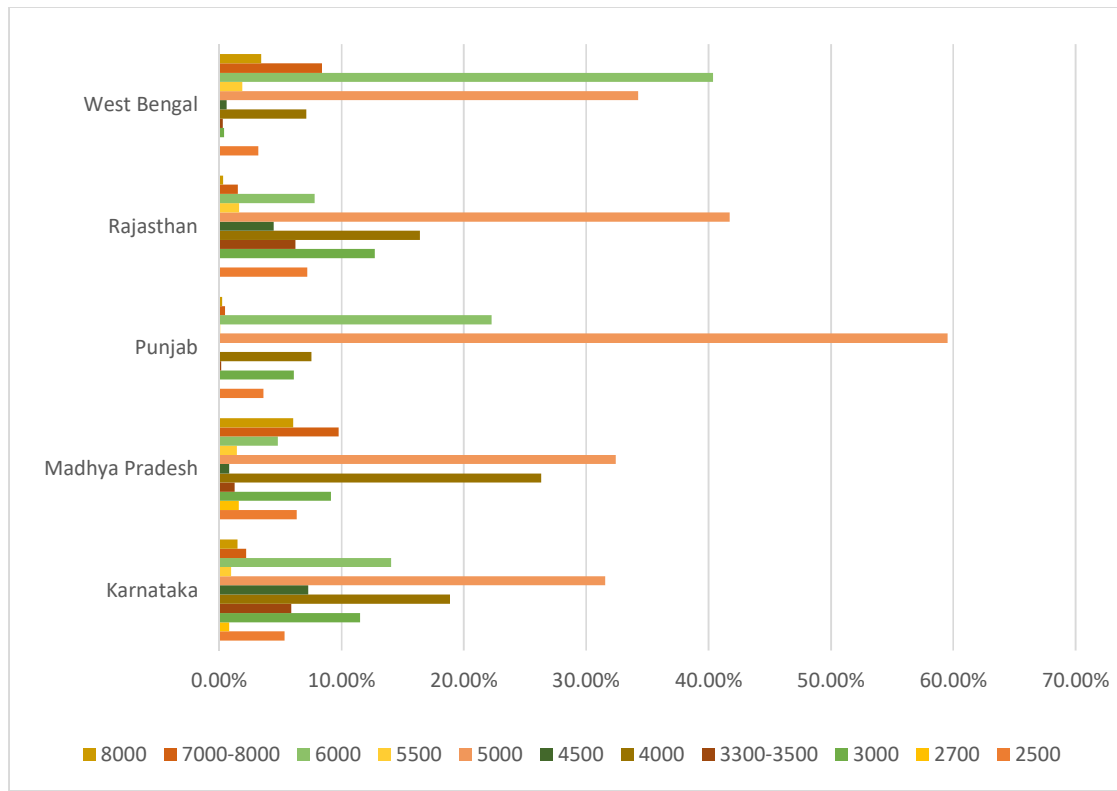
### 13.   Possibility of continuation of school education

(i)   A specific question was put to the students whether they agreed to the statement that it would not have been possible for them to continue school education without Pre–Matric Scholarship. The reaction of the student to this questions have been consolidated and presented in table below:

**Table 4. 14 Distribution of student as per their agreement or other wise to the statement that they
would not have continued the school in the absence of the scholarship**

State	Count / percentage	Would not have been possible to continue school in the absence of the scholarship			Total
		Strongly agreed	Agreed	Not agreed	
Karnataka	Count	2116	5598	286	8000
	% within State	26.45%	69.98%	3.58%	100.00%
Madhya Pradesh	Count	1973	7406	3621	13000
	% within State	15.18%	56.97%	27.85%	100.00%
Punjab	Count	295	3230	1475	5000
	% within State	5.90%	64.60%	29.50%	100.00%
Rajasthan	Count	1324	6413	2263	10000
	% within State	13.24%	64.13%	22.63%	100.00%
West Bengal	Count	6125	7476	399	14000
	% within State	43.75%	53.40%	2.85%	100.00%
Total	Count	11833	30123	8044	50000
	% within State	23.67%	60.25%	16.08%	100.00%

**Figure 4. 14 Distribution of student as per their agreement or other wise to the statement that they
would not have continued the school in the absence of the scholarship**
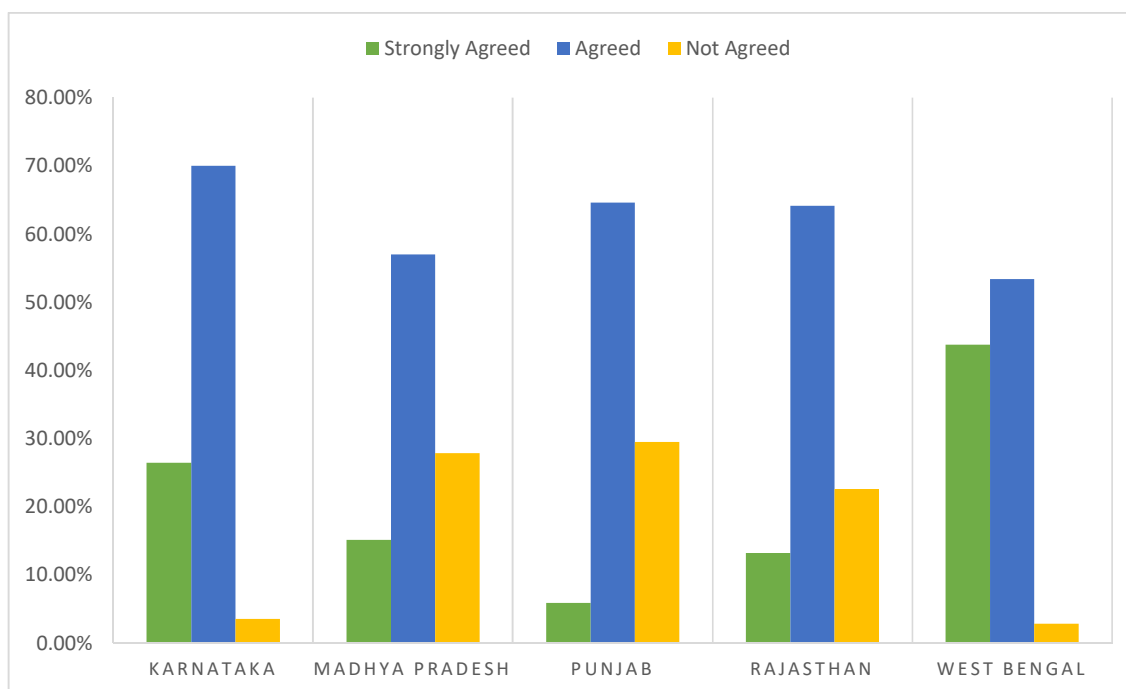
(ii)   It is seen nearly 60 percent of the students agreed that it would not have been
possible for them to continue in the school but for the scholarship .It is only 60 percent of
the students who have not agreed so. More than one fourth of the students in Karnataka

strongly agreed that they could not have continued in the school in the absence of the scholarship, whereas about 6 percent has strongly agreed in Punjab. In West Bengal it is about half of the students who have agreed to the statement whereas in Madhya Pradesh it is only one fourth who have not agreed to the statement. In Rajasthan a little more than three fourth have agreed and the rest have not agreed.

14. Overall assessment of the scheme

The students were finally asked to rank the scheme on a four point scale. The results of their ranking can be seen in table below:

Table 4. 15 The details of ranking of the scheme by the students

State	Count / percentage	Ranking of the scheme by the students				Total
		Excellent	Good	Average	Not very useful	
Karnataka	Count	2098	4612	1137	153	8000
	% within State	26.23%	57.65%	14.21%	1.91%	100.00%
Madhya Pradesh	Count	1675	6876	4420	29	13000
	% within State	12.88%	52.89%	34.00%	0.22%	100.00%
Punjab	Count	15	1318	3461	206	5000
	% within State	0.30%	26.36%	69.22%	4.12%	100.00%
Rajasthan	Count	1005	6422	2513	62	10000
	% within State	10.05%	64.22%	25.13%	0.62%	100.00%
West Bengal	Count	7047	6884	66	3	14000
	% within State	50.34%	49.17%	0.47%	0.02%	100.00%
Total	Count	11840	26112	11597	451	50000
	% within State	23.68%	52.22%	23.19%	0.91%	100.00%

Figure 4. 15 The details of ranking of the scheme by the students
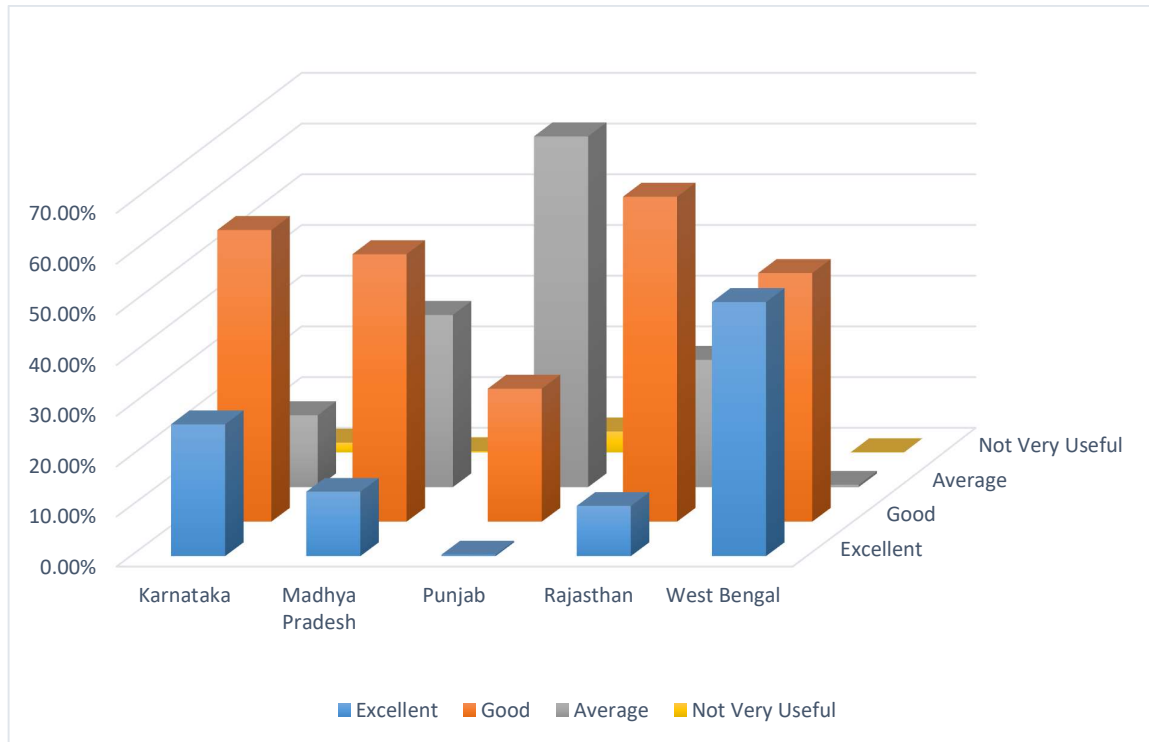
A little more than 50 percent of the students have ranked and assessed the scheme as Good. About one fourth have rated as Excellent and another one fourth as Average. Only 0.91% of the sample students stated the scheme as not very useful. Based upon this the scheme needs to be continued.

II. From the Staff

### 1. Overall assessment of the Scheme

(i)   Headmasters, Teachers and Staff contacted were asked to evaluate the scheme on a four point scale. The assessment given by all the staff have been consolidated and presented in table below:

Table 4. 16 Overall assessment of the scheme by the staff

State	Count / percentage	Excellent	Good	Average	Not very useful	Total
Karnataka	Count	17	67	12	0	96
	% within State	17.71%	69.79%	12.50%	0.00%	100.00%
Madhya Pradesh	Count	23	76	37	0	136
	% within State	16.91%	55.88%	27.21%	0.00%	100.00%
Punjab	Count	2	25	40	1	68
	% within State	2.94%	36.76%	58.82%	1.47%	100.00%
Rajasthan	Count	8	52	42	0	102
	% within State	7.84%	50.98%	41.18%	0.00%	100.00%
West Bengal	Count	29	13	4	0	46
	% within State	63.04%	28.26%	8.70%	0.00%	100.00%
Total	Count	79	233	135	1	448
	% within State	17.63%	52.01%	30.13%	0.22%	100.00%

Figure 4. 16 Overall assessment of the scheme by the staff
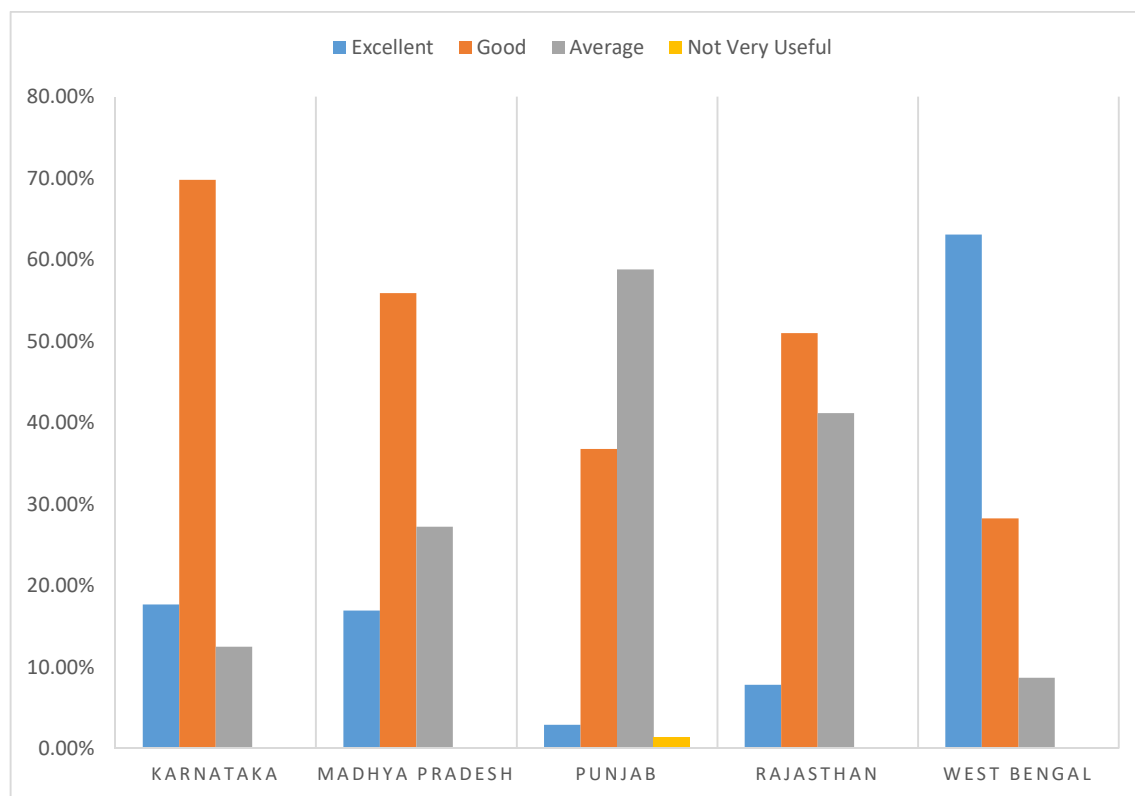
(ii)   It has been seen that more than half of the staff have asses the performance of the scheme as "Good". While, one third of the staff have rated the scheme as "Average". About 18 percent have assessed the scheme as "Excellent". Practically no one has said that the scheme is "Not very useful" baring one in Punjab. In Karnataka nearly 70 percent have rated the scheme as good whereas more than 60 percent in West Bengal have rated the scheme as excellent. About 60 percent in Punjab have rated the scheme as average. A little more than 50 percent in Madhya Pradesh and Rajasthan have rated the programme as good.

2. Achievement of the Purpose

(i)   The staff were further asked whether the purpose of the scheme has been achieved or not. Unlike in earlier cases here more than 10 percent of the staff have said that purpose of the scheme has not been achieved. The consolidated picture of the responses from the respondents in this regard can be seen in table below:

Table 4. 17 Distribution of staff as per their views on achievement of the purpose of the scheme

State	Count / percentage	Whether the purpose of the scheme is fully achieved		
		Yes	No	Total
Karnataka	Count	85	11	96
	% within State	88.54%	11.46%	100.0%
Madhya Pradesh	Count	131	5	136
	% within State	96.32%	3.68%	100.0%
Punjab	Count	52	16	68
	% within State	76.47%	23.53%	100.0%
Rajasthan	Count	92	10	102
	% within State	90.20%	9.80%	100.0%
West Bengal	Count	35	11	46
	% within State	76.09%	23.91%	100.0%
Total	Count	395	53	448
	% within State	88.17%	11.83%	100.0%

Figure 4. 17 Distribution of staff as per their views on achievement of the purpose of the scheme
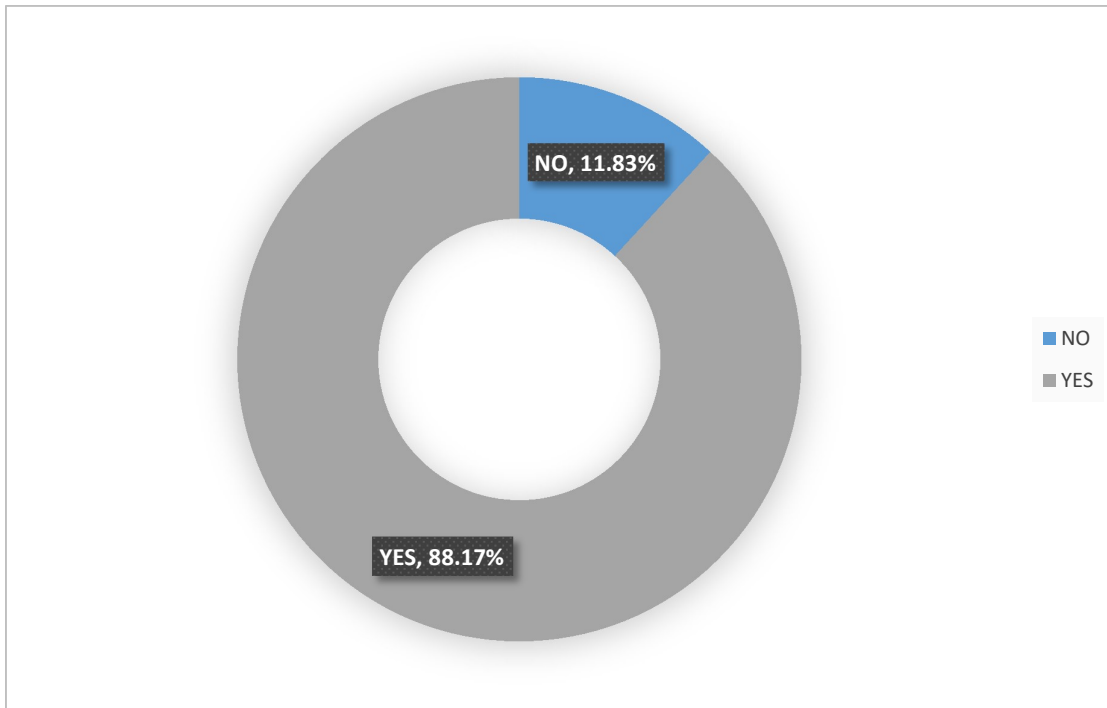
(ii)   It is seen that 88.17 percent of the teachers and staff have said that the purpose of the scheme has been fully achieved and 11.83 percent have said that it is not so. The persons who have answered in negative have been distributed over the states more or less uniformly except in the case of Madhya Pradesh where it is slightly less. When the person who answered in negative were asked to explain their stand they have expressed

➢ Awareness has not been fully created.
➢ Proper information is still not available to all.
➢ Students apply for more than one scholarship.
➢ If the money is not given in April it does not serve the purpose.
➢ All deserving persons are not getting the scholarship.
➢ Money is not transferred timely and this defeats the purpose.

3. Effect of scholarship

(i)   The effect of scholarship on the child remaining in the school after class VIII and minimising drop outs, giving opportunity to perform better and move to post matric

education, improving regular attendance, having access to study materials and improving academic performance were probed from the staff asking them appropriate questions in these regards . The overall picture that emerged from these probes is shown in table below:

Table 4. 18 Opinion of staff on the effect of scholarship on various indicators

State	Count / Percentage	Helped children to remain in school after class VII & minimised drop outs	Gave opportunity to perform better & to move to post matric education	Helped to attend the school regularly	Helped to have easy access to books and other study materials	Helped to improve academic performance
Karnataka	Count	87	94	94	52	91
	% within State	90.63%	97.92%	97.92%	54.19%	94.79%
Madhya Pradesh	Count	122	136	131	133	131
	% within State	89.71%	100.00%	96.32%	97.79%	96.32%
Punjab	Count	66	67	65	62	66
	% within State	97.06%	98.53%	95.59%	91.18%	97.06%
Rajasthan	Count	86	96	98	100	100
	% within State	84.31%	94.12%	96.08%	98.04%	98.04%
West Bengal	Count	46	44	46	44	46
	% within State	100.00%	95.65%	100.00%	95.65%	100.00%
Total	Count	407	437	434	391	434
	% within State	90.85%	97.54%	96.88%	87.28%	100.00%

Figure 4. 18 Opinion of staff on the effect of scholarship on various indicators
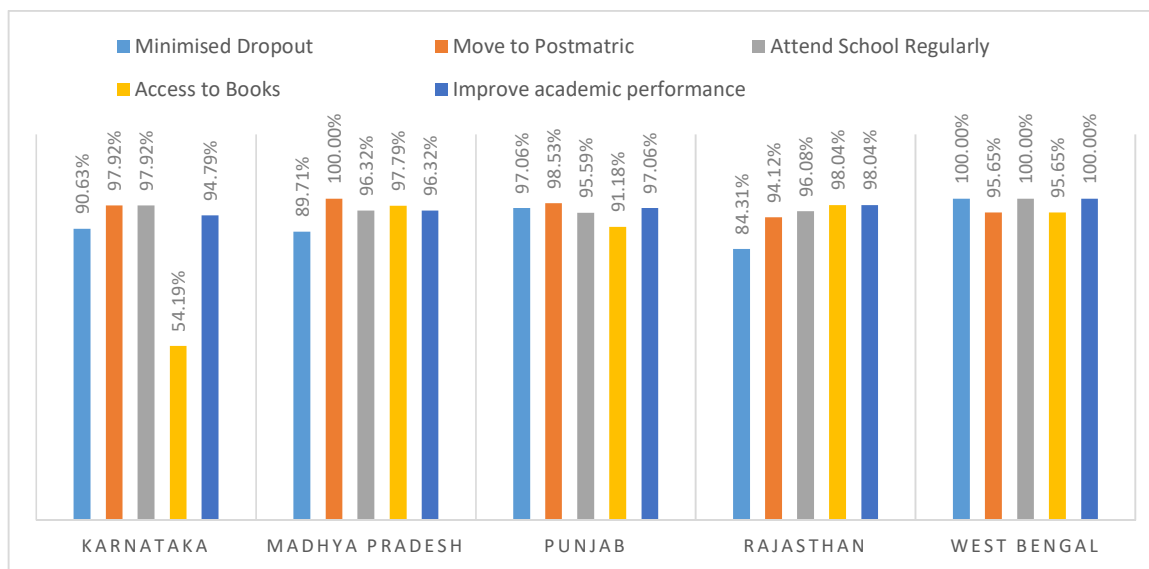
(ii)   It has been seen that generally the scholarship had a good effect on various indicators tested. In all the cases about 90 percent or more of staff have given a positive response indicting good effect. This was so in all the states with respect to all the

indicators except in the case access to study materials in Karnataka where only half of the teachers contacted gave a positive opinion

III. From the District Officials

The District official in the districts visited have been contacted and their opinion on various issues have been obtained and the same have been synthesised and present below:

1. Coordination from District office

The District officials were asked as to what are the details of coordination extended by their office for the implementation of the scheme. The reaction from different district have been consolidated state wise and presented below–

Karnataka

➤ Information is being provide at door step of schools and students and also providing administrative support for process of scholarship.

Madhya Pradesh

➤ Scheme related information provided.
➤ Some of them have said that there is no coordination from their side.

Punjab

➤ State welfare office provide all information.
➤ Information about portal is given and meeting organized at district level.
➤ Information given to school heads by Email, Meetings & Phone calls.
➤ Posting of Nodal Officer and budget bill distribution are attended.
➤ Visit in schools and budget, bill and other mandatory work are done.

➤ Inform Scholarship details and Form submission date to all cncerned.
➤ Some have said that there is no coordination.

Rajasthan

➤ Practically there is no coordination with social welfare department.

➢ Social welfare department has nothing to do with the scholarship at school level. They deal only with scholarship at college level.

➢ However School is informed about scholarship by the Education Department From time to time.

➢ All Matters relating to scholarship at school level are managed by Education Department.

➢ They have a portal called Bhamashah portal where all the information about scholarships at school level are maintained.

West Bengal

➢ District social welfare office has no roll of the implementation of PMS SC scheme. It is totally controlled by the District welfare office of BCW & TDD.

➢ All Inspector BCWs under Block AND SDOs initiate the scheme for all eligible students through their institutions.

2. Mechanism for verification of certificate

(i)   The question was asked about the mechanism being handled for verification of certificate. The information obtained in this regard have been consolidated and presented below.

(ii)   In Karnataka at district level a committee is formed under the chairmanship of the District Magistrate, In Madhya Pradesh it has been said that the certificates are verified by the Government bodies and there is no separate mechanism specifically for the scheme. In Punjab it is said that certificates are verified by government body, tehsildar and further on line verification is done. In Rajasthan some have said that certificates are verified by government / tehsildar. Some have said that that all certificates are verified by the Head of the Institution at school level. In West Bengal it is has been said that certificates should be signed by an MP or MLA, or a Municipal Commissioner , or Member of Zilla Parishad, Savapati of Panchayat Samiti or a Govt. Officer, Village Pradhan, BFO etc. and the copies of the certificates are verified with the original at the school level.

3. Information disseminated

(i)   The investigating team as asked about the information being disseminated regarding the scheme. The responses in this regard have been given below.

(ii)   In Karnataka it is said that Advertisement is given in newspapers and meetings are conducted at BEO level. Information is also provided to all schools and guidance and technical support is given to the schools and students community. In Madhya Pradesh it is

said that Information is provided about the portal, budget allotment, and type of documents required and about Samagra portal. In Punjab the official have said that all data and information are provided by the E .Punjab State portal, Notice and comminutions are also sent to school. Budget and bill support are given. In Rajasthan the officials have said that information is given to all schools through notices in the portal about various aspects of scholarships. Emails are sent to the Head of Institutions and Meetings are arranged. In west Bengal it is said that Scholarship related updated information is provided at district level, block level, and school level; Schools are informed through BDOs who go to the schools and campaign; and Teachers are provided with all information.

4. Hard copies of the Schedule

(i)   It has been enquired whether in addition to the application being made online, the hard copies are being obtained from the schools. The ground situation as obtained from the officials is presented below.

(ii)   It is seen that in Karnataka some of the districts are getting the hard copies and some of them are not getting the hard copies of the applications. In all the other states almost all of them are taking the hard copies.

5. Support to students for accessing the portal

It has been enquired about the support if any being given to the student for accessing the portal for applying on line, the responses obtained in this regard are indicated below.

In Karnataka it is said "No direct support to any student is being given for accessing scholarship portal. However, information is provided as to how to apply. The centres which support the application process are identified." Officials in Madhya Pradesh have said that the schools are asked to ensure successful accessing of the portal. In Punjab it is said "Information are given to schools through E Punjab Portal. Details of Application submitted and what type of Document required are explained." In West Bengal the officials have said "Any type of correction is done from the District office and for any related issue one can approach to district office. Students can approach to BCW section at the district office for any assistance. Mock online form filling up is demonstrated through camp mode."

6. Problems faced by the schools in accessing the scheme

While enquiry was made about the problem being faced by the students in accessing the scheme the officials at Karnataka have pointed out that as computer facilities and internet facilities are not available in rural areas most of the student are unable to apply for the

scholarship programs through online. In Madhya Pradesh it is said that mismatch of details in the bank accounts is a major problem faced by the students due to which either they don't get the scholarship or the same is delayed too much. The officers at Punjab have observed "Students face problems in opening the bank account. Mismatch of details bank account also adversely affects their access to the scheme. Difficulties in getting the certificates also affects the access to the scheme." In Rajasthan it has been said "In some of villages, E-mitra is not available and the students could not easily access the scheme. Mismatch of details, non-functioning of server, linkage to Bhamashah affect the accessibility to the scheme. The officials at West Bengal have opined that it is mainly internet related problems affect the accessibility of the students.

7. Procedure of payment

While the probe about the procedure of payment of the scholarship was done, Karnataka officials have said that the same is being done through online transfer and officials in Madhya Pradesh have said that the payment is done through money transfer to the account of the beneficiary, Punjab has said "Scholarship amount payment pay by the State Social Welfare Department by direct transfer to the students account. District does not make any payment. It only does verification." In Rajasthan it is said that the payment is made online and the details are available in Shaladarpan." In West Bengal it is said   "Payment is made direct to the account. Students account details are approved by e-Pradhan and amounts are credited through IFMS billing process to the respective bank account of the student".

8. Effect of scholarship

How far the scholarship has assisted the students in pursuing their studies has been probed. Majority of the district official in Karnataka have said that the scholarship has very much assisted   About one third of the districts in Madhya Pradesh have observed that the scholarship has assisted a little bit and more than 50 percent have said that it had assisted very much. In Punjab almost everyone has said it has assisted very little. In Rajasthan too a little more than 50 percent have said that it had assisted very little. In West Bengal almost everyone has said that it had assisted very much.

IV. From the State Officials

1.   State Functionaries Views about the Programme

The officials contacted at the state level were contacted to indicate their views about the working status in the programme and the short comings noticed. The state functionary

stated that have said that lack of planning and irregularities in disbursement of funds had led to delays in payment of scholarships. They have also pointed out that guidelines did not contain any provision for monitoring and evaluation, which are essential for decision-makers to realistically evaluate the progress of the scheme and identify impediments to its efficient implementation. There were short release and late receipt of funds from the ministry. The amount is always disbursed very late and there is no mechanism to rectify this issue.

A) General

(i)   In Karnataka, we have met Principal Secretary, Commissioner, Social Welfare Department, Additional Director (Admn.) and Joint Director (Education) of Social Welfare Department. They had discussed with the Education Department. Though Social welfare department is dealing with the subject of Pre-Matric Scholarship all the data about the schools are maintained in the Education Department. Social Welfare Department coordinated with the Educational Department and got us the details about the schools and number of students etc. We were fortunate to get from them the district wise number of schools as well as list of all the secondary school with their location, their type, their management, number of boys and girls in different classes' social category wise. The Education department good give all necessary information from their MIS system and help us and this information is available for each and every school.

(ii)   In Madhya Pradesh, we had meetings with, Commissioner & Project Director, RMSA and Principal Secretary, Schedule Caste Welfare Department. They said the data is maintained in the districts and there is a programmer and / or data entry operator in each district who could help and they finally issued instruction to them to help. It took a lot of time to complete these formalities with the state government in spite of our best efforts.

(iii)   In Punjab we met the Officials at the office of Director, Welfare of SC, BC and Minorities directed us to the Department of School Education at Mohali. We also met with Special secretary, School Education, Director General School Education, OSD Scholarship, Assistant Director Scholarship, and other officials in the department of school education for seeking all the information and help from the concerns.

(iv)   In Rajasthan we had been in touch with Director, Secondary Education and his officials and they had appointed, Chief Education Officer, Jaipur as the nodal officer whom we had met. Unfortunately he could not help us and said that he is not aware of anything, as all information are available at their Hqrs at Bikaner, the office of Director itself could

give the information or do any work needed. However, we later understood the information are available at district level in their Bhamashah portal.

(v)   In West Bengal we met with Secretary, Additional Secretary, and Deputy Secretary of Backward Classes Development Department and the Deputy Secretary acted as the nodal officer and gave us all necessary information. They maintain all information at state level in a dedicated computer and outsourced the maintenance of MIS.

B)   Views about the Program Implementation

(i)   Implementation of the programme

As per the information supplied by state functionaries about the implementation of the scheme, it is reported that in all Five States the implementation of scheme is done strictly as per the guidelines of the scheme issued by Government of India without any deviations and the benefit of the scheme is only availed by SC students and that too by full time and regular students only. The State functionaries further reported that i) the mode of submitting the application is online and the disbursement is done directly to the bank account.

(ii)   Effect on Drop out

All the State functionaries reported that the Pre-Matric Scholarship helped continue school education and attend the school regularly. The students can easily access to Note bools, Books, Pen, Pencil and other learning material and this has improved their academic performance. They further told that Pre-matric scholarship has raised aspirations to go for higher education. This has resulted in minimising the dropout rate of the student.

(iii)   Portal facility

All the states have the portal facility for submission of application online and the applications are being submitted on line and the portal is providing unique ID to the beneficiaries to restrict duplicate applications, In Karnataka they have SATS ID (Students Achievement Tracking System ID) number for each students. In Madhya Pradesh, they have Samagra ID. In Punjab the registration of students is liked with AADHAAR number. In Rajasthan and West Bengal they give a unique Registration ID / Log in ID.

(iv)   Disbursement of scholarship

In all the states the scholarship is being disbursed direct into the account of the beneficiaries. As a result the details of the number of students given scholarship and the

amount disbursed etc. are not available in the schools. The major trouble, grievances in the scheme is that the amount is not released in time and there is enormous dely. Further it is also widely felt that the amount is not sufficient to meet the cost of school education. Grievance redressal system has also not been found anywhere. There does not seem to be any inspection system also in the states. Inspite of the shortcomings that are found everyone feels that the scheme should continue as it gives assistance to the poor SC families to educate their children in the schools.

(v) Access to and Administration of Pre-matric Scholarship

Pre Matric Scholarship is ad mistered by Education department in Rajasthan, Social welfare department in Karnataka, Scheduled caste welfare Department in Madhya Pradesh, Department of welfare of Scheduled cast, backward classes and Minorities in Punjab and backward classes development department in West Bengal. In all the states the school education department is associated in the implementation. The schools are announcing about the scholarship in the assembly meetings and in the class rooms. Invariably everywhere the teachers are more involved in propagating the information to the students and getting the application from them. The only difficulty in accessing the portal especially is rural areas is due to non-availability of computer and internet and slow working or non-working of the server.

(vi) Adequacy of the scholarship amount

All the officials contacted have felt that the scholarship amount paid to the students is highly inadequate. It is not sufficient to meet the cost of the education. They have all suggested that the entire amount spent by the students for the fees at the schools and for the books essential requirements as per prescribed scale should be reimbursed to them. Some of them have also suggested, the amount could be paid to the school with the stipulation that the school should give free education at the same level as for other children and provide all necessary materials as per a prescribed scale.

C) Pitfalls in the Programme

(i) Inclusion of Left out cases

The state functionary reported that scheme did not mention to cover the left out case where the students could not submit the application online due to low network/missing of network. Such provision should be made in the guidelines of the scheme.

(ii)   More awareness need to be created

The state functionary reported that awareness about the full components of the scheme is missing in majority of the cases. It is suggested that one day workshop may be organised for the parents and students at every school to make them aware of the scheme components and online procedure to apply.

(iii)   Grievance Redressal System

The state functionary reported that a toll free number should be provided for any information/quarries relating to Pre-matric scholarship.

(iv)   Timely payment of scholarship:

The state functionary reported that the purpose of the scheme is not fully served if there is delay of one to one and a half year in the payment of scholarship. Better coordination between Government of India and the State Government need to be maintained for timely receipt of budget and soon after the receipt of budget, the scholarship amount should be released to Districts.

(v)   Delay in payment at Banker's level

The state functionary reported that payment of scholarship is delayed due to error in Bank account of IFSC code. Better coordination with State/Dist. authority and bankers may solve the problem. It is reported that poor students don't make regular transaction in their Bank account and therefore the Bank account becomes dormant. Therefore the state functionaries were of the opinion that advisory may be got should by Govt. of India /RBI to Bankers to evolve mechanism to solve the problem.

(vi)   School should play leadership Role

The state functionary reported that schools don't pay desired attention to the students of the Pre-matric scholarship. Therefore a cell should be created in every school to create better coordination regarding the implementation mechanism, documentation and providing necessary help.

(vii)   Internal Audit System

The state functionary reported that an effective internal Audit System should be developed for scrutiny and checking and payment online to check that the payment has gone to actual beneficiaries.

(viii)   Tracking system should be introduced

The state functionary reported that there should be an inbuilt system where the students/institution can review/track the Status of their own application.

(ix)   The Scheme should be handled at State level by Education Department

The state functionary reported that in some State the scheme of Pre-matric scholarship is handled by department of Social Justice & Empowerment while in some other states the scheme is handled by Education Department. The State functionaries were of the view that universally the scheme of Pre-matric Scholarship should be handled by Education Department for the sake of better efficiency in working of the scheme.

D)   Quality of Output

All the functionary reported that the scheme of Pre-matric scholarship has help the students to raise the financial strength in continued the matric/post matric education. The further indicated that the quality of output has been exceptionally good since only the benefit of the scheme has gone to target audience belonging to poor and disadvantage section of the society. However to further enhance the quality of output it is necessary that payment of scholarship should be paid on monthly/quarterly basis and the amount of scholarship may also be increased so that students can better avail the facilities for learning and preparing themselves to performer better.

E)   Justification of the Schemes

All the functionary reported that the Pre-matric scholarship is of high utility value in view of the fact that – (i) Pre-matric scholarship helped continue school education ii) Would not have possible to continue school education without Pre-matric scholarship iii) helped attend the school regularly iv) would have left the school in the absence of Pre-matric scholarship v) can easily access note books, pen, pencil, papers and other learning material by using Pre-matric scholarship money vi) academic performance in the school has improved vii) In the absence of Pre-matric scholarship, present/guardian would not have been able to pay for their ward's education viii) pre-matric scholarship has raised aspirations to go for higher education. However the scheme needs to be restructured to (I) increase awareness about the modalities of the scheme iii) school should automatically renew the pre-matric scholarship scheme for class 10th student's subject to meeting of performance criteria iv) delay in payment of scholarship should be minimised and preferably the payment should be made on monthly basis. However further suggested that Income limit of Rs. 2.5 lakhs should be increased looking to the rise in cost of living.

Since Pre-matric scholarship scheme is instrumental in improving participation, attendance and performance, retention of the students, there is every justification for continuation of the scheme. It is also found that the Pre-matric scholarship scheme has helped to access learning material pen, pencil paper and this has resulted in their better

academic performance. The Pre-matric scholarship scheme has proved to be an important intervention towards improving the education status of the poor and disadvantage household in the SC community hence it is strongly recommended that the scheme should be continued.

F)   Points for Restructuring of the programme

The State Officials indicated that the programme need to be restructured to make it more effective and result oriented. In this connection they indicated the following action planning.

- ➢ More awareness has to be created and proper budget should be provided for this purpose.
- ➢ The scholarship amount has to be increased looking to the raised cost of living.
- ➢ Documents submitted at the time of admission could be taken for consideration of scholarship and the guideline should mentioned these facts.
- ➢ Payment has to be released in time and for the purpose timeline should be indicated in the guidance.
- ➢ The scheme may be implemented though education department uniformly all over India instead of social welfare of backward development department etc. or by two departments at a time
- ➢ Pending amount of scholarships have to be released immediately so as to reimburse the expenditure already with by the parents of the students.
- ➢ The entire process should be made easier and user friendly and for the purpose review meetings should at Govt. of India/ State Level.
- ➢ Implementation and monitoring needs improvement.
- ➢ Need of documents may be reduced to the minimum.
- ➢ Requirement of notary for income certificate may be relaxed.
- ➢ Data entry operators are to be provided for the benefit of the beneficiaries
- ➢ Zero balance accounts facilities are to be provided for all beneficiaries

5.   Key Findings

The finding of the study as emerging from the study conducted in the aforesaid manner are reproduce below:-

5.1 All the students belonged to the Scheduled caste and were regular and full time students and none were found to be repeaters. 98.2% respondents indicated that the scheme is being run as per guidelines.

5.2 In most of the cases it has been seen that the students submit a hard copy of the application to the schools and they arrange to get the same submitted on online. In most of the cases the scholarship amount goes to the joint account of the student and parents/guardians.

5.3 The scholarship has not been received in time. There had been enormous delays. Except in the case of West Bengal the central assistance has not been received for all the years by the states. The scholarship is received at one time for the year mostly after the year is over. The cases where one had to pay hidden money for getting scholarship was found to be negligible.

5.4 Nearly 44 percent of the students have said that the scholarship is not sufficient. More than 60 percent of them have said that the scholarship should be Rs.5000 to 6000 per year. One third of the teachers have also said that the scholarship is not adequate. Nearby 84 percent indicated that the parental income of the student is not sufficient for supporting the education of the children and therefore the scheme of Pre-matric Scholarship is most essentially needed. Based on interaction with the cross section of the society it is suggested that the scholarship should be raised to Rs. 5000 per year.

5.5 More than 90 percent of the students have said that the scholarship has given them better opportunity to perform and to progress to post-matric educations, helped them to attend the school regularly, to access books and other study materials, improve their academic performance and raised their aspirations for higher studies. 86 percent of the students have said that scholarship had financially supported their parents but for which they could not have continued the education. A little more than three fourth of the students have said that scholarship has helped in minimising the drop outs. Nearly one third of the students agreed that they would have left the education in the absence of scholarship.

5.6 The problems faced by students included, non-availability of computer and internet facility, mismatch of the details about bank account number, name of the student, IFSC

code, server related issues, certificates / document related issues, lack of timely and proper information, problems related to opening of bank account, AADHAAR card linked issues etc.

5.7 A little more than 50 percent of the students have ranked the scheme as 'Good'. About one fourth have rated as 'Excellent' and another one fourth as 'Average'. Almost none has ranked the scheme as not very useful. This indicates that the scheme needs to be continued.

5.8 Reflections from the survey results suggest that there has been multiple factors responsible for delay in disbursement of funds. These have been grouped into Internal and External factors.

Internal factors

- Settlement of committed liability between states and central government in the given timeframe.
- Delay in release of funds to states due to process and system followed by Central Government which generally takes one to one and half years.
- The release of funds from States to Districts and then onto beneficiary takes time due to procedural delay, instead with all state portals in place the funds on receipt from the central government should be transferred directly to the beneficiary account.

External factors

At the Bankers level due to various procedural and operational measures adopted by them.

6.   Recommendations

In the light of the findings and discussions with various stake holders the following recommendations are made for consideration:–

6.1   The central Assistance may be released to the states in time taking all the steps to complete all necessary formalities well in time. All efforts may be taken to see that the scholarships are paid in time

6.2   The scholarship amount may be disbursed either monthly or quarterly.

6.3   Computer facility along with data entry operator may be provided in every school for facilitating the students to file the application on line

6.4 Number of documents required for filing the application may be reduced to the minimum. The application form and the requirements of number of documents need to be further looked into to enable students communities apply for the scholarship without incurring substantial costs and taking time to obtain documents.

6.5 Devoted servers may be maintained with minimum breakdown and fast functioning.

6.6 More awareness camps, and awareness activities through publicity through various media may be attempted.

6.7 Workshops may be held to students and parents to impart proper knowledge in filling up the application forms.

6.8 It may be thought of getting the application only once when the student enters the class 9 and making the sanction automatic if he passes to class 10 without insisting for an application for renewal.

6.9 The income ceiling of parents or guardians though revised recently still seems to be less. There could be a provision for revising the income ceiling periodically based upon the increase in the cost of living.

6.10 Grievances redressal system may be established in all states

6.11 A good monitoring system may be established in all states. A system of periodical checks and monitoring and supervision could be established and put in place at District and State level. Scholarship committees could be established for the purpose at different levels.

6.12 A uniform system of data maintenance may be ensured separately for the scheme. The data should be made available in the portal for the public view and also should be available at the school level. The data may be kept separately for the scheme rather than clubbing with all other schemes.

6.13 All the scholarships given by the Ministry for pre matric or class 10 students may be grouped and only a single name may be given to the pre matric scholarship or the scholarship for secondary education.

6.14 A system of getting periodical reports from the states and feedback from the beneficiaries could be introduced which may help to improve the scheme.

6.15 The issues limited to committed liability may be discussed with state governments and an acceptable solution may be put in place on a long time basis.

6.16   In case any student could not apply on line or left out, a method may be developed to cover such students. Perhaps off line application may be allowed in such cases.

6.17   A toll free number could be introduced for any information / queries relating to scholarship

6.18   The schools may check all the documents at the time of admission of the SC students and these documents may be taken for the purpose of considering the cases for award of scholarship.

6.19   Timely reminder system may be incorporated in the on line system. There could be inbuilt system of warnings/ reminders to ensure rectifications/ corrections in time for any shortcomings in the applications. · There can be a provision of SMS alerts to the stake holders at various stages of processing which can highlight, for timely rectification any minor shortcomings found in the applications. The list of students and relevant particulates may be generated /uploaded and sent to the schools. To avoid mismatches, the matching of particulars may be carried out at the time of application itself.

6.20   The payment of scholarship is sometime delayed due to error in Bank account of IFSC code. Better coordination with State/District authority and bankers may solve the problem. It is reported that poor students don't make regular transaction in their Bank account and therefore the Bank account becomes dormant. Therefore the state functionaries were of the opinion that advisory may be got should by Govt. of India /RBI to Bankers to evolve mechanism to solve the problem.

6.21   Schools don't pay desired attention to the students of the Pre-matric scholarship. Therefore a cell should be created in every school to create better coordination regarding the implementation mechanism, documentation and providing necessary help.

6.22   The guideline of the scheme issued by Govt. of India did not mention to cover the left out case where the students could not submit the application online due to low network/missing of network. Such provision should be made in the guidelines of the scheme.