

Assessing access to Government of India Minority Scholarships Schemes and mapping the way forward

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TARRAQI [] FOUNDATION

Abstract

Post Sachchar Committee report findings and recommendations in 2006, the UPA's 15 point programme for the upliftment of the Minorities especially for Muslims is perhaps the most thought through and comprehensive effort introduced in the 11th Five Year plan to meaningfully impact and improve the economic, educational and employment status of Muslims in India where the community has steadily gone down on various socio-economic indicators in Post independence India. Creation of the Ministry of Minority Affairs and its flagship Minority Scholarship Schemes are some of the core decisive steps of the Government to fulfil this mandate. Although these are under close scrutiny now for course correction and setting further milestones as the country moves into the 12th Five Year Plan. To achieve the desired impact of these schemes it is imperative for the Central Government that designs and funds the schemes, the State Governments that implement them and the beneficiary groups i.e. the students (community) to synergize in ways that ensure that the schemes serve the much needed and desired purpose of improving access to quality education for deprived sections of the Minority community.

To maintain a sharp focus on the nature and type of schemes and understand the challenges and complexities involved in administering them, this research study has tried to assess minority community's access to scholarship schemes in the Delhi State, the efficiency with which they are administered, understand community experiences and suggest recommendations for the way forward. A thorough Secondary research comprising of Literature review to map the discourse around minority scholarship schemes through analyses of research studies, evaluations and reports was done. Thereby, analyses of government documents available on the relevant ministry websites about the policies, the schemes, their guidelines and circulars was done, followed by budgetary analysis for the last three years. In the absence of relevant data publicly available, RTI applications were filed with Ministry of Minority Affairs as well as the Department for the Welfare of SC/ST/OBC/Minorities, Delhi Government.

A primary research was then carried out involving students, schools and communities in the three pilot areas chosen namely Jehangirpuri, Jama Masjid (Daryaganj) and Jamia Nagar, Okhla which are diverse in terms of class composition within the Muslim population of Delhi. In depth interviews with students receiving scholarships as well as not receiving (rejected/pending); their parents, teachers and principals of their schools were conducted in order to understand the ground issues. Discussions were also held with a spectrum of Government officials, Legislators, concerned Ministers and Community Leaders. Focus Group Discussions were then conducted to validate the findings and review the recommendations with the students and their parents.

The paper is set out as follows: Firstly, the Research findings as per the secondary research including the analysis of the data retrieved through RTI applications; Secondly, the report and analysis of the findings of the Primary Research; Thirdly, identifying gaps and concerned stakeholders and finally, giving recommendations for improving current schemes and the way forward.

Amir Abidi 2nd Oct 2013

LIST OF ACRONYMS

AIMMM All India Muslim Majlis-e-Mushawarat

CBGA Centre for Budgetary Governance & Analysis

CBO Community Based Organization
CPIO Central Public Information Officer

DCB Delhi Cantonment Board

DCM Delhi Commission for Minorities

DG Delhi Government
DoE Directorate of Education
EWS Economically Weaker Section
FGD Focus Group Discussion

FYP Five Year Plan

GAIN Guidance and Information Center ITI Industrial Training Institute

ITO Income Tax Office
JMI Jamia Millia Islamia

MCD Municipal Corporation of Delhi

MCM Merit Cum Means

MHRD Ministry of Human Resource Development

MoMA Ministry of Minority Affairs

MSJ&E Ministry of Social Justice and Empowerment

NCM National Commission for Minorities

NCT National Capital Territory
NDMC New Delhi Municipal Council
NGO Non-Governmental Organization
NSSO National Sample Survey Organization

OBC Other Backward Classes
RTE Right to Education
RTI Right to Information
SC Schedule Caste

SOL School of Open Learning

ST Schedule Tribe

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Section I: Rationale for the present study

Despite Constitutional provisions as also other legislations promoting equal opportunities and rights to all, the Minorities, specifically the Muslim community has been largely ignored or underserved by the Nation- state, both Central as well as state governments leading to developmental deficits where discrimination has been a serious barrier to their involvement and participation in a democratic context (Alam, 2003, Wilkinson, 2010). It was not until the sixth Five Year Plan that the Minorities were recognized as a distinct socio-economic entity with unique barriers and challenges and their developmental needs articulated as part of the Minimum Needs Program (CBGA, 2012). However it was only in 2005 that a need was felt to address the developmental needs of Minorities through comprehensive policy planning which led to the constitution of the High Level Committee led by Justice Rajinder Sachar.

Sachar Committee report in 2006 was ground-breaking and a landmark report on the status of Muslims in the country. The report was the first to bring together several empirical data that at once dispelled myths about the Muslim community while also highlighting the larger failure to address developmental needs of such a large proportion of the population. It examined the issues within the Muslim community not only through the lens of 'identity' and 'security' but through the lens of rights, entitlements, social justice and equity. It highlighted how the Muslim community was way below the national average and other minority groups and were in fact comparable to SC/ST in terms of educational attainment, socio-economic status, employment particularly in salaried jobs and within the government system. Importantly, the report also demonstrated how Muslim –dominated areas lacked even basic amenities such as roads, drinking water, sanitation and so on (High Level Committee Report, 2006). Following this report, the Union government adopted a four-pronged strategy in its 11th Five Year Plan focusing on education, employment and skill development, living conditions and security and incorporating the focus on Muslim minority in its various national level policies and programs. Among several initiatives in The Prime Minister's new 15 point program in relation to Minorities is the Scholarship initiative - Pre-matric, Post- matric and Merit cum Means Scholarships- that covers from Class 1 to technical/ professional courses.

The scholarship schemes have been in existence for nearly six years now and there have been several issues and problems that have been highlighted related to their design content and implementation. Report of the Steering Committee on Empowerment of Minorities as part of its assessment in preparation for the 12th FYP pointed to several short-comings. In both pre-matric and post-matric scholarships it indicated that physical achievements exceeded targets while financial achievements fell short of the allocation indicating asymmetry in disbursements. Similarly it pointed out that Merit Cum Means scholarship had fared well neither in physical nor financial achievement. While recognizing the importance of providing scholarships to prevent drop-out the report makes a series of recommendations about the need to increase the amount fixed for the scholarship, simplifying the procedures and relaxing the eligibility criteria. Further it also recognizes the lacunae at the systemic level in terms of lack of coordination among the various Ministries and departments designing the schemes that are stand-alone each with their own set of procedures, criteria and

support. It also makes a case for strengthening monitoring and review functions to assess need, uptake and the gaps therein and the need for robust data for making corrections in the schemes and their implementation (Report of the Steering Committee on Empowerment of Minorities, 2012).

There have been no specific studies undertaken to collect empirical data from students and parents on their first hand experience of seeking scholarships, understand what meaning it has for them, what role scholarships play in the larger context of their struggle for education and what changes would they like to see in the design, content and implementation of scholarships. Therefore it was felt important to undertake a study that keeps the community (students and parents) as the focal point and understand the barriers, challenges in accessing scholarships and seek suggestions for their improvement. In addition the study also pulls together secondary data from different sources that foregrounds issues from the systemic point of view. In sum, the present study attempts to put together a composite picture of the way things stand today from the perspective of the community that is accessing scholarships as well as from the viewpoint of the system that is providing these scholarships to arrive at a more fuller understanding of where the gaps are and what needs to be done to address them.

Section II: Aim and objectives of the study

The aim of this action research was to assess minority community's access to scholarship schemes, the efficiency with which they are administrated, understand community experiences and suggest recommendations for the way forward.

Specific objectives

- 1. Assess relevance of the scholarship schemes by reviewing the design and content of scholarship schemes of the concerned ministries
- 2. Assess the efficiency with which these scholarship schemes have been administered by tracking the budget allocation and utilization for the past three years related to three schemes: pre-matric, post-matric and merit cum means.
- 3. Understand community's experience with these scholarships:
 - a. Awareness about the schemes
 - b. Benefit of the schemes
 - c. Factors that facilitate access
 - d. Barriers to access
- 4. Identify administrative bottlenecks in the schemes by mapping:
 - a. The channels of disseminating information about scholarships
 - b. The application process and
 - c. Disbursal system of these scholarships
- 5. Compare schemes for minority community with those for SC/ST/OBC:
 - a. Content
 - b. Design
 - c. Efficiency of administration
 - d. bottlenecks

6. Recommendations

- For the Ministry's in terms of schemes design and strategy
- For the Education Dept. in terms of advocacy, outreach and facilitation
- For the Community in terms of Awareness development and access facilitation systems

Section III: Methodology

The study methodology combined secondary as well as primary research.

Secondary research

- Literature review to map the discourse around minority scholarship schemes through analyses of research studies, evaluations and reports
- Analyses of government documents available on the relevant ministry websites about the policies, the schemes, their guidelines and circulars
- Analyses of budget and expenditure over the past one year
- Analyses of audit reports and evaluation reports about the schemes

NOTE: Documents for secondary research were sourced through RTIs as well as through internet searches for those available in the public domain.

Primary research

Primary research involving students, schools and communities was carried out in the following three communities which are diverse in terms of class composition:

Jehangirpuri: zone 9 (zone id 1309), District-North West A, District ID-13

The most economically and educationally backward area amongst the three areas, populated largely by migrants from UP and Bihar most of them working in unorganized sectors – ragpickers, day wagers etc.

Jama Masjid, Daryaganj: zone27 (zone id 2127), District Name-Central, District ID-21

This is the oldest of the three areas and the traditional 'Muslim' heart of India and Delhi comprising many residents who have been living here for over two centuries. It is a politically influential area and is home to the trading community some of whom are rich merchants and community influencers as well.

Jamia Nagar, Okhla: zone 25, zone id 1925District name-South

This is an urban aspirational area teeming with educated and seeking to get educated residents with incomes varying from poor to upper middle classes depending on which lane and colony of this thickly populated area one goes to. It is close to Jamia Millia Islamia (JMI) and the mushrooming of the head offices and institutions of

many influential Muslim organizations like Jamate Islami as well as professional NGO's like the Zakat Fund, All India Muslim Majlis-e-Mushawarat (AIMMM) and so on.

Primary research involved a survey of students and parents from **36 schools** in the above three communities to understand their experience of accessing scholarships, the barriers faced and their suggestions to improve the content, design and process of accessing the scholarship. It also involved focus group discussions with parents and students, in-depth interviews with teachers and principals to understand systemic bottlenecks that they faced and seek their suggestions for improving the same, interviews with officials in the Ministry and Department in the state and Central government and key informant interviews with representatives of NGOs who work with marginalized communities on issues related to scholarship.

RTI applications

As part of secondary data analyses, the research team tried sourcing lists of students who had accessed and those whose applications were rejected/ pending in both -Ministry of Minority Affairs (Government of India) as well as the Department of SC, SST, OBC and Minorities (Government of Delhi) by contacting officials there and requested them for the list. Upon receiving unsatisfactory response, two RTIs were filed seeking the list of students for whom scholarships under pre-matric, post-matric and MCM scholarship schemes was sanctioned, pending and rejected for the period 2009-10, 2010-11, 2011-12 and 2012-13 until December 2013. One RTI was addressed to the Department for the Welfare of SC, ST, OBC and Minorities, Government of Delhi (Annexure B1) and the other to the Ministry of Minority Affairs, Government of India (Annexure A1). The response from the Department of welfare of SC/ST/OBC and Minority, Government of Delhi said that at present such a database is not being maintained (Annexure B2). Therefore an appeal was filed before the first appellate authority. The appeal was disposed off with the order to provide part of the information. The Ministry of Minority Affairs indicated that such details were available on their website (Annexure A2).

<u>List of Scholarships:</u>

The research team had already downloaded and analyzed the lists from the website of Dept. for Welfare of SC/ST/OBC/Minorities, Govt. of Delhi (http://www.delhi.gov.in/wps/wcm/connect/DoIT_Welfare/welfare/home/) and found them incomplete. This is when the department in the introduction on its website states that it is "fully committed to the highest standard of excellence and transparency in providing the benefits to the people belonging to SC's/ST's/OBC's/Minorities". The lists were needed for analysis of the sanction patterns and also to randomly select students and schools for primary research. After finding the uploaded lists inadequate for analysis and for sample selections, RTI applications were made to seek the required information. Subsequently in the interim some lists have been further uploaded. Below is the snapshot of the lists actually uploaded on the website as on 8th Sept 2013, which clearly shows the inadequacy of the information.

Furthermore, It is to be noted that there is no public information about the numbers and/or lists of applications made, rejected indicating reasons for rejection and

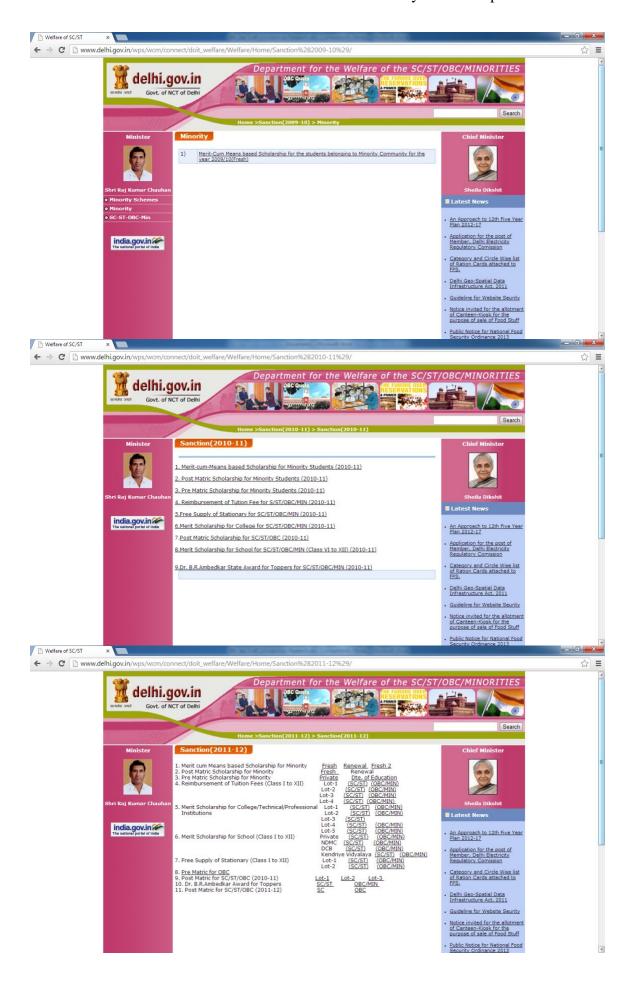
application pending. Without this information publicly available how can the intended beneficiaries and general public understand the extent of demand for these scholarships and how much do the number as also the quantum of the scholarships awarded actually match the demand and the student needs that they are purported to support.

When these inadequacies were brought to the notice of MoMA officials there immediate assertion was that the names of the students awarded scholarships are accessible on the website (Pt1, Annexure A4) not admitting or clarifying that the data is incomplete. When these details were cited the officials ruefully stated that they can and do keep sending reminders to the State governments. While it is appreciable that MoMA has been trying to get the States respond and is uploading whatever best they are able to retrieve, in terms of public access to information especially for the purpose of analysis and research the information available is scattered and incomplete. It is worrying to note how officials tend to scuttle efforts to seek information required even when the objective is to assist in the better implementation of these flagship schemes.

MoMA as the architect and the funder of these schemes is expected to ensure that the States are following guidelines given and the proposal of recommended students coming from States is reflective of the actual need and demand of the intended beneficiaries. No one can justify the extent of demand/need unless there is a transparent process and a publicly accessible data of the number of applications made, rejected and sanctioned. It is MoMA which has to lay down the structure which all states/UTs must follow. Only then can MOMA truly will be able to take an informed decision reflective of the need of the intended beneficiaries of the State.



Assessment of GOI Minority Scholarship Schemes





Details of Scholarships sanctioned as given on the Dept for Welfare of SC/ST/OBC/Minorities, Government of Delhi.

PRE MATRIC Scholarships						
Notes	Year	Min	SC/ST	OBC		
	2012-13	<mark>NA</mark>	NA	NA		
Pvt	2011-12	9,70,040 (289)	NA	NA		
DoE		34,07.000 (3407)	NA	NA		
MCD		NA	NA	4,99,500 (666)		
Total (as per available online lists)		43,77,040 (3696)	NA	4,99,500 (666)		
Pvt*	2010-11	9,47,025 (301)	NA	NA		
DCB		1,04,000 (104)				
MCD^		2,35,30,000 (23530)				
NDMC		1,00,000 (100)				
		4,12,750 (136)*				
		1,04,000 (104)^				
Total (as per available online lists)		2,51,97,775 (24275)	NA	<mark>NA</mark>		
	2009-10	<mark>NA</mark>	NA	1,41,150(188)		

Notes:

- No lists for the period 2012-13 uploaded.
- The 2011-12 Minority scholarships list does not have MCD data. As evident from the 2010-11 data bulk of the Pre Matric Minority scholarships in Delhi goes to MCD schools hence the absence of the complete data especially of the bulk of scholarships gives inadequate information.
- All the scholarships in the 2011-12 DoE schools list were given to Class 9th and 10th students though the scholarships is mandated to be given from Class 1st to 10th.
- No Pre Matric Scholarships lists of any year for SC/ST are uploaded. The list uploaded for OBC for the year 2011-12 only has the data for MCD school students.
- In the section on Sanctions 2011-12 for Post Matric scholarships for SC/ST contains 2010-11 list as well. 2010-11 list has two academic year written on it!!

- *,^ means the disbursement of scholarships by the department in more than one lot.
- Figures in () means number of Scholarships awarded.

POST MATRIC Scholarship				
Notes	Year	Min	SC/ST	OBC
	<mark>2012-</mark>	NA	1,26,95,264	24,93,205(29)
	<mark>13</mark>		<mark>(215)</mark>	
	2011-	55,13,199	1,03,47,012	45,56,898
	12	(1030)	(188)	(71)
	2010-	32,14,748	57,67,722 (113)	SC/ST/OBC
	11	(660, F1)		
		4,48,660		
		(89,R)		
		2,29,032 (64,F)		
Total (as per available online lists)		38,92,440	57,67,722	
		(813)	(113)	
Occident A OC/OT/ODO l'est. Testal accessor de constitue d	0000	NIA	70)	
Combined SC/ST/OBC list. Total sum not mentioned	2009-	NA	76)	
and without a formal signed note	10			

Notes:

- No lists for Minorities for the 2012-13 uploaded.
- For the year, 2011-12 and 2010-11, the Post Matric scholarships to Minorities were primarily given to students of Class 11th and 12th whereas for SC/ST/OBC most of the scholarships awarded were for professional/technical courses with considerably higher fees.
- For the year 2009-10, No list for Minorities uploaded.
- F=Fresh scholarships awarded that year, R=Renewal scholarships, L=List

MERIT CUM MEANS Scholarship						
Notes	Year	Min	SC/ST	OBC		
	2012-13	NA	<mark>NA</mark>	NA		
	2011-12	41,57,902 (183,F)	82,02,960 (864)	30,65,760 (331)		
		39,57,123 (175,R)	22,80,240 (242)	24,40,080 (304)		
		11,72,995 (46,F2)	3,22,560 (29)	3,60,360 (38)		
			1,58,040 (17)	55,27,800 (678)		
			90,30,600 (1023)			
Total (as per available online lists)		92,88,020 (404)	1,99,94,400 (2175)	1,13,94,000 (1351)		
	2010-11	38,44,758 (191,F)	1,24,71,120 (1322,L1)	37,49,040 (443,L1)		
		29,56,081 (131,R1)	52,00,560 (522,L2)	29,44,080 (326,L2)		
		4,58,391 (27,R2)				
		2,90,940 (14,R3)				
		3,57,650 (16,R2L2)				
		37,400(1,R2,L3)				
		25,000(1,R3,L3)				
Total (as per available online lists)		79,70,220 (381)	1,76,71,680 (1844)	66,93,120 (769)		
	2009-10	26,68,145 (126)	<mark>NA</mark>	<mark>NA</mark>		

Notes:

- For 2012-13 no lists uploaded yet.
- For 2011-12 and 2010-11, the scholarship numbers and quantum was noted from the various lists upload
- F=Fresh scholarships awarded that year, R=Renewal scholarships, L=List

Utilization Certificates:

Another vital public information, Utilization Certificates sought were initially declined both by Ministry of Minority Affairs (3.3, Annexure A2) as well as Dept of Welfare for SC/ST/OBC/Minorities (Sr. No 3, Annexure B2). Thereby appeals were filed both at MoMA (Annexure A3) and at Dept for Welfare of SC/ST/OBC/Minorities (Annexure B3). The matter was also brought to the notice of the Chairman, National Commission for Minorities who expressed disappointment at the inability expressed by MoMA in furnishing the required information and reminded them of the compliance mandated under the Sec 4(1) (b) of the RTI Act. (Annexure D1).

Finally, MoMA made available the Utilization Certificates (Pt.3, Annexure A4) asking the researchers to come and inspect them. The documents were found to be poorly maintained. Files containing sundry documents for various scholarships schemes year wise were handed over to look which was like proverbial "looking for a needle in the haystack". We managed to find only the UCs of Pre Matric Schemes 2009-10 & 2010-11; Post Matric Scheme 2010-11. We also made a copy of the Grant in Aid Bill for the Pre Matric Scholarship Scheme 2012-13 which states that the UC for 2011-12 is enclosed but we couldn't get a copy of that (Annexure G1-G4).

The moot point here is that these certificates must be digitalized and should be accessible whenever sought if not publicly available. More importantly, it is of grave concern the way records are kept and managed. When this was pointed out the officials said that the Ministry is hugely underfunded and understaffed given its mandate. There are so many schemes and with a small team and so many states to chase for documentation it is like "throwing arrows in the dark, only few will hit the target." (Senior official, MoMA)

This highly publicized and popular scheme which is in their 6th year now and yet no review has been done so far (Pt.4, Annexure A4). With strong monitoring and timely reviews, these schemes would have been far more effective and well utilized than they are now which has given the pretext to people like Mr. Abhijeet Sengupta, Academic and planning commission member to call for the scrapping of MoMA¹. This is like the proverbial 'throwing the baby with the bathwater'. These schemes are well conceived and intentioned and do address a huge need of the community as was validated by our extensive interaction with the stakeholders on the ground. Therefore, the efforts and arguments must focus on improving their design and making the delivery mechanisms more transparent and effective, instead of calling to scarp the Ministry not just the schemes!

Lists and Permission for Primary Research:

Given that lists of students provided scholarships, pending and rejected were not adequately available in the public domain as stated above RTI applications were filed.

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¹ http://www.business-standard.com/article/economy-policy/has-the-minority-affairsministry-outlived-its-utility-113092100572 1.html

Additionally, requests were made to the Dept of Education, Delhi Government for giving access to schools so as to interview students, teachers and principals. (Annexure C1,1st request to Mr. Amit Singla)

Even after the RTI applications and letters from the National Commission for Minorities (Annexure D1) and Delhi Minorities Commission (Annexure E1) after waiting for almost two months, NGOs / CBO's working with communities on issues related to scholarships were contacted and separate lists of students receiving and not receiving scholarship were compiled and used to draw a random sample of students ensuring adequate numbers of respondents by class of study, type of scholarship and gender.

Once the lists were made and the schools identified, requests were made to the relevant officials (Annexure A5, B7, B8) and after many follow ups and no movements on repeated requests (Annexure C2, C3), assistance and support were sought from Chairman, NCM and DCM who thereby raised the matter with the concerned Ministers (Annexure D2, E2). It is with great sadness that one states that despite so much effort to gain access to the schools, the official permission came to on 12th Aug 2013 (Annexure C4) when the primary research has long been done and analyzed and the final report was being prepared.

The flaws in the systems and processes in the manner of implementation of these schemes, record keeping, information sharing and most importantly the attitude of many concerned officials itself is indicative as to why schemes like these while conceptually very pertinent fall so short of effective implementation and benefit to the intended beneficiaries is a fraction of its potential. The researchers had constantly maintained in all communications that this Research is intended to help all the stakeholders and the recommendations are intended to make this much popular and needed scheme more effective. Yet, and despite support from highly respected and important officials we struggled so much to access the information and receive the required permissions.

Survey of parents and students

The final sample of the survey covered 96 students who had accessed scholarships and a sample of 47 students who had not (see table 1). In addition 88 parents of students who had accessed the scholarship and 40 parents of those who had not were also interviewed.

Altogether, 143 households were covered across the three sample areas.

In-depth interviews with teachers and principals

• A total of 14 interviews were conducted with teachers and principals of government and government –aided schools in the above three areas

FGD with parents and students

• 8 Focus Group Discussions with parents and students each were conducted: 3 FGDs (one in each sample area) with students accessing /eligible for pre and post-matric scholarships respectively and their parents. Thereby 2 FGDs with students accessing/eligible for merit cum means scholarship

Meetings with senior Government officials to elicit support and guidance:

- Shri K. Rehman Khan, Minister for Minority Affairs, Government of India
- Smt. Shiela Dikshit, Chief Minister, Government of Delhi
- Smt. Kiran Walia, Minister for Education, Government of Delhi
- Shri Wajahat Habibullah, Chairman, National Commission for Minorities

Interviews with Legislatures:

- Shri Parvez Hashmi, MP-Rajya Sabha
- Shri. Asif Mohammad Khan, MLA-Okhla (INC)
- Shri. Shoeb Iqbal, MLA-Matia Mahal

Interviews with government officials

- Ministry of Minority Affairs, Government of India Smt. Dimple Verma, Joint Secretary Shri Lucas L. Kamsuan, Director
- Department for the Welfare of SC/ST/OBC/Minorities Shri. Manoj Kumar, Dy. Director (He met our senior researcher briefly but refused to talk and give any information. Due to this reason we only had to depend upon the information received through the RTI application) Shri.Som Lal, Principal Secretary
- Department of Education
- **Shri Amit Singla**, Director (Many requests were sent to him for support by us as also other senior officials supporting and guiding this research. Whereas, our request were finally forwarded to relevant officials albeit after much delay during the course of field research we didn't get to meet him)

Shri. N.T. Krishna, Secretary-Planning Department Smt. Sunita Kaushik, Additional Director (Schools/ Welfare/ Exam/Science)

Municipal Council of Delhi (MCD)

Shri. Som Prakash, North Delhi Municipal Corporation, ADE-Physical, Welfare (Additional charge)

• Delhi Minority Commission

Shri. Safdar Khan, Chairman-Delhi Minority Commission

Interviews with Educationists and Community Leaders:

- Maulana Mohammad Wali Rahmani Sahib, Sajjada Nashin of Khanquah Rahmani Munger, Director- Rehmani Foundation, Naib Ameer-e-Shariat, Bihar, Orissa and Jharkhand, Secretary, All India Muslim Personal Law Board
- **Dr. Azra Razzak**, Director, Dr. K.R. Narayanan Centre for Dalit and Minorities Studies, Jamia Millia Islamia
- **Prof. S. Aftab A. Zaidi**. Director, Hamdard Study Circle
- **Dr. Zafarul Islam Khan**, President-AIMMM, Editor & Publisher-Milli Gazette
- Dr. Asiya Nasreen, Dept. of Social Work, Jamia Millia Islamia
- Ms. Naaz Khair, Educationist & Social Researcher
- Maulana Mohammad Qasim Rahimi, Founder & Nazim- Wakf Masjid Haji Langa, Member-Delhi Waqf Board

Key informant interviews with NGO representatives:

- Mr. Badrudoza (Guidance and Information Network (GAIN), Okhla
- Mr. Jawed Qureshi, Hamraah Foundation (Old Delhi)
- Mr. Akbar Ali, Chetanalya (Jehangirpuri)
- Mr. Jawed Khan (Centre for Budgetary Governance and Analysis)
- Mr. Talha (Human Welfare Foundation)

Section IV: Findings from the study

In the following sections key findings from both primary as well as secondary research is presented bringing together and integrating data collected from various sources: policy documents related to the scholarship schemes, budget data about scholarship targets and their disbursement, interviews/surveys and FGDs with students, parents, teachers, principals, administrators and community leaders.

This section has the following sub-sections:

- Mapping of Ministries and Departments involved in administration of the scholarship
- An overview of the three scholarship schemes and analyses of its content and design
- Central and Delhi state budget and disbursement in the recent years
- Students' and parents' experience of seeking scholarships
- Feedback and recommendations from students and parents for improving access, efficiency in administration and for being student-centric

Sub-section 1: Mapping of Ministries and Departments administering the scholarship

Ministry of Minority Affairs is the central agency to allocate and give funds to the State Nodal Departments. Ministry of Minority Affairs allocates budget for many schemes including the three Centrally Sponsored Schemes (CSS) for minorities that are the focus of this study: Pre-Matric, Post-Matric and Merit-cum-Means Scholarship.

Ministry designs the schemes, plans and allocates budget for these schemes. Once the budget is presented in the parliament and finally voted, the final voted budget is implemented by the respective officers of the ministry. Specifically the role of the Ministry of Minority Affairs involves the following:

- Formulation and allocation of budget
- Plan formulation and finalization
- Scheme design (eligibility, quantum of benefit, mode of payment, design of application format)
- Guideline for implementation, reporting, review, fund release
- Fixing target of students for States.
- Seeking utilization report from nodal agencies
- Appointing personnel to review progress of the schemes
- Seeking physical and financial progress report from the nodal agencies

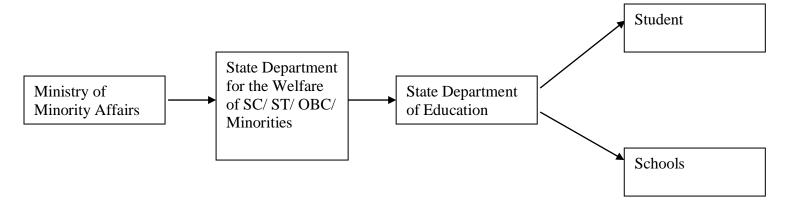
This implementation process involves many agencies. Ministry of Minority Affairs is the central agency to allocate and give funds to the State Nodal Departments. The State/Union Territory Nodal Department is decided on by the State / UTs and may vary from State to State. In a given State the nodal agency for Minority Ministry is the one who looks after the development and welfare of minority students. For example, in NCT of Delhi it is the Department for the Welfare of SC/ ST/ OBC/ Minorities which is in charge of administering the scholarship. Similarly in UP, it is the Department of Minority Welfare & Wakf, in Haryana it is the Social Justice & Empowerment Department and so on.

The responsibilities of the State Nodal Agency in implementation of the scholarship schemes more specifically are as follows:

- Advertisement of scheme in news papers and internet
- Decide dates for submission of application forms
- Coordination with Department of Education to connect with students / schools / colleges
- Screening applications and finalizing the list of approved, rejected and pending students
- Payment to students / schools / colleges as per the approved list
- Submit approved list / requisition letter to MoMA for release of fund
- Ensuring audit of the fund disbursed to students
- Maintaining separate data base of the beneficiaries to whom funds from MoMa is disbursed.

To achieve the target and disburse the fund, the State nodal department takes the assistance of the Department of Education. The zonal and district offices of the education department cooperate in the process further through respective schools and colleges in their area. The respective zone has to collect data and submit it for compilation to the Statistics and Planning Division of the department. The Education Department has to ensure that the scholarship forms are provided and submitted in time. They put the information on notice board. Students and their parents may also get information from news paper advertisement and internet. Delhi Govt gives advertisement in news papers. Specific responsibilities of the Education Department are as follows:

- Ensuring that information on scholarship is conveyed to students
- Assist students to fill up application form
- Collect application forms from schools / colleges through its zonal / district offices and sent it to the nodal agency
- Schools / colleges to verify continuation of student's study
- Reimbursement of fee to student after receipt from the nodal agencies. (For Post Matric/ MCM Scholarships initially schools / colleges charge student and later they reimburse)



Review and monitoring of the implementation is ideally to be accomplished by the departmental officials as normal practice throughout the government offices in State and Central Government. Sometimes committees are constituted for this purpose.

Sub-section 2: Overview of the three scholarship schemes

This sub-section provides an overview of the three scholarship schemes in terms of their objectives, eligibility criteria, terms and conditions, amount provided and the application process.

Pre Matric Objectives: The scholarship at pre-matric level will encourage parents from minority communities to send their school going children to school, lighten their financial burden on school education and sustain their efforts to support their children to complete school education. The scheme will form the foundation for their educational attainment and provide a level playing field in the competitive employment arena. Empowerment through education, which is one of the objectives

of this scheme, has the potential to lead to upliftment of the socio economic conditions of the minority communities. The scholarship is awarded for studies in India in a government or private school from class I to class X, including such residential Government institutes and eligible private institutes selected and notified in a transparent manner by the State Government and Union Territory Administration concerned.

Post Matric Objective: The objective of the scheme is to award scholarships to meritorious students belonging to economically weaker sections of minority community so as to provide them better opportunities for higher education, increase their rate of attainment in higher education and enhance their employability.

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

Parent's income and students' marks are two key eligibility criteria for all three scholarships. In case of Pre Matric Scholarship the cut-off of parents' income from all sources is Rs one lakh or less per annum, for Post Matric Scholarship the cut-off level is Rs. Two lakh per annum and for Merit-Cum-Means Scholarship it is Rs. 2.5 lakh per annum. Students should have scored at least 50% marks in their previous examination to be eligible for all three scholarship

Following are mandatory documents/requirements:

- 1. Duly filled application form signed by Student
- 2. Application form verified by school/college/institute
- 3. Certified copy of Date of birth Certificate
- 4. Self signed passport size photograph
- 5. Attested copy of educational certificates/marks sheet of previous class
- 6. Self declaration of income on affidavit
- 7. Proof of permanent address
- 8. Self declaration of minority status on affidavit
- 9. Bank Account Details

It has to be noted that the guidelines do not specify the authorities who should be issuing the certificates. In addition to that students who are seeking to renew their scholarships have to submit these certificates every year and go through the entire application process all over again. This is seen as a serious gap in the design of the scholarship which needs to be simplified. For instance a progress report from respective school / college should in fact be sufficient to prove that the student seeking renewal is eligible for the same.

Table 1.1 - Rate list of Scholarships – as per MoMA

Rat	e of Pre-Matric Scholarship ²		
Sr.	Item	Hosteller	Day Scholar
1	Admission fee from class VI to X	Rs.500/-p.a. subject to actual	Rs.500/- p.a. subject to actual.
3	Tuition fee from class VI to X Maintenance allowance will be payable for a period not exceeding 10 months in an academic year.	Rs.3500 p.a. (350 p.m.) subject to actual	Rs.3500 p.a. (350 p.m.) subject to actual.
	(i) Class I to V	Nil Rs. 6000 p.a. subject to	Rs. 1000/-p.a. (100 p.m.) Rs. 1000/-p.a.
	(ii) Class VI to X	actual. (600 p.m)	(100 p.m.)
Rat	e of Post-Matric Scholarship	r /	1 7
1	Admission and tuition fee for classes XI and XII.	Actual subject to a maximum ceiling of Rs.7,000 p.a.	Actual subject to a maximum ceiling of Rs.7,000 p.a.
2	Admission and course/tuition fee for technical and vocational courses of XI and XII level. (Includes fees/charges for raw materials, etc.)	Actual subject to a maximum ceiling of Rs.10,000 p.a.	Actual subject to a maximum ceiling of Rs.10,000 p.a.
3	Admission and tuition fee for undergraduate, post graduate.	Actual subject to a maximum ceiling of Rs.3,000 p.a.	Actual subject to a maximum ceiling of Rs.3,000 p.a.
4	Maintenance allowance for 10 months only in an academic year (Includes expenses for study material, etc.)		
	(i) Classes XI and XII including technical and vocational courses of this level.	Rs. 3800 p.a. (380 p.m.)	Rs.2300 p.a. (230 p.m)
	(ii)Courses other than technical and professional courses at under-graduate and post graduate level	Rs.5700 p.a. (570 p.m.)	Rs.3000 p.a. (300 p.m.)
	(iii) M. Phil and Ph.D. (For those researchers who are not awarded any fellowship by university or any other authority)	Rs.12000 p.a. (1200 p.m.)	Rs.5500 p.a. (550 p.m.)

² Advertisement of Dept for the Welfare of SC/ST/OBC/Min for the year 2012-13. Advertisement for the year 2013-14 is not available on the net as on 29th Aug 2013

Dot	e for MCM Scholarship		
Kat	e for Michi Scholarship		Rs.5,000/- per
	Maintenance Allowance (For 10 months	Rs.10,000/-per annum (annum. (Rs.500
1	only)	Rs.1000 p.m.)	p.m.)
			Rs.20,000/- per
			annum or
		Rs.20,000/- per annum	Actual
		or Actual whichever is	whichever is
2	Course Fee	less	less

In the above rate list, a student of Class 6th to 10th staying in hostel is eligible for a maintenance allowance of Rs. 600 per month (Sec3-ii). But when a student grows and takes admission in 11th, 12th standard and higher then his maintenance allowance is reduced. For example the scholarship for 11th and 12th standard student, staying in hostel, is Rs. 380 per month (4-i) and for technical courses it is Rs. 570 (4-ii). This indicates that the rates of scholarship are not fixed based on a rational criteria that takes into consideration the costs incurred in progressive levels of study and thereby greater financial need.

The maintenance allowance received by a Day Scholar is Rs.100 pm from Class 1 to 10th. As a student progresses to higher grades there is substantial increase in general educational expences such as materials for projects, stationery, tuition costs etc. Therefore this amount should progressively increase.

MCM Scholarship in general is Rs. 20000/-. A full tuition reimbursement is given to students who have secured admission in any of the eighty five colleges/institutes empanelled with MoMA (Annexure I4, I5). Getting through to these colleges is extremely tough for "poor and meritorious students" who this scheme supports because they are at a competitive disadvantage because of the lack of access to expensive entrance test coaching and the lack of general family/peer support which students from economically better off families enjoy. Hence, most tend to study in private colleges where competitive entry barriers are low but often have very high admission and tuition fees, forcing many students from poor families to take educational loans. Therefore, MoMA needs to review this policy and empanel more private colleges establishing parameters wherein only qualitative colleges are empanelled. It also need to liaise with MHRD to lay strict guidelines and give incentives to private colleges to take students who are eligible for scholarships from MoMA just how 25% seats in schools are reserved for EWS candidates in schools.

The objective of the Scheme is to provide financial assistance to the poor and meritorious students belonging to minority communities to enable them to pursue professional and technical courses. Yearly maintenance allowance of Rs. 10000 is for Hostel students and Rs 5000 is for Day Scholar seems grossly inadequate given the increasing cost of living (hostel fees or rent) and academic requirements (books, equipment, stationery etc) and needs immediate revision and enhancements.

Application process dates of submission and fund disbursement

When application forms were processed manually then closing date for all scholarships happens to be the normally 31st Aug of every year. This deadline is maintained in case Pre-Matric Scholarship even today. The officials of the Department for the Welfare of SC/ST/OBC/Minority informed that it is a normal practice to advertise about the schemes one month in advance but it may vary slightly. The online applications for Merit Cum Means and Post Matric Scholarship now begin in the previous financial year and deadlines for the same have been changed. Deadlines advertised in the previous financial year 2012-13 are shown in the table to give overview of the dates.

The Ministry of Minority affairs has issued two letters containing time lines for Pre Matric Scholarship³ and Post Matric Scholarship⁴(Annexure I1, I2). There is no such letter for MCM Scholarship on the website of the Ministry⁵. According to these letters the advertisement for the scholarship should be placed latest by 30th April 2013. But as on 29th Aug 2013, there is no such advertisement on the Department for the Welfare of SC/ST/OBC/Min of Delhi Government.

Table 1.2

Table	1.2					
Pre-Matri	Pre-Matric Scholarship					
Particulars	8	Due Date				
Fresh /						
Renewal	Closing Date	31-Aug-2013				
Post Matr	ic Scholarship					
	Last date for submission of online application for fresh					
' Renewal	scholarship by student	30-Sep-2013				
ene	Last date for duly signed printed version of online					
/ R	application form by student to State Department through					
Fresh	respective institutions	10-Oct-2013				
Fre	Last date for scrutiny for online application by institution	20-Oct-2013				
Merit Cun	n Means Scholarship					
	Last date for submission of online application for fresh					
	scholarship by student	30-Sep-2012				
	Last date for duly signed printed version of online					
ssh	application form by student to State Department through					
Fresh	respective institutions	10-Oct-2012				
ne I	Last date for submission of online application for Renewal					
Rene wal	scholarship by student	31-Dec-2012				

³ Letter No NIL dated 28th Feb 2013

⁴ Letter No 6/4/2012-PP (PPR) dated 28th Feb 2013.

⁵ No timeline till 5th September 2013, http://www.minorityaffairs.gov.in/scholarship

Last date for duly signed printed version of online	
application form by student to State Department through	
respective institutions	10-Jan-2013

Disbursement from the Ministry of Minority to the Department of Welfare of SC/ST/OBC/Minority is normally made in the month of Feb-March each year. Subsequently the Department of Welfare of SC/ST/OBC/ minority is expected to disburse to the Education Department. Within a month of this disbursement funds are expected to reach the institutions and the students.

All scholarships are paid in one installment. The maintenance amount is expected to be deposited into the students' account and the admission/ tuition fee to the respective school's account.

In case of post Matric and Pre-Matric Scholarships, student is required to refund awarded money if he violates the rules or give false information to seek scholarship. But in case of MCM a student is required to refund entire amount if his study gets discontinued for whatever reasons.

Initially, at the time of admission student has to pay the admission /tuition fee. This amount is reimbursed by the respective schools and colleges after the receipt of money from government. Both these features are hindrances and contrary to the spirit of these schemes. Once a student secures admission, the college/school/institute must permit her to attend classes and must not insist the student to pay upfront and then reimburse. Academic institutions should wait for receipt of fee amount of a particular student from the State agency. Uttar Pradesh government may be taken as example where students need not pay tuition fee amounts to colleges or schools upfront, if they are eligible then fees are paid by the government to respective colleges or schools.

Sub-section 3: Analyses of budget and disbursements of the three schemes

Data in this section is obtained from multiple sources: from the website of the Ministry of Minority Affairs, through RTI applications from the Department for Welfare of SC, ST and Minorities, Government of Delhi. These data are brought together and analyzed to assess the extent to which scholarship funds are being utilized, and the extent to which the utilization is efficient and transparent. We filed RTIs to the Ministry of Minority Affairs and to the Department for the Welfare of SC/ST/OBC and minorities. Response to these RTI applications was unsatisfactory. Therefore we filed an appeal to the first Appellate authority, following which the Deputy Director of the department for welfare of SC/ST/OBC and minorities provided soft copy of the database containing lists of scholarship beneficiaries for the years 2009-10, 2010-11 and 2011-12 on a CD which is incomplete at best. In the following paragraphs we present data available in the public domain as well as from the RTI applications.

Allocation by MoMA and by the Department for Welfare of SC/ST/OBC and minorities

In table 3.1 one can see a progressive increase in overall allocation by MoMA from 2010 to 2013. There was 58% increase in allocation from Rs. 783.76 Cr in 2010-11 to Rs. 1190 Cr in 2011-12 and 36% increase to Rs. 1620 Cr in 2012-13.

<u>Table 3.1: Over all allocation of budget by the Ministry of Minority Affairs - Central Government</u>

Note: AE: Actual Expenditure; BE: Budget Estimate; RE: Revised Estimate

S	Budget	Scheme Name	2010-11	(AE)	2011-12	(BE)	2011-12	(RE)	2012-13	(BE)
No	Head		Plan	Non-	Plan	Non-	Plan	Non-	Plan	Non-
				Plan		Plan		Plan		Plan
1	2225 04 277	Merit-cum-Means	0.00		0.00		0.00		0.50	
	02.00.31	Scholarship for								
		Professional and Technical								
		Courses for Minorities								
2	2225 04 277	Pre-Matric Scholarship for	0.00		0.00		0.00		3.00	
	03.00.31	Minorities								
3	2225 04 277	Post-Matric Scholarship	0.00		0.00		0.00		2.00	
	04.00.31	for Minorities								
4	2225 80 800	Merit-cum-Means	0.12		0.50		0.50		0.00	
	13.00.31	Scholarship for								
		professional and technical								
		courses								
5	2225 80 800	Pre-Matric Scholarship for	0.05		2.00		2.00		0.00	
	16.00.31	Minorities								
6	2225 80 800	Post-Matric Scholarship	0.08		2.00		2.00		0.00	
	17.00.31	for Minorities								
7	2552 00 450	Merit-cum-Means	0.00		14.00		14.00		22.00	

	03.00.31	Scholarship for professional and technical courses				
8	2552 00 450 05.00.31	Pre-Matric Scholarship for Minorities	0.00	60.00	60.00	90.00
9	2552 00 450 06.00.31	Post-Matric Scholarship for Minorities	0.00	45.00	45.00	50.00
10	3601 04 378 03.00.31	Merit-cum-Means Scholarship for professional and technical courses	107.70	124.00	124.00	195.00
11	3601 04 378 05.00.31	Pre-Matric Scholarship for Minorities	443.12	533.00	533.00	800.00
12	3601 04 378 06.00.31	Post-Matric Scholarship for Minorities	228.28	398.00	398.00	444.00
13	3602 04 378 02.00.31	Merit-cum-Means Scholarship for professional and technical courses	0.86	1.50	1.50	2.50
14	3602 04 378 04.00.31	Pre-Matric Scholarship for Minorities	3.06	5.00	5.00	7.00
15	3602 04 378 05.00.31	Post-Matric Scholarship for Minorities	0.51	5.00	5.00	4.00
Tota	ıl		783.76	1190.00	1190.00	1620.00

Note:

- I. In the Budget Document of the Ministry of Minority Affairs item no 1, 2 and 3 are new schemes from the Financial 2012-13 and they have replaced item No 4, 5 and 6
- II. Item no 7, 8 and 9 are for North East (NE) Region as Centrally Sponsored Schemes (CSS) to Minority students

- III. Item no 10, 11 and 12 are Grant in Aid (GIA) to State as CSS
- IV. Item no 13, 14 and 15 are GIA to Union Territories as CSS

Utilization of funds allotted by the MoMA by the Department of SC, ST, OBC and Minorities, Government of Delhi

All central funds are disbursed to the Department of SC, ST, OBC and Minorities to be utilized as per the guidelines of the Ministry of Minority Affairs. Details of targets, achievement and average cost per student for the three scholarships over a four year period for Delhi is given in table 3.3.

<u>Table 3.3⁶</u>: Targets, achievement and average cost per student by the Government of Delhi

Year	Performance	Pre- Matric	Post Matric	Merit-cum- Means
	Target	18532	3706	247
	Beneficiaries	26313	922	387
2009-10	Achievement in %	142	25	157
	Sanctioned amount (Rs. in Cr)	2.77	0.43	0.79
	Average cost per student	1053	4664	20413
	Target	24709	4942	247
	Beneficiaries	30904	866	385
2010-11	Achievement in %	125	18	156
	Sanctioned amount (Rs. in Cr)	3.03	0.38	0.8
	Average cost per student	980	4388	20779
	Target	42006	12661	247
	Beneficiaries	12732	1061	408
2011-12	Achievement in %	30	8	165
	Sanctioned amount (Rs. in Cr)	1.35	0.56	0.99
	Average cost per student	1060	5278	24265
	Target	49418	3799	741
	Beneficiaries	21759	338	525
2012-13	Achievement in %	44.03	8.90	70.85
	Sanctioned amount (Rs. in Cr)	6.64	0.17	1.26
	Average cost per student	3052	5030	24000

Scholarship utilization data was procured through RTI applications (Annexure G1-G4). But these data were also incomplete and did not match those from MoMA website on most counts as is evident in the table below:

	Pre Matric		Post Matric		MCM	
Year	MoMA	DG	MoMA	DG	MoMA	DG
2009-10	26313	NA	922	NA	387	126
	(18532)		(3706)		(247)	
2010-11	30904	24275	866	813	385	381

⁶ Figures are taken from different tables published at website of Ministry of Minority Affairs

	(24709)		(4942)		(247)	
2011-12	12732	3696	1061	1030	408	404
	(42006)		(12661)		(247)	
2012-13	21759	NA	338	NA	525	NA
	(49418)		(3799)		(741)	

(Source: MoMA and Delhi Govt websites as shared above)

Note: The figures in () are the targets for the given year set by MoMA. Whereas MoMA website gives a consolidated figure for the scholarships given, the Delhi Government website does not. Hence the number reflected for the Delhi Govt is the total of the scholarships given in the lists that are uploaded for the different years on its website.

For Pre Matric there was over achievement in the year 2009-10, 2010-11 when the target was low, however there is severe under achievement when the target was increased for the year 2011-12 & 2012-13.

For Post Matric, there was underachievement in the Year 2009-10, 2010-11 yet the target was significantly increased for the year 2011-12 only to be majorly reduced in the year 2012-13.

For Merit-cum-Means, whereas the target was set static for three years 2009-12 there seems to be a set pattern of achievement too. However, it is evident that there is much more need as the achievement is much higher in 2012-13 (the total achievement was not yet worked out for the official figures) and it is seems rational to have increased the target to 741 given that there was no increase in the preceding three years.

The table above it clearly establishes the gap in database management. Not a single figure tally for any of the numbers of scholarships given as reflected in the MoMA and the Delhi Government websites.

The reasons for these gaps are fairly obvious since there is no standard design or format to maintain the database. It is worrisome that a department that handles such large volumes of data has not come out with any standard database management system. All data are entered into the system without any standard format for receiving data from the states and then centrally maintaining it. Given that there is no formal standardized data management, one can also deduce that the data so generated is not being effectively used for supervision, review or monitoring purpose as is evident in the replies we received to the RTI requests for review and audit reports. Nevertheless it provides interesting insights into some trends, problems and raises several questions about design and efficiency of implementation of scholarship schemes.

<u>Utilization of pre-matric scholarship</u>

As per the data in table <u>3.3</u>, percentage achievement for pre-matric scholarship for 2009-10 and 2010-11 was more than 100% while it sharply decreased to 30% in 2010-11 and 44% in 2011-12. The same period also saw a sudden increase in cost per student which went up threefold from 1053 in 2009-10 to 3052 in 2012-13. So we see

a kind of downward trend in achievement while an increase in cost per student. Even though cost per student has increased the amount paid to the student remains the same. The question now is: Where is the additional expense being incurred and for what purpose? Given that there have been no reviews or audits there seems to be little effort to explore these issues in greater detail and plug the leaks and gaps thus identified.

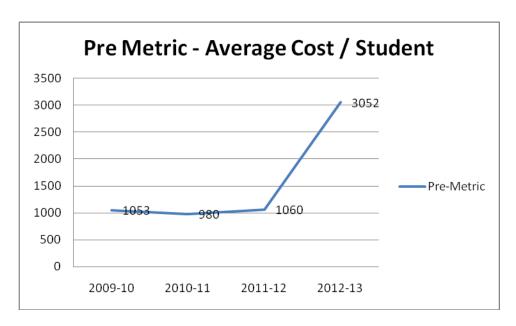


Table 3.4 compares data from RTI and from MoMA website. For the year 2009-10, the database of scholarships is available only for private schools and that of MCD, NDMC and DCB are not available in CD. Due to this reason figure for this year can't be taken for analysis. In the year 2010-11 and 2011-12; the number of renewed scholarship is extremely low from which we can deduce that there is little continuity in providing scholarships. For instance, in the year 2009-10 a total of 26313 had received scholarships. Of these 26313 students, scholarships of only 87 students got renewed in 2010-11. This means that that the scholarships of the remaining 26226 students were cancelled and 24256 fresh applicants were awarded scholarships. This took the total umber of scholarships in 2010-11 to 24343.

Table 3.4: Comparison of Pre Matric Scholarship data obtained through RTI and those obtained from MoMA website

Year	Data throu	ıgh RTI	Data from MoMA Website		
1 eai	Fresh	Renewal	Total	Target	Achievement
2009-10	433	26	459	18532	26313
2010-11	24256	87	24343	24709	30904
2011-12	12506	92	12598	42006	12732

What stands out starkly from the data above is the lack of mechanism for renewal which places the first stumbling block to efficient utilization of the scholarship. Non-renewal of scholarships without explanation at the pre-matric level not only reflects poor design but goes against the very grain of the goals and core objectives of the pre-matric scholarship. In addition to not fulfilling the

scholarship objectives, lack of renewal mechanism places heavy administrative and financial burden on the system and institutions for repeatedly issuing and verifying relevant documents, scrutiny of applications, database preparation all of which will add to inefficiency and wastage of resources. Needless to say it will also alienate students and parents.

The huge gap in the number of scholarships data for 2009-10 between the information retrieved through RTI and the consolidated figure on the MoMA website is a concern. It is to be noted that no lists are uploaded on the Delhi Government website for the Minority Pre Matric scholarships for the year 2009-10.

Table 3.5: Scholarship beneficiaries of Pre Matric Scholarship by minority category for the year 2011-12⁷

Minority		Fresh			Renewal		Grand
Category	Male	Female	Total	Male	Female	Total	Total
Muslim	5319	5781	11100	25	29	54	11154
Sikh	562	640	1202	11	8	19	1221
Christian	62	125	187	10	9	19	206
Buddhist	3	11	14			0	14
Parsi	2	1	3			0	3
Total	5948	6558	12506	46	46	92	12598

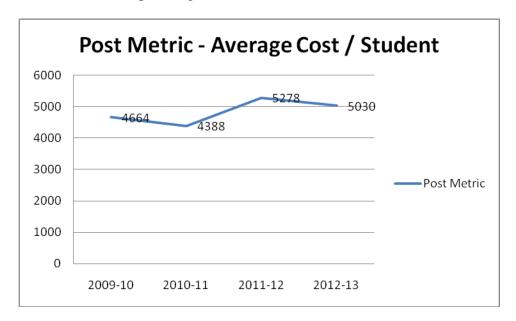
The Pre Matric scholarship is meant for the students of 1st to 10th standard. Every year there some fresh students mainly at the standard of level 1st. Rest of the students in all classes may have been applied during the previous financial years. But the status of renewal is very strange – scholarship of only 92 students have been renewed during the year 2011-12. The fresh awards are 12506. If this data is accurate then it s reflects what has been stated by many students that they don't consistently get scholarships. In this particular scheme the numbers have to be much higher since every year new students are coming in Class 1 i.e Fresh applications and the old students are continuing to get the scholarships i.e Renewal applications. This should happen steadily for 10 years till the time the numbers get saturated somewhat. The scheme is only in its 6th year.

Utilization of post-matric scholarship

As indicated in table <u>3.3</u>, utilization of post Matric scholarship was low to begin with 2009-10 at 25% and this steadily decreased to 18% in 2010-11 and to 8% and 8.9% in 2012-13. Contrary to pre Matric scholarship, the average cost per student in this case had marginally decreased. Reasons for such low performance or for the decreasing

⁷ Extracted from the soft format of information received from Department for the Welfare of Sc/ST/OBC/Min under RTI Act 2005

cost per student would have been explored in an audit report. When such a report was demanded through the RTI application, the response was that the Ministry is yet to undertake such an exercise and is planning to do so at the earliest.



There seems to be little variance between data of utilization obtained through RTI application and from the MoMA website, except for the year 2011-12. As seen in table <u>3.6</u>, numbers of fresh scholarship are decreasing every year and as in seen in pre-matric scholarship, the numbers of renewed scholarships is barely 11% to 15% of the fresh applications implying that the same design –related barrier is operating even here.

Table <u>3.6</u>: Comparison of Post Matric scholarship utilization data from RTI application and MoMA website

Year	Data obt	Data obtained through RTI			From MoMA
	Fresh	Renewal	Total	Target	Achievement
2009-10	825	96	921	3706	922
2010-11	771	89	860	4942	866
2011-12	513	87	600	12661	1061

From this table we are unable to decide that which one is reliable information for the year 2011-12, because achievement of the state is 600 and that of Ministry of Minority affairs is 1061. For rest of the years variance is 1-6 students which may be taken as nominal error.

Table <u>3.7</u> puts together number of post-matric scholarships awarded, pending and rejected for the 2011-12 which was not available in public domain and was sought through RTI.

	Fresh	Renewal	Total
Pending	775 (42%)	144 (58%)	919 (45%)
Rejected	521 (29%)	14 (6%)	535 (26%)
Awarded	513 (28%)	87 (36%)	600 (29%)
Total	1809	245	2054

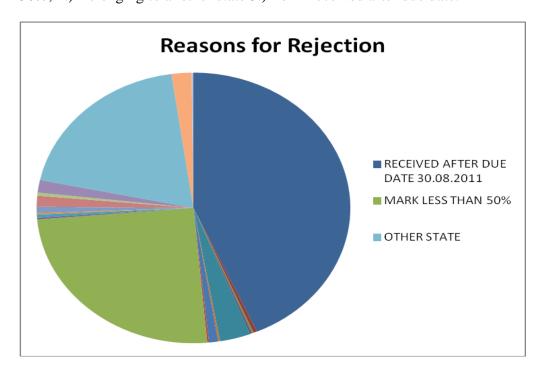
For the year 2011-12, the total number of applications (awarded, pending and rejected) is 2054. Of these only 12% were renewals. If we assume that the data obtained through RTI application is more accurate, then it indicates that of the total applications only 29% (600) were awarded scholarships. However the total number of awarded scholarship (600) as obtained through RTI does not tally with 1061 from the MoMA website or the sanction letter of the Department for the Welfare of SC/ST/OBC/Min.

Reasons for Pending Applications:

The reasons mentioned across pending applications in the reply to RTI include absence of residence proof, income certificate (affidavit), previous years mark sheets, student bank details, community declaration certificates, unattested documents etc. All of which can be made available if reminders are sent to confirm.

Reasons for Rejected Applications:

On the other hand, reasons for rejection were mainly three 1.) Marks less than 50%, 2.) Belonging to another state 3.) Form received after due date.

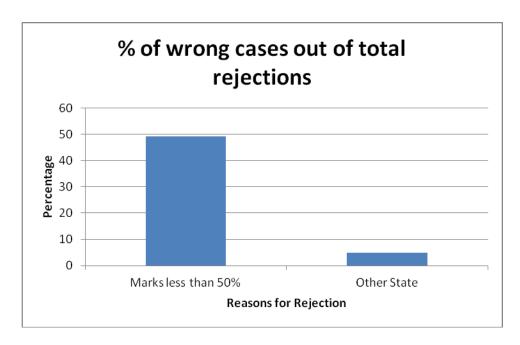


Reasons for Rejection Number of Rejection

RECEIVED AFTER DUE DATE 30.08.2011	232
Not a Post Matric Course	2
Distance learning not mentioned	1
Form not applicable SOL	1
Form not signed by student	17
Hindu, Non Minority Community	1
Income more than Rs. 2 Lakh	5
Jain, not Minority Community for Centre	1
MARK LESS THAN 50%	134
Unattested marksheet, student bank details required	1
Not applicable form SOL	2
Not covered in the scheme	1
Not covered under Minority Community	4
Non-recognized Institute	7
Not a regular student	2
Not verified from College	8
OTHER STATE	104
Course not applicable as Post Matric	11
Two children only	1
TOTAL	535

In the absence of any public information mechanism where an applicant can track the status of her application and know the reasons for its rejection or it pending, the applicants remain anxious and disheartened. This despair was strongly articulated by the students and parents in the field interviews and group discussions.

On a careful scrutiny of the list of rejected candidates it was alarming to find that the reason cited for rejection was not right at all esp. in the case where the reason cited was marks less than 50%.

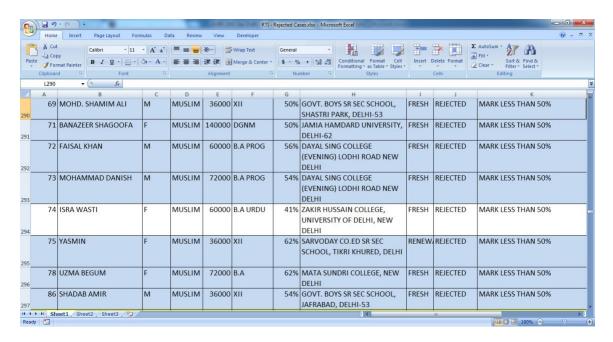


As for the 'late submission' reason due to which 232 applications were rejected one can't comment as the record do not mention the date application was received.

A relevant case study is the efforts by GAIN (*Guidance And Information Center*), a community based organization working in Jamia/Okhla area, which highlights how challenging it is for the students and CBOs/NGOs helping students access these scholarships. Even after the extension of the last date for filling the online form from 30-9-2012 to 31-10-2012, forms sent through courier by GAIN on 29-10-2012 and 3-11-2012 by speed post got rejected on the grounds of late submission i.e. after the last date was over even though last date for submission of hard copies was not mentioned in the updated circular (Annexure J1, J2). Mr. Badrudoza had visited the Dept of Welfare of SC/ST/OBC/Minorities personally and clarified the last date of submitting the hard copy of the forms even when the online applications were made by 31-10-12. He was assured, in fact derided that isn't it logical that is the online application date is 31st Oct then the hard copies will be accepted until another 7-10 days. How would the department justify these rejections? Subsequently, numerous representations have been made right upto the Minister but the scholarships have yet not been sanctioned to the students.

Data reveals serious discrepancies and a very lackadaisical attitude on the part of departments as out of 134 cases rejected on grounds of having marks less than 50%, nearly 66 students had scored marks above the minimum limit. Similarly, there were many cases of other wrong rejections where the student fulfilled the criterion for which her application was rejected.

Atif Faheem scored 83% and with a family income of merely Rs.30,000 per annum, his application got rejected simply because of the reason of "other state" which is untrue as he is a resident of Delhi.



Further there is a break-up available of the 1030 post-matric scholarships awarded for the year 2011-12 which again does not tally either with RTI data or from the MoMA website.

Table 3.8: Disbursement of post-matric scholarships by religion categories

Post Matric Scholarship ⁸			
Sikh	37		
Christian	9		
Muslim	984		
Total	1030		

Institutional break up of the scholarships awarded and rejected:

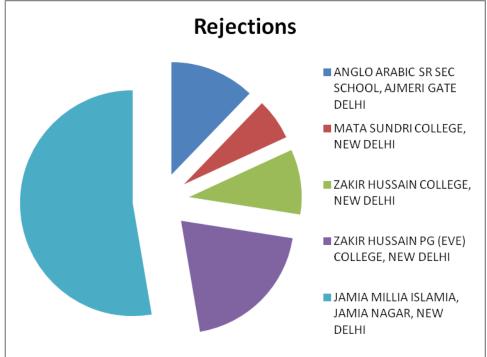
Break-up of the same data by institution revealed that of the total 1030 scholarships, 511 (nearly half) had been disbursed to students from three colleges / schools namely, Zakir Hussain PG Evening College, Zakir Hussain College and Anglo Arabic Senior Secondary School. Of these two are government colleges and one is a private aided school.

On the other hand, if we compare the rejections across various colleges/schools, we find that the maximum rejections have been made at Jamia Millia Islamia, followed by Zakir Hussain PG (EVE) College and Anglo Arabic Sr. Sec School.

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⁸ Letter No. No:- F11(3)/DSCST/PM/Sch./Min./2011-12/ 7512-23 Date:- 29/08/2012

Hence, it is essentially that it is these three institutions wherein the students are accessing the scholarships. Looking at the underachievement of the Post Matric scholarships it is clear that not enough is being done by the Government or by the Colleges/Schools for the advocacy and facilitation of these scholarships.



The difference between the target and achievement juxtaposed against the number of applications approved as compared to those rejected and pending has already been highlighted in Table 3.6 and 3.7 above which establishes that there seems to be a greater inclination on the part of the department to find excuses to reject or hold applications than to support/facilitate the candidates in getting these scholarships.

There is also little awareness among the target beneficiaries about the schools/colleges/ institutes empanelled with the Department of Education for awarding the Post Matric scholarships.

Monitoring mechanisms need to be strengthened to assess whether or not these schools/colleges/institutions are administering the scholarships as per government norms and ensure that the students are made aware and are supported to apply for the scholarships.

Comparison of Post Matric Scholarship awards between Minorities and SC/ST/OBC for the year 2011-12 in Delhi:

Total disbursement for 1030 scholarship is Rs. 55,13,199. To understand it we may take the example of other equivalent scholarships. The Ministry of Social Justice and Empowerment has one such scheme named "Post Matric Scholarship for SC/OBC". Performance of these schemes can be understood better from following table:

Post Matric Scholarship

Category	Number of Scholarships awarded	Total disbursement (Rs.)	Average / Student (Rs)
Minority	1030	5513199	5352.62
SC	181	10304702	56932.06
OBC	71	4056898	57139.41

This scholarship is open to all students of standard higher than 10+2. Under the category of SC and OBC the scholarships disbursed are mostly for the professional and technical courses. Whereas, for Minority out of 1030 scholarships 835 are for 11th, 12th, B.A., B.Sc and MA courses wherein the tuition fees is very low. It is a glaring gap to find very few scholarships given out for professional/technical courses where the fees are much higher (Table 3.9). The rejection rate of application under minority is 70% which mostly for professional and technical courses.

This clearly indicates that Dept of SC/ST/OBC/Minorities is clearly not doing enough to facilitate the Minority students avail these scholarships for technical professional courses. Furthermore the analysis of the rejection and pending cases throws light about the lackadaisical approach of processing applications where more applications are rejected than accepted often on flimsy reasons which could/ should have been facilitated especially when year after year the post matric scholarship fund has been underutilized in Delhi.

It also reflects that Ministry of Minority affairs is not keeping vouch on proper formulation, planning, implementation and database management to ensure that the States facilitate these scholarships to strengthen and meet the purported mandate of the scholarships.

There is no disclosure mechanism prescribed by MoMA to enable rejected students to know the reason for rejection/ withholding and subsequent assisting them to rectify the gaps (errors in filling the form/ attestation etc) if any or work to fulfill the stipulated conditions (low marks/ lack of attendance) and then apply again.

It is to be noted that being a centrally sponsored scheme wherein the fund should be disbursed based on the number of applicants and available fund.

In case the applicants were more than the available funds the applicants can/should have been fairly screened based on the economic criteria, attendance, percentage of marks, etc for any given college/State. But the situation in this case is different. The funds are underutilized and the number of rejections and applications withheld is much more than those approved. It is plainly evident that Minority students are rejected at very beginning on income criteria and percentage of marks wherein these two conditions could/should be relaxed in cases when there are unutilized fund.

Erfan, son of Nasruddin, from Mewat, Haryana with a family income of Rs. 36,000 even after scoring 92% and securing admission in Sri Ram College of Commerce, Delhi University, had his application rejected on the grounds of his belonging to other state.

There are many such Erfan's whose application is being rejected because they are from another state. When this is a Central Government Schemes it does not justify that belonging to a particular state should be a criterion for rejection. At times when a student is studying in another state it is difficult for her/him to go and apply from his state. MoMA has to upgrade the system for applications and awards so that any eligible student from any state of India can avail the scholarships if she/he is studying in another state. Also, a strong mechanism is needed to monitor the number of applications made, pending and rejected where there is a check on nodal state agencies for any unfair/wrong rejection or keeping on hold the applications without adequate reason and effort.

In a given year, if the numbers of applicants are less and funds are still available then there should be flexibility of easing the norms, extending dates and also greater advocacy to generate further applications. Unfortunately there is no such mechanism and it seems the thrust at least in the implementation is to reject/withheld more applications than facilitate and encourage them. Therefore, one sees that these schemes are underperforming for want of review, redesign and adequate facilitation.

Table 3.9: Course wise Distribution of Scholarship 2011-12

Name of Course	No of Students
BA	364
XI	204
XII	182
ETE	59
MA	46
BSC	39
B.ED	36
B.COM	31
DIP	21
MECH Engg	8
D.PHARM	7
M Phil	6
MSC	6
M.COM	5
EET	4
Civil Engg	4
BCA	3
BBA	2
M Ed	1

D Ed	1
DGNM	1
Total	1030

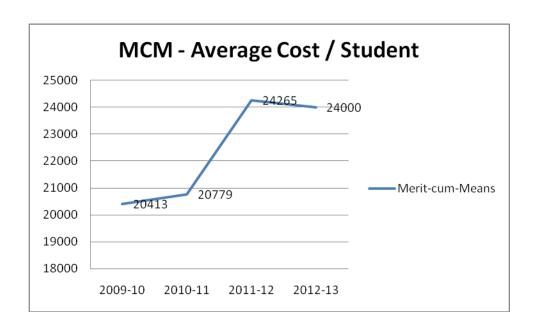
Disbursement of post-matric scholarship by course indicates that 35% of the beneficiaries were pursing BA while 20% were in 11th std. and 18% in the 12th std. The remaining 37% was shared by those pursuing other graduation courses such as B.Sc, B.Com, B.Ed, MA and so on. However there were very few pursuing technical courses among the post-matric beneficiaries.

There is a great need to publicize the Post Matric Scholarships among the students/parents of class 10th and encourage them to apply for it and not discontinue education because of lack of funds.

It is quite evident that there is lack of awareness that Post Matric scholarships are available for a variety of courses and the Government must encourage more and more school/colleges/institutes to empanel with the Department of Education and with MoMA and these lists must be prominently displayed on the websites as well as the information on scholarships must be mandatory to display in the colleges/school/institute brochure and website.

Utilization of Merit-Cum Means Scholarship

As can be seen in table 3.3, utilization of merit cum means scholarship has been more than 100% until 2012-13 when it came down to 70.8%. The reason for this is not hard to understand. The target for this scheme has remained the same at 247 from 2009- 12 while it went up to 741 in 2012-13 which brought down the utilization to 71%. Average cost per student as in the case of pre-matric scholarship shows an increase between 2010-11 and 2011-12 as can be seen in the graph below.



Break- up of MCM scholarship⁹ by category for 2011-12 is given in table <u>3.</u>10 below.

In this scheme data for the year 2012-13 is also available according to this. In this year the target is revised and fixed to 741 (Muslim 513 + Christian 42 + Sikh 177 + Buddhist 9). But the achievement is only 525 (Muslim 371 + Christian 6 + Sikh 148). It means achievement is 70.8% of the Target. If we look into the data of previous years in table 3.5 then the achievements are 157% (2009-10), 156% (2010-11) and 165% (2011-12) while the target of 247 scholarships had remained constant for these three years. It means keeping the target very low Ministry has been performing excellently during 2009-10 to 2011-12. But when the target was raised as it should have but didn't in the interim years to 741then there is underachievement in this scheme too. But it also establishes that the demand all these years was at least twice more than was being made available.

Table 3.10: Category-wise disbursements of MCM scholarship in 2011-12

Award of MCM Scholarship						
Category Fresh ¹⁰ Renew ¹¹						
Sikh	59	2				
Christian	3	46				
Muslim	167	127				
Total	229	175				

In general courses covered under MCM are for a period more than 1 year and every year there are incoming and outgoing students. But it is strange that for Sikh there is only two cases or renewal and for Christians there only 3 cases of fresh applications. It gives a picture of serious laps on design, planning and implementation of the scheme.

<u>Table 3.11: Comparison of scholarship utilization from RTI and MoMA website for the year 2011-12</u>

Data from	RTI app	olication	Data f Website	Variance		
	Fresh	Renewed	Total	Target	Achievement	
2009-10	235	125	360	247	387	-27
2010-11	192	206	398	247	385	13
2011-12	183	175	358	247	408	-50

⁹ Reference is the same as given for Table 3.5

Letter No:- F11(1)/DSCST/MCM/Sch/Min./2011-12/21319-21329 Date:-26/03/2012 and Letter No No:- F11(1)/DSCST/MCM/Sch/Min./2011-12/7535-46 Date:- 29/08/2012
 Letter No No:- F11(10)/DSCST/MCM/R/2011-12/21330-40 Date:- 26/03/2012

No database regarding the rejection and pending list for MCM during these years was shared even after the RTI appeal. Otherwise the picture would have been clearer like in the case of Post Matric scholarships where analysis of the rejected and pending lists had established many gaps that need to be covered/rectified.

Going through the list of awardees of the MCM scholarship, one finds that 12 students had received course / tuition fee reimbursement which was higher than Rs. 30,000/ as the list in table 3.12.

Table 3.12: Details of students who received fee reimbursement of more than Rs.30000 over the three year period

S.No	Year	Course	College	Scholarship
1	2009-10	MFM	MFM	61750
2	2009-10	MCA	MCA	84500
3	2009-10	B DES KNIT WEAR DESIGN	NIFT, New Delhi	56750
4	2009-10	MBA	I I F T NEW DELHI 16	173250
5	2010-11	B.D.S.	NIFT, New Delhi,	88000
6	2010-11	Master in Business Administration (MBA)	IIFT, New Delhi	372250
7	2010-11	B. Tech (design): fashion Design, Leather Design, Accessory Design,	NIFT, Chennai,	90000
8	2011-12	1 Yr B.Tech.(Instrumentation and Control)	Dr.BR AMBEDKAR NATIONAL INSTITUTE OF TECHNOLOGY- JALANDHAR	58,332
9	2011-12	2 Yr MCA(MCA - Two Years)	National Institute of Technology- Raipur	· ·
10	2011-12	3 Yr MCA(Master of Computer Application)	-	121500
11	2011-12	4 Yr B.Tech.(Electronics and Communication)	Indian Institute of Technology Guwahati	67,960
12	2011-12	3 Yr B.FTech.(Textile Design)	NATIONAL INSTITUTE OF FASHION TECHNOLOGY	56,750

Adequate clarification about why so few students were paid full reimbursements was not forthcoming from the officials in the Department. They also shrugged when it was

pointed out that very less disbursement has happened for technical and professional courses. They just referred to the advertisement saying that it states the needful. However the previous advertisement (Annexure I3) does not very clearly indicate about the instances /conditions under which the scholarship amount is enhanced. The interviews with students and parents further established that most are not aware about the entitlements. In fact the advertisement should clearly indicate the fee structure for all courses covered in this scheme and what percentage of the fees government will bear. There is a need to make things transparent and clear and in simple language articulate what the entitlements are under the scheme. There are slight improvements in the new advertisements issued by MoMA which articulates that there is full tuition fees reimbursement for the 85 colleges empanelled with it. (Annexure I4)

We had wanted to do a zone wise/ district wise categorization of the database but couldn't do it as the schools are not listed zone/district wise in the database. Had there been a standardized systems with pin codes for all the awardees (in a separate column) it would have been useful to analyze the patterns about the area wise distribution of scholarships. However, even a cursory look at the list indicate that the bulk of these scholarships are going to Okhla-Jamia (South Delhi) and Old Delhi (Central Delhi) areas, whereas many other areas with large concentration of very poor muslims in Jehangirpuri, Seelampur, Jaffrabad, Narela, Bawana (North East, North and East Delhi) have very less scholarships allocation.

While Okhla-Jamia has a substantially more educated population with proximity to Jamia Millia Islamia, Old Delhi has a large concentration of trading classes, therefore muslims in these areas are a lot more aware and enabled to access these scholarships than the muslims of the North East, North and East Delhi wherein are some of the most densely and economically/educationally backward localities like those mentioned above.

Political influence and dynamism of the community is also reflective in these patterns as also the numbers of schools/colleges/institutes in the areas.

Muslim Population in Delhi ¹²							
	Total	Muslim in	Muslim				
Name of District	Population	Population	in %	Population	Urban Area	in %	
North East Delhi	1768061	481607	27.2	1626514	463946	28.5	
South Delhi	2267023	314015	13.9	2106262	296850	14.1	
Central Delhi	646385	193137	29.9	646385	193137	29.9	
North West Delhi	2860869	173409	6.1	2595506	157342	6.1	
East Delhi	1463583	140335	9.6	1445360	139421	9.6	
North Delhi	781525	126093	16.1	734940	123308	16.8	
West Delhi	2128908	107079	5.0	2042114	103535	5.1	
South West Delhi	1755041	76429	4.4	1529587	69265	4.5	

¹² Data taken from http://www.aicmeu.org/Muslim_Population_Distribution_in_India.htm where in source of data is the Census 2001

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Zakir Hussain PG Evening College, Zakir Hussain College and Anglo Arabic Senior Secondary School all in Central Delhi. During 2011-12 total 1030 scholarships were awarded under Post Matric Scholarship. Out of which 511 were awarded to the students belonging to these colleges. Which means 50% scholarship is going to three colleges in Central Delhi where nearly 30% Muslims of Delhi are living. This population of Minority is comparatively better off than rest. Now the point is why and how the students of poor areas and not covered in it. Unlike the Post Matric database the Merit cum Means database did not have the column mentioning the district. The implementation mechanism requires to be redesigned in this regard, ensuring that the most backward areas and vulnerable groups within the muslim minority community are accessing these scholarships adequately.

Sub-section 4: Profile of parents and students participating in the study

As can be seen in table $\underline{4.1}$ there were nearly equal distribution of participants in the survey by gender and class of study among both scholarship as well as non-scholarship students.

Table 4.1: Number of students participating in the survey by gender and class of study

Sr.		Numb	er	received	Numbe	r not	received	Total
			scholarship (n=96)		scholarship (n=47)			(N=143)
	Class studying in	Male	Female	Total	Male	Female	Total	
1	< class 7	10	18	28	6	6	12	40
2	high school (8 to				11	3	14	38
	10)	11	13	24				
3	Classes 11 and 12	15	9	24	6	1	7	31
4	Above class 12	13	7	20	3	11	14	34
	Total	49	47	96	26	21	47	143

Interestingly among the scholarship students 80% of students were attending government schools while this proportion among those not receiving scholarship was 30%.

Table 4.2: Type of school attending by class of study and scholarship status

				Students without			
	Students with scholarship			scholarship			
Class of study	Govt.	private	Total	Govt.	private	Total	Total
<class 7<="" td=""><td>24</td><td>4</td><td>28</td><td>5</td><td>7</td><td>12</td><td>40</td></class>	24	4	28	5	7	12	40
8 to 10	17	7	24	4	10	14	38
11 to 12	17	7	24	2	5	7	31
>12	18	2	20	3	11	14	34
Total	76	20	96	14	33	47	143

Scholarship and non-scholarship students also differed in their families' economic backgrounds. More than half the students receiving scholarship (56%) reported that their parents were either unskilled or skilled workers while this proportion among non-scholarship students was 30%.

Table 4.3: Parents' occupation by scholarship status

	scholarship stud (N=92)	lents Non-scholarship students (N=40)
Unskilled worker	21 (23%)	5 (12%)
Skilled worker	30 (33%)	7 (18%)
Petty business	19 (21%)	12 (30%)
Private job	11 (12%)	10 (25%)
Government job	5 (5%)	5 (12%)
Self-employed	6 (6%)	1 (3%)

As expected differences in parents' occupation was also reflected in their average annual incomes. There was statistically significant difference in average income levels (p=.006) between the two groups. While those receiving scholarship reported an average annual income of Rs.87682.35 (Rs. 7306.86 per month), those without scholarship reported an average annual income of Rs.149458.82 (Rs.12454.9 per month). Similarly a larger proportion of students receiving scholarships were living in kacha/ semi-kacha houses as compared to those not receiving the scholarship.

Table 4.4: Students' type of house by their status of scholarship

	Status of	Total	
Type of house	No		
Kachcha	2	7	9
Semi-kachcha	9	34	43
Pucca	14	22	36
	25	63	88

Sub-section 5: Mapping the larger context of minority community's access to education

This section maps the current context of how communities are accessing education, the structural challenges they face which sets the backdrop for understanding the meaning and relevance of scholarships. In addition to experiences of accessing scholarship, narratives from parents and students provided insights on structural challenges to accessing education in general.

Family's poverty and their lack of education

A large proportion of both students and parents felt family's poverty and lack of parents' education were serious barriers to children's education. However this was not articulated as a failure of the system to respond to their needs or that education was a

basic entitlement which had been denied to them because they were poor. Instead they viewed it as the family's own failure to provide for its children.

Table 5.1: Issues parents and students found challenging to access education and

<u>scholarship</u>

Sr.		Scholarshi	р	No scholarship	
		Students	Parents	Students	Parents
1	Low income of family	67%	93%	89%	72%
2	Lack of parents' education	41%	56%	51%	55%
3	Non-availability of schools	22%	23%	51%	50%
4	Poor quality of teaching	27%	38%	22%	28%
5	Increasing expenses related to education	31%	39%	86%	67%
6	Attitude of teachers	8%	7%	21%	8%

Not being educated themselves parents felt a sense of helplessness about being unable to help their children:

We are not educated. So we cannot teach our children ourselves. And we cannot afford to send them for private tuition either. (ham parhe hue nahi hain jis wajhe se bachho ko khud nahi parha sakte, ham tution ki fees nahi de sakte hain) - Parent, scholarship

If we were educted we wouldn't need to send them for tution. We would have taught them ourselves.(agar hum padhe likhe hote to tution ke bajae hum khud baccho ko padhate) -Parent, non-scholarship

Family's higher income would have ensured access to better educational opportunities:

If my family's income was good then I could have gotten better education. I am not able to buy books or pay tuition fees and it is causing me a lot of distress. (agar parivar ki amdani aur zyaada hoti toh ham aur achchi parhai haasil kar sakte the kitabey kharedaney mai aur tution padhney k liye fee na dene ki waja se bhut parishani hoti hai).- Student, receiving scholarship studying in a government institution

I do daily wage work. With great difficulty I am able to meet regular household expenses. It becomes extremely dificult pay for education. If I w re earning better then I would have sent my childen to a good school where education is of good quality. (majduri karte hain ghar ka kharch he muskil se chal pata haain toh padhai ka kharch bharne main dikat aati hain... agar acchi amad hoti toh tution acche school main padhaate)-Parent of a child receiving scholarship in a government school

The burden on those not receiving any scholarship was expectedly higher:

I am only able to meet basic household needs. I have to undergo a lot of hardship to mobilize money for children's good education. It is difficult to mobilize money for fees. There are months when I am not able to pay fees. (Ghar ka kharch hi ho pata hai bacho ko acha parhane kai leay musibat sahan karni parte hai... fees bharne mai

dikkat hoti hai ,kabhi kisi mahine mai fees jama nhai ho pati). Parent of a child not receiving scholarship

Quality of teaching in government schools

Students and parents felt that if government schools can ensure good quality teaching there would be no need for private tuitions nor would they need to seek admission in private schools:

If teaching is good in school then children will not need tution. In school they do not teach well and that is why we have to pay Rs.200 every month for private tution. (yadi bachchon ko achchi shiksha milti to coaching ki zaroorat nahi hoti.. mai padhae sahi nahi hoti jiski wajah se chatnaley mai tution kartey hai 200rs mahina de kar)- Parent, Scholarship

If teaching is good in government school, why will we need to go to private schools or seek private tuition? We only want that teaching improves in government schools so that we don't have to go to private. If teaching is good, children will go to school irrespective of whether or not government pays money for scholarship. (Agar govt school mai acchi padhe ho,bacche k pasand k sujject ho to hame pvt school mai jane ki jarorat na ho ,chahey sarkar paise de ya na de but acchi padhae ho)- Parent, non-scholarship

Right now teaching in government schools is good as nothing. The government has to think about this. (dakhye govt school me parhaika jo isthar hea wo bilkol na ke baraber heai eis taraf govt ko sochna chahiye)- Parent, non-scholarship

Classes are not regular, we are not informed about exams nor is the any preparation for exams

Student,

Scholarship

The teacher leaves the class even before the period is over and she is busy with her personal work (*class mein teacher apna period over hone se pehle hi chali jaati hain aur apna gharelu kaam karti rehti hain*) Student, non-scholarship

Poor quality teaching plagued not just the government system but also the private schools:

No Computer teaching...education is not good... Despite taking so much fees I have to go for tuition paying more money (*Computer teaching nahi hai... education sahi nahi hain.... itni fees dene ke baad bhi computer ke liye tution lagane parti hai*) Student, non-scholarship

Non-availability of government schools

The other structural issue related to access to education was availability of schools itself. Not having a good, functional school in the vicinity meant that students had to travel long distances spending time, effort and money:

I have to travel so far. First of all the bus stand is also far from home. So I have to leave early to walk in time to the bus stand, Then I have to endlessly wait for the bus.. frequently I end up missing classes (*itni dur jana padta hainwoh bhi bus se stand bhi ghar se kafi dur hain pahle ghar se jaldi niko bus pakro fir kahi jakar bus ka intezar karo kabhi kabhi toh class bhi miss ho jati hain*) Student, scholarship

A lot of time is spent in traveling. I spend nearly 100 rupees and spend nearly five hours in travel (aane gane me bahut dikt hoti heai rozana 100 rs keraye ke laiya lag gate heai aur aane janeme 5 ghanta lag te hai) Student, scholarship

School is far... It is difficult to commute. Especially in winter it gets dark very early and it is not safe (*School door hai.jaaane mein diqqat hoti hai.sardiyon mein andhera hota hai.*)- Parent, scholarship

Further, non-availability of well-functioning government schools had forced students to seek admission in private schools that were located far away which again placed enormous financial burden on families:

If there was a government school close by I wouldn't have gone to a private school (agar aas pass govt ke english medium school hote toh private main nahi padhte)-Student, scholarship

Since Abul Fazal Enclave's government school is in Jasola only children from Sarita Vihar and Jasola are admitted. Therefore children from abu fazal are forced to seek admission in private schools and pay fees which their parents cannot afford (abul-fazal ka school jasola me hone ki vazah se vaha sirf sarita vihar aur jasola. valo admission milta hai jiski vajah se abu-fazal ke bachcho ko majburn pvt. me admission lena pdta hai jiski fees bhut jada hoti hai) Parent, non-scholarship

There is a government school close by... but they do not teach well... So I go to private school even though it is far away (School to he lekin private door he... sarkare school ki parhae itne achhi nahi hote ise leay bahar jate hain) Student, non-scholarship

High expenses related to education

Poor quality of teaching, non-availability of schools had increased the financial burden for both receiving as well as those not receiving scholarship:

I can manage the school fees somehow. But I cannot afford the private tution fees. They give homework and it becomes necessary to go for tution and I find it very hard to pay these tution fees.(school ki fees tak koi problem nahi hai lekin tution ki fee bhari par jati hai home work deti hai jis ki waja se tution laga na parta hai... tution fees jada hai ,wo bhi jaroori hai) Parent, non-scholarship

Even when students felt they needed tuitions they had to forgo it due to the expense involved:

We are four siblings, And our fees add upto quite a lot. So I don't go to tution. If I go then then my family will undergo a lot of hardship. (4 bhai-behen ki fees bahut zyada

hai maine tution nahi laga rakhi hia lagata tu parishni hoti hai)-Student, scholarship

In another instance a student said that she had not chosen the 'regular' course but had opted for a distance course because the regular course fee was much higher. Further, there was always a threat of children dropping out due to high cost of fees and related expenses and when parents had to ensure some basic education to all their children.

Now the school fees are also high and we also have to send he child for tution. You can't do without it. In fact because of high fees one girl dropped out in class 11. I am always hoping that my child doesn't have t face such a situation (bachho ki fees bahut zyada hai dikkat hote hai sath hi tution bhi lagani parte hai. fees jada hone k karan 11 class mai ek bacchi ne school chor diya ,hame dar laga rahta hai ki kahi hamare bachchon ke saath bhi aisa na ho) Parent, non-scholarship

In addition to poor quality in some instances teachers not only in government but also private schools displayed bad attitudes towards children which was a serious barrier that de-motivated children. For instance one parent whose child attended a private school shared her observations:

Teachers behave badly with some children. They behave badly with childen who come from poor families (kuch baccho ke sath galat bartav deklha gaya hain kuch teacher hain jo gareeb baccho ke sath galat behave karte hain)- Parent, non-scholarship

Discrimination in schools

Many parents and students described teachers and principals as 'sakht' and 'khadoos' related to school work, being on time and other disciplinary matters. However what was extremely serious was that many of them reported that teachers made prejudiced derogatory comments that were hurtful that isolate and alienate the child:

Teachers' behavior towards children who take scholarship is not good. They say, "you are from jahangirpuri...what is the need for you to study... you anyway can't.... (sikasko ka behave ish sandarb main thik he hain scholarship lene main lekin kabhi kuch teacher yah kahte hain ki tum jahangirpuri ke ho tum kyun padhoge....) - Parent, scholarship

They are biased against children from jahangirpuri. They say what capacity do these children from jahangirpuri have to study (padhai ko lekar kahenge ki jahangirpuri wale kya padhege)- Student, scholarship

All children got a copy of the magazine. My child was not given. My child was told that you are from EWS and you will not get it. (sare bachhon ko magzine banti but mere bachhe ko nahin di.balki usse kaha ki aap (e.w.s)ke bachhe hain aap ko nahi milegi)-Parent, non-scholarship

My friend went to the principal because her name was wrong in the form and the principal just pushed her out of the room. (Meri firnd naam galaat hone par jab woh priciple ke pas gayi toh use dhakka diya tha)-Student, scholarship

My teacher tells me it is good for me if you don't come to school. I will save time that I spend on teaching you. (hamare teacher kahte hain ke tum school na aao to hamara hi bhala hain tumhe jo padhane main samay lagta hain woh bacchega)-Student, scholarship

When we request for time off to offer namaz on Friday, the teacher says you are pretending to be pious. (dhong karte hain humhe aisa kahte hain agar jume ki namaz padhne ki chutti mange toh). Student, scholarship

This was true not only in government schools but also in private schools where they were particularly discriminating when it came to payments:

I went twice to request for fee waiver as I really could not afford to pay it. I was told if the fees is not in your budget why are you here? This is no the place for you. (do baar school gae apne bacche ki fees maaf karwane ya kam karne ke liye lekin unhone kaha ki agar aap ke budget ke baahar hai to apne baccho ka yaha dakhala kyu karwaha)- Parent, non-scholarship

Another parent said that when she went to enquire about fee waiver, the Principal said "Please take your child out of our school and get her admitted to some government school" (yaha se apne bacche ka naam katwa kar kise govt school mai karwa do')

.

Similarly another student studying in a private school shared what the principal had said when he went to get his bus pass identity signed by him, 'You are not interested to study but will come forward to take facilities like bus pass'. (jab identity card par signature karwane gay to bolte hain.padhne to are nahi bus identity card par signature karwane a jate hain). Student, non-scholarship

A parent described how her child was routinely punished and excluded:

There is one teacher who discriminates. He frequently punishes my child and does not pay any attention whether the child is learning anything or not. (ek teacher hai jo baccho k sath bhed bhao karta hai ,mere bacche ko class mai ek kone mai khara kar deta hai aur sare baccho ko padhatey hai but mere baccho ko nah i padhatey)-Parent, non-scholarship

It is in this larger context of families' limited resources, non-availability of good quality government schools coupled with poor quality expensive private schools, exclusion and rising cost of primary education that we are presently examining the relevance, importance and meaningful improvement of minority scholarships schemes in terms of its content, design, implementation and access to students.

Sub-section 6: Analyses of the content and design of scholarships

The following paragraphs examine the extent to which the content and design of the scholarship are aligned with its stated objectives which includes parents' and students' responses to the scholarship amount, the eligibility criteria and its terms and conditions.

Admission / tuition fee

There was little awareness among parents and students about the admission / tuition fee component paid directly to the institution. One parent whose child was studying in class 3 said:

I pay Rs.160 every three months. I have also paid Rs.500 at the time of admission. They said I had to pay this money for roll number. If government is giving the school directly why should we pay?

Parent,

Pre-matric scholarship, FGD

In this instance the parent had paid as she could afford the amount. However for those who cannot afford even this small sum or as the amount gets bugger in the higher classes one observed that this condition itself can exclude deserving children as the following quote from the parent of 12th standard student highlights how this condition was responsible for a student discontinuing her education:

I could manage the fees somehow till 12th standard. She did very well. She got 65% and was very interested to go to college. But how could I get the money? They said I have to pay Rs.5000. My husband rarely contributes. My older son had to drop out when he was in 7th standard and start earning. So we are living off his earning. My daughter has been at home for one year now. She feels very bad that she could not continue even though she got good marks. I have consoled her that if God wills, she will certainly study further. Let us see what God has in mind

Parent. Post-matric scholarship

It illustrates how the pre-condition that one has to pay fees upfront and later claim reimbursement is exclusionary in nature and acts as a barrier that prevents poor, meritorious students from seeking scholarship that they richly deserve This is an example of how a specific rule in the scholarship can run counter to the stated objectives of the scholarship which in the case of post-matric scholarship is to provide poor minority community students "better opportunities for higher education, increase their rate of attainment in higher education". In the above case, this objective was violated only because parents could not mobilize the amount required to pay the admission fee upfront. This condition also means additional accounting procedure in the institution increasing paperwork and red-tape and making the process even more inefficient. It also raises further questions about how much interest the school/ college is earning on the amount that is collected from scholarship students in this manner, who is benefiting from the interest earned and how ethical/legitimate it is to collect fees upfront from poor students and earning interest on it.

Therefore it would be in the interest of the poor deserving students and aligned with the stated objectives of the scholarship to ensure that the schools and colleges admit scholarship students without demanding any upfront deposit of fee and wait to receive reimbursement from the government thus improving efficiency and transparency in the process.

Maintenance amount

As indicated in the previous section, parents' average income was less than a lakh per annum highlighting their severe economic vulnerability given that such low incomes supported an entire family that was just enough for bare minimum survival needs. The rising costs of everyday living compounded by increasing education —related expenses had added a lot of financial burden on parents. In this context parents pointed out how little the scholarship amount was in comparison to the actual expenses:

We spend 200- 300 rupees just trying to process the scholarship form and related documents. And then the expenses related to the school work. My child is in 6th standard. He studies in a government school. For one project in one subject I spent 300 rupees. And there is more than one project in each subject during the whole year. You tell me, what sense does it make to give a scholarship that offers 1000 rupees for the whole year? I am not including other expenses like conveyance, private tuition fees, books stationery...

Parent, pre-matric scholarship,

FGD

Frequently parents had to make a choice about which of the children would go to school because they couldn't afford to send all their children to school:

Everything is so expensive. One person's earning for a family of 6 in Dilli is just not enough... I was hoping my daughter will get the ladli scheme... but I was told she is not eligible because she is in 10th std.... So she is now at home. Simply cant afford to get her admitted into college. I have to think of my other three kids.... All the earnings can't be spent on one child... Parent, post-matric scholarship, FGD

Students from single parent families were even more vulnerable. Three older students reported that they had started giving tuitions to cover the cost of their education:

I don't have a father. I have to do everything myself. I give tutions to support myself. Bu it hampers my studying. (pita nahin hain.sab kuch mujh ko karna hota hai.tution parhata hun jiski wajah se parhai mein diqqat hoti hai)-Student, post-matric scholarship

While this illustrates the strong drive to seek education among these students it also indicates that had these students been younger, they would most likely have dropped out of school.

However the scholarship covered only the fees but the family had to pick up other related expenses such as travel, uniform, books and expenses related to projects and course work was considerable:

My child is in 6th std and goes to a government school. They give 2-3 project works in each subject and we end up spending 200-300 rupees for every project. We have to go a cyber café, take printout and if it is a picture each printout costs 25 rupees. How can we manage so much expenses? If you say the scholarship amount is 1000 rupees it doesn't cover anything...

Parent, pre-matric scholarship, Dilli-6, FGD

Course fee is waived but bearing the cost of travel is very hard. Earlier when we got admission through EWS everything was free for one year... But this scheme stopped...It is very difficult now. Nothing is given from the school books, uniform have to be bought. (course school fees, to maf he lekin kiraya me bahut dikkat hoti he,pahle bachhon ka admition (e.w.s) ke through kia or ek sal tak sab chijain free rahi likin fir sab khatam kar dia. ... dikkat hote hai kunki school se kuch nahi milta, books,dress khreedne mai bahut dikkat hoti hai.) Parent, post-matric scholarship, Okhla, survey interview

Government failure to ensure basic quality of teaching had pushed students to seek private tuition which added to their financial burden as an excerpt from an FGD in Jehangirpuri with parents indicates:

There are so many expenses. Private tuition is a must because there is no teaching in government schools. For a child in class 1 it costs Rs.150 per month. So what the government gives through scholarship is not enough even for the private tuition of a class 1 child.

But from class6 onwards it costs Rs.400- 500 per month. And in class 11 and 12 it costs 400 to 500 per subject per month.

You can't make do without tuition if you are studying in a government school.

The quality is so poor that students in some government high school can't do even multiplication.... A 7^{th} std child cant write his name..

FGD with parents of pre-matric students, Jehangirpuri

During individual interviews several students and parents shared a similar problem:

Apart from school, coaching has become compulsory and private coaching fees are very hig... my income is not much and it is hard to organize money for all this (parhai ke doran coching lenea jaruri ho gaiya heai aur waha ki fees bahut hoti heai... kam amdani ki vajah se tution fees me dikkat hoti hai.)

Parent,

Scholarship

Even those parents who were presently able to manage to support their children's education felt that they will not be able to sustain it for long:

I can only afford to take care of education expenses of my children upto class 12. After that I know I can't..If my children want to study science then I request the

government to make this scholarship better and ensure that it reaches needy children like mine so that they don't drop out of education and suffer. (main sirf 12 class tak to baccho ka kkherch utha sakta hu uske baad nahi, mere bacche scince padhna chahatey hai to mere sarkar se ye request hai ki iss wajefey ko acchi tarah jarooratmand ko de ,jis se baccha apni padae puri kar sake)- Parent, non-scholarship

The maintenance amount offered by the scheme had not kept pace with the increasing costs of living, several curriculum–related expenses that included private tutions which had become a necessity due to poor quality of teaching in government schools which had substantially increased the costs of education. Unless the amount was increased substantially the scholarship was in danger of losing relevance and meaning.

Eligibility criteria

Parents and students also responded to various eligibility criteria of the scholarship such as obtaining 50% marks in the most recent exam, having an income of less than lakh for pre-matric, 2 lakh for post-matric and 2.5 lakh for MCM scholarships and providing scholarship to only two children per family.

50% marks as a criterion

Several students felt that 50% marks in the most recent exam as a screening criterion was not fair. They felt that students' economic status should be made the criterion as against academic performance:

Rules are not ok. Scholarship is given only to those students who are doing well in school. If a child is weak what should such a child do? Such children should also get scholarship isn't it? (rules thik nahi hain kyunki un students ko he milti hin jo padhai main thik ho agar koi kamzor hain toh woh kya kare... isliye usko bhi milni chahiye jinke marks kam ho)-Male student, pre-matric scholarship

Well, its ok that children are selected based on their percentage of marks. But children from poor families should also be given. (waise toh thik hain % adhik hone par student ka selection kiya jata hain... lekin jo garib pariwar se haain unhe bhi scholarship milni chahiye)- Female student, post-matric scholarship

Many students felt that education was necessary for all but it was the poor who had no source of support:

Education is important for all. Those who are poor also need to be provided support. The poor have nothing to fall back on. The rich don't need this support at all. (haa yahe jo mena aap se kha ki parhai sab ke laiya zaruri he ab wo loag jo gareb he un sab ko bhi dane chaiya kyunki gareb larke hai jinko koi sahara nahin hota... jo ameer hai unco to iske zarurat he nahe heai)- Male student, post-matric

One student felt that the Minority scholarships could follow a similar criterion used in scholarships for other category of students:

In some schemes, the student is able to get a scholarship of Rs, 2500 by obtaining just pass marks. But in case of muslim minority scholarship, even if the student gets 60% he is not able to get any support. The government should pay attention to this. (*Kuch schemon mein sirf pass hone par 2500rs ki scholarship le leta hai aur muslim minority schem ke tahat 60% lane par bhi nahi milte hai ,iss taraf sarkar ko sochna chahiye*)

- Male student, postmatric

This criterion seemed to also run counter to the stated objectives of the scholarships. For example, the pre-matric scholarship commits itself to helping parents 'sustain their efforts to support children to complete school education' and ensuring 'level playing field' for children from minority community. By this yardstick, 50% marks as an eligibility criterion is an excluding factor given that there would be many reasons why children from vulnerable families are unable to obtain the requisite 50% marks. As described in the preceding paragraphs, poor quality of teaching in government schools has necessitated private tuitions which poor families cannot afford. Therefore such children are most likely to be unable to obtain the requisite 50% marks. Similarly there could be a crisis which could prevent a student from focusing on studies. We have already had several instances where the older students had started earning to support their education or those where a parent had died which could increase the vulnerability of children manifold. Therefore the 50% marks as a prerequisite goes against the spirit of the stated objectives of the scholarship.

Given that there are no exams till the 7th standard, this criterion seems an arbitrary element which is not in sync with the larger education policy. Therefore 50% marks as an eligibility criterion for scholarship should be removed.

This has been a constant refrain from parents and children about how in the absence of quality teaching in government schools, they have to seek private tuitions to ensure that they don't fail. This is illustrative of how the State is not fulfilling its primary obligation of providing quality education but putting the onus on the students to obtain a minimum of 50% marks to qualify for the scholarship thus pushing students to seek private tuitions that exploit through exorbitant fees.

75% attendance

Some students cited that a 'jurmana' (fine) of Rs.1/- is taken for every day that they are absent by the teacher.

QUOTE:

It is important to note that RTE Act doesn't lay any condition on attendance for promotion to the next class. The instruction "the student...." Mentioned in the conditions of the scholarship schemes is interpreted and applied by states and the schools in various ways. Whereas in some instances the teachers are said to be using this vulnerability of the student to ensure 75% attendance by charging them Rs.1/ for a days attendance, there were also instances where teachers said that they don't bother

about the marks/attendance of the student and send the names of all Minority students for the scholarships.

Whereas some parents agreed that this criterion could be retained, they also said that merely attending school without any meaningful quality teaching would go against the students' interest. Some said that children upto class 7 didn't appear for any exams and were promoted to the next class without ensuring any learning by the teachers so if they if they did not learn anything what's the benefit of attendance:

Children are just pushed from one class to the next until the 7th standard. This is really wrong. There are no ways to know whether the child is doing well or not or what needs to be improved. To top it there is no teaching.

They simply attend school but don't learn anything. Many don't know how to write their names even in 7^{th} standard. So the foundation is really weak. When such children come to the 8^{th} standard they will anyway fail.

How can they suddenly do well when all along they haven't learnt anything? So what's the point in only attending school if they don't learn anything?

FGD with parents in Okhla, pre-matric

scholarship

Income ceiling

Students receiving scholarship were well within the income ceiling fixed for the scholarships. However they felt that 1 lakh per annum was really subsistence level and even basic expenses in a city like Delhi for a family of 5 came up to at least 1 lakh and 20 thousand. So for pre-matric scholarship there was a suggestion to increase the ceiling to 2 lakh as in the case of the others.

Affidavit alone by itself is inadequate to establish the income level and ensure that the truly needful and deserving get the scholarships. Students and parents often said that many undeserving people get false affidavit made and the poorest and the most needy ones are left out as they are unable to do the needful.

Greater role of School Management Committees and CBOs/NGOs was suggested so as to assist the needy get the paperwork done and also to check that people don't give false affidavits.

Some even suggested doing away the affidavit altogether (at least for the Govt schools) asserting that today it is only the poorest who send their children to Government schools.

Other rules

Given to only two children to a family

The objectives of the three scholarships commit to achieving different levels of educational attainment for students from minority community. While pre-matric

scholarship aims at supporting minority students to complete school education, the post-matric aims at increasing the attainment rate of higher education and MCM commits itself to supporting students to pursuing technical courses.

Then to limit itself to only two per family runs counter to these stated objectives. For instance if there are 4 children in a family of school-going age, to limit it to only two children knowing the family will be unable to support the others would not help to fulfill the objectives. Even students and parents felt that all those wanting to study further should be supported:

We are five sisters, How can you give scholarship for one and not the other. For poor familieslike ours, all children from the family who are studying should be supported. (hum 5 bahne hain kam se kam jis parivar ki halat thik nahi hain unlogo ki ghar ki jitni larkiya padh rhi hain sabhi ko scholarship mile)- Female student, post-matric student

Refund in case of drop-out

The other condition in MCM scholarship is that in the event that a student drops out of school/ college, he/ she should refund the scholarship amount. This is not only unfair but also punitive of those who are most vulnerable. The chances of a student dropping our despite getting scholarships are low but the consequence of refunding the money in case of an eventuality are grave and would deter vulnerable students the most from marginalized communities and the scholarship is supposed to be a positive affirmative action to prevent such an eventuality. However rules like refund would actively prevent students from vulnerable families to seek out scholarships and run counter to the objectives of the scholarship.

Sub-section 7: Students' and parents' experience of seeking scholarships

As can be seen in table 7.1 below, of the total 96 students who had received scholarship, 52 had accessed only pre-matric scholarship which they were eligible for. Of the total 24 students in classes 11 and 12 who were eligible for pre and post-matric scholarship, 6 accessed only post-matric scholarship while 18 had accessed both pre as well as post-matric scholarship. Of the total 20 who were eligible to receive all 3 scholarships, 1 had accessed only post-matric scholarship, 14 had accessed only MCM, 2 had accessed both pre-matric as well as MCM scholarships, two had accessed both post-matric as well as MCM scholarships and one student reported having accessed all three scholarships during the course of his career thus far.

These findings corroborate the analysis earlier of Table 3.6 where it was cited that the incidences/ cases of students consistently getting scholarships are very few.

Table 7.1: Access to scholarship by class of study

Table 7:1: Heeess to sentituinship by class of sindy									
				_					
		Types of scholarship accessed							
Class	of	only	Only	only	pre and	pre and	post	All	Total
study		pre-	post-	mcm	post	mcm	and	three	

	matric	matric		matric		mcm		
<class 7<="" td=""><td>28</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>28</td></class>	28	0	0	0	0	0	0	28
8 to 10	24	0	0	0	0	0	0	24
11 to 12	1	5	0	18	0	0	0	24
>12	0	1	14	0	2	2	1	20
Total	53	6	14	18	2	2	1	96

While a larger proportion of girls received pre-matric scholarships, a larger proportion of boys had received post-matric and MCM scholarship.

Though this is a very small sample to make an assertion but nevertheless is indicative of the gender bias and/or lack of accessibility vis a vis Post Matric and Merit cum Means scholarship schemes.

Table 7.2: Scholarship distribution by gender

Type of scholarship	sex	Total	
accessed	male	Female	Total
only pre-matric	21	32	53
only post-matric	5	1	6
pre and post matric	11	7	18
only MCM	10	4	14
pre and MCM	0	2	2
post and MCM	2	0	2
All 3	0	1	1
Total	49	47	96

Students were asked about when they had accessed the scholarship for the first time and the amount they were receiving as part of the scholarship. 28% of the students who had accessed pre-matric scholarship said they had accessed it for the first time when the scholarship was launched in 2008-09. However the remaining 62% had availed of the scholarship after 2010. Of the total 27 students who reported receiving post-matric scholarships, 20 reported having received it in 2012 (See table 7.3). Similarly of the 19 students receiving merit cum means scholarship, 18 reported having received it in 2011 and 2012.

This is indicative of the growing awareness about the schemes as also the popularity and the need amongst the minority students for these scholarships.

Table 7.3: The year in which students accessed pre-matric scholarship by their class of study

Class of study Total <class 7 | 8 to 10 11 to 12 >12 **Pre-matric scholarship** 11 3 2008 1 3 18 (24%) 2 2009 0 0 3 (4%)

2010	3	6	4	0	13 (18%)				
2011	7	5	2	0	14 (19%)				
2012	17	8	1	0	26 (35%)				
Total	28	24	19	3	74				
Post-m	Post-matric scholarship								
2008			0	1	1				
2010			0	2	2				
2011			3	0	3				
2012			19	1	20				
2013			1	0	1				
Total			23	4	27				
Merit o	cum means	scholarsh	ip						
2010				1	1				
2011				8	8				
2012				10	10				
Total				19	19				

On an average, students who had received pre-matric scholarship reported having received Rs.1442.89 and this amount ranged from Rs.200 to Rs.7500. Only 15.5% reported having received Rs.1000 per annum as per the pre-matric scholarship rate. 49% had received less than Rs.1000.

This is a various serious information gap leading to student being denied their full scholarship amount. It was cited often by Pre Matric scholarships parents and students that the parents were made to sign on the register where the entry for the scholarship amount would be blank.

Amount received under post-matric scholarship ranged from Rs.300 to Rs.9300. And only 19% had received Rs.2300 per annum as stipulated under the scholarship for the day scholars. And 42% reported receiving less than Rs.2300. In case of merit cum means scholarships 62% reported receiving less than stipulated amount of Rs.5000 (day scholars) – Rs. 10000 (Hostlers) per annum.

Of the total 47 students who were presently not receiving any scholarship, 24 students (51%) reported that they had never received it in the past, 5 (11%) said that they had applied but not received /heard about the status, 15 (32%) said they had received it in the lower classes but was not renewed and 3 students said that they wee studying in a private school and so they were not receiving it. Parents expressed their frustration and helplessness that their children had not received scholarship even though they had followed due process:

The child received money in the first two years. After that I filled forms three times. But I have not go any response until now. Every time they have made a fool of us. All other children get the money (scholarship). But my child has got nothing so far. (Shuru ke do saal mere baccche ko paise mile uske baar teesre saal maine form bhara lekin abhi tak koi paisa nahi mila 'aur baar baar bewakoof banatey hai 'sab baccho k paise miltey hai but hamare baccho ko paise nahi miltey)- Parent, non-scholarship

The above also corroborates with the analysis of the Table 3.6.

Process of applying for scholarship

Of the 96 students who were presently receiving scholarship, 41% of those who responded to the section on process of seeking scholarship were students themselves, 22% were mothers and 27% were fathers and the remaining were older siblings/uncles/aunts.

48% of the respondents said that the students themselves have been doing all the leg work related to accessing scholarship. In 10% of the cases mothers, in 20% of cases fathers, in 10% of cases older siblings and in 20% of cases teachers had actively facilitated access to scholarship. 69% reported that they had sought help of their teacher and 17% said that they had sought the help of their peers in the process of applying for scholarship. Parents, community members were mentioned by very few students.

It is important for the authorities to realize and do appropriate and effective advocacy effort which should be targeting students ensuring that complete easy to understand information reach them in time to apply for the scholarship.

Discussions with parents and students on their experiences of accessing scholarship threw up several bottlenecks at different stages of the process: right from providing clear complete information about the schemes, distributing and filling up forms, getting various documents ready to submit along with the filled form and finally getting to know if your application has been approved or not and actually having access to the scholarship money.

Knowledge about scholarship schemes

Those who had not availed of /received any scholarship were asked whether they knew about the three scholarships, their selection criteria, process of application and the amount provided under the scheme. Only 19% students reported having heard of pre-matric scholarship. But only 2 students were able to describe the criteria of selection for this scholarship: Given to 'poor, Muslim children who go to government schools' for which one 'had to fill an application form and submit documents'. The amount mentioned by the students ranged from Rs.500 to Rs.10000. Similarly 26% of parents had heard of pre-matric scholarship and 38 out of 40 parents did not know about the criteria for selection, the process or the amount. One of them said that this scholarship was meant for 'poor Muslim students' and the process involved 'submitting identity card, marks card, affidavit in the ITO'. Similarly only 12% students reported having heard of post-matric scholarships. However only one student was able to articulate what the criteria of selection was: 'Muslim students who are good in studies and whose family income is less than 2 lakh'. The amount mentioned ranged from Rs.750 to Rs.50000. 10% mothers had heard of post-matric scholarship. Only 13% students had heard of merit cum means scholarship and the amount ranged from Rs.5250 to 7700. And only 5% parents had heard of it.

Even among those who were presently availing of scholarships there was a lot of confusion about the amount available under each scholarship. For instance, when asked how much the pre-matric scholarship offered, the average amount mentioned by

students was Rs.2540 and this ranged from RS.500 to Rs.10000. In case of post-matric scholarship, the amount ranged from 450 to 20000. In case of merit cum means scholarship, information about the amount ranged from 600- 35000.

It is imperative for the Government to increase and improve its advocacy efforts since the evidence of lack of proper awareness amongst the intended beneficiaries is very low. Besides the basic awareness they need to know the processes as also the agencies who can/should help them to apply timely and also ensure that the deserving get it. Only then these full page advertisements given in mainstream English and Hindi newspapers will have any meaning for the target audience who rarely reads or even gets them.

When asked about the process of applying for scholarship, a student studying in a private school described it thus, indicating not only her lack of information but lack of transparency of processes in private schools:

A child from a poor family goes up to the Principal and tells him/ her about the family situation and the Principal helps the child get scholarship. (jis abachche ki arthik stithi theek nahi hai woh principal ke pas jati hai aur apne ghar ki stithi batati hai tab woh unhe scholarship dilate hain)- Student, non-scholarship

Some parents felt that the private school were retaining government aid and deliberately suppressing information about it:

They do not provide help of any kind. Nor do they give any money from government schemes We haveto pay and buy books. And whatever comes from the government is kept by the school. (koi bhi kise tarh ki madad nahi karte or nahi paisa daite hain. or jo books schools mai milte hain unkai bhi paisa laite hain or govt ki jo madad ate hai wo khud hi lai laite hain.)- Parent, non-scholarship

They do no give any information. In fact they don't want anyone asking questions about scholarship. And if we go and ask they fight with us and drive us away.(kuch bi nahi batate blki school vale to ye koshish karte hai ki is bare me koi aaye hi nahi aur jo jata hai use jadak kr bhga date hain)- Parent, scholarship

Several parents whose children were in private aided schools reported that the school was not providing any information about scholarship:

Even in the school assembly they do not give any information. Even when I ask the teacher I do not get any information. Instead I am made to run around from here and there. (school ki assembly me bhi kuch nahi batate yadi teacherse puchte bhi he to techer nahi batate ider uder jane ko kehte hai.) Student, non-scholarship

Those who had not received the scholarship also had several misconceptions. A parent thought that because her child is studying in a private school she is not eligible for scholarship and the staff in the school had not clarified this misconception:

We had so far not asked anything about scholarship. Nor had they told us anything. When I did ask they said that child cannot get scholarship if studying in a private school. Children studying in private schools must also get scholarship just as children

in government schools. (ab tak na unhone kabhi bataya na hum ne pucha tohunhone kaha hi pvt school mai scholarship nahi milti... private school kai bachho ko bhi scholarship milne chaheay jistarah govt kai bacho ko milne chaheay)-Parent, non-scholarship

Similarly another parent of 'x' community whose child was studying in a 'y' community (also minority) school had been told that this scholarship was meant only for 'y' community children:

In school I was told that scholarship is only for 'y' children and not for 'x' children.(school mai ... baccho ko hi scholarship milti hai ,waha pe khetey ahi ki ye madad bacchoo ke liye nahi hain)- Parent, non-scholarship

Those who had applied for scholarship but had not heard about it tried in vain to contact the school and teachers for information.

I have tried to contact the principal and teachers repeatedly to ask about the form we had filled and to know when money will be given but they have never been available. (form bharne ke liy or muslim ke pese ki bat karne jati hun to na to principal milte hain or na hi teacher milte hain)- Parent, non-scholarship

70% of the respondents mentioned their teacher as the source of information of scholarship. 14% had heard from peers and only 5% reported having read in newspapers about it.

Parents and students reported how they had little information even after the scholarship was approved:

When we ask the teachers about the scholarship they say why do you want to know all that. Just take money when it comes.(jaab scholarship ke bare min teachers se poocha jata hain toh woh jankari nahi dete hain.kahte hain aapko sirf paiso se matlab hona chahiye) -Parent, Scholarship

School does not give information about scholarship. I have to rely on my neighbor to tell me everything. They only say ask your parent to come to school. When I go, they ask me to sign and give me the money.(schlarship ke bare main school wale nahi batate.... padosi se sunkar jana padta hain... sirf kahte hain ke ane arent ko bula layo sign... karwakar paise de deti hain....)- Parent, scholarship

Parents also pointed out that they needed complete and timely information so that there is enough time to respond to the application call:

They should give information in the newspapers. Schools should have full information about it. And information should be given well in advance not towards the end with no time left. Information should give all details about how much we are supposed to get. (akhbar mein jaankari deni chahiye ya school mein puri janari samy se pehle den, akhir mein nahin... jo bhi paisa mil raha hain uski sari detail hame batani chahiye) – Parent , scholarship

In fact one parent articulated that this information was a right and that schools were under an obligation to provide it:

All information about scholarship should be given through school. This is the children;s right. The principal should make these announcement in Assembly. (Scholarship ki sari jankari school ke throu milni chahiye yah bachon ka haq banta hain ... assemble ke samay principle ko bolna chahiye)- Parent, scholarship

In the light of clear evidence of lack of information esp. timely and accurate information it is imperative that all schools (Government as well as aided) are made accountable for the laxity in informing the students and parents effectively. While the schools are expected to do their part on the ground the Government must ensure awareness through popular radio and television advertising during the before and during the time the scholarships applications are to be made.

Obtaining and filling the application form

90% reported that they had obtained scholarship forms from the school, 8% reported that they had downloaded the form from the website and the remaining said that they had photocopied the form their friends had obtained. 16% reported paying for the form ranging from Rs.2 to Rs.100.

78% reported visiting only once for obtaining the application form, 10% reported visiting twice and the remaining 12% reported making 3 to 7 visits to obtain the application form.

62% found the form difficult to understand. 42% said that they had to depend on others to explain and seek their help to fill the form, 16% said they had to redo the application form, 41% felt the form was too long. There seemed to be little support forthcoming from the school/teachers in this process:

Teachers do not give any information. When the child fills the form they do not check it... even if it is wrongly filled they d not correct it. (teacher bacho ko batate nahai agar bachea form bhar kar le jata heai usea vo galat bhar jata he to usea vo thaick nahai karte)-Parent, scholarship

In 49% of the cases the student had filled the application himself/ herself. In 38% of the cases the teacher had filled the application form, in 10% of the cases parents had filled the form and the remaining 3% students had sought the help of older sibling, peer or neighbor to fill it. None of those who were presently receiving scholarship reported paying any money for filing the application form. However a few among those who are not receiving scholarship seemed to indicate that some teachers do take money for filling the form:

The teacher should help those of us who cannot write to fill the form and it is not as if they don't do it free... they take some 10 -20 rupees for that. (jin logo ko parhna nahi ata teacher ko unka form fill karna chaheay or wo bhi 10,20 rs laite hain form bharne kai)

Even though a sizable proportion of students reported seeking help from teachers, there were fewer positive experiences like the one's below:

Whenever we have doubts we ask the teacher and she does not mind any number of questions or doubts we have... the teacher is very helpful (*jab bhi form ko bharne ke bare min kuch bhi puchna chahte hain bar bar hame batadete hain bahut sahayaik hain sabhi teacher*)-Student, scholarship

Everything related to filling the form was done by the teacher. *I only made the affidavit.(form bharne se sambandi sare kam teacher ne hi kaiya mena to sirf afidavit hi banya tha.)*-Parent, scholarship

However it was heartening to see that there were at least a few dedicated teachers in the government system who provided support:

A large number of them felt that the teacher does not provide information or help:

The teacher does not give any information about the scholarship. I do not even come to know whether the form has been given out or not.(scholarship k bare mai teacher kuch nahi batatey ,ye pata hi nahi chalta ki form aae bhi hai ki nahi)Parent, scholarship

I mad several trips to the school to ask the teacher to put a seal for opening a bank account... After several trips I had to take elp from a different teacher to get it done. (Bank account open karane ke liye stamp lagani thi toh iske liye kaiye chaakkkar kataye akhir main kisi dusre teacher ne account open karwaya)-Parent, scholarship

There is no help from teachers. Even if there is some mistake in the form they don't correct it... it is submitted with the misktake. (koi madat nahi milte schoolarship se sambandit agar form me mistak ho jate heai unhe thick bhi nahi karte esa hi jama kar letea heai)-parent, sholarship

Till today nobody frm the college, be it teacher or any other staff has helped us... There is no information that is given, it is not evn displayed on the board. When we ask the teachers they say you go yourself, find out and get your scholarship. (Aaj tak na to teacher ne aur na he college ke kise aur employer ne schoolarship ke bare me help ki ar na he notice bord par display kiya teacher kahete he ke khoud karo aur khoud bharo)- Student, scholarship

Another student indicated that because many children are unable to fill the form on time and submit, teachers provide the names on their own:

Teachers just hand over the forms and ask students to fill. The students don't have a lot of the information. So the form remains incomplete. The teacher then just sends in whatever names they have. (teacher kai bar form pakra deti hain or ush bare main kuch nahi batati hain,kai bar bacche kuch jankari na hone ke karan form bhar nahi pate sath he teacher bhi aise he name bhez deti hain). Student, scholarship

Therefore, while availability of the form is satisfactory but also needs improvement, what needs most attention and practical solutions from the Government is the help

and support students/parents need in filling the scholarship applications timely and accurately.

Getting documents ready for submission along with form

Religion certificate (73%), marks card (68%), address proof (41%) were the three most frequently mentioned documents to be submitted along with the filled application. In addition, 29% income certificate, 31% mentioned age proof, 22% bank pass book, 13% bank details, 18% ration card, 2% Aadhar card and 3% also mentioned fee slip. There was no clarity among respondents about what why certain documents were asked. For instance they were not aware whether ration card was for address proof or an indicator of income levels. 70% reported that they had all the required documents. Parents found the process of submitting these various documents a serious barrier in which a lot of time, effort and money was spent. They felt that this requirement should be stopped:

The system of making affidavit has to be stopped. What is the problem when you know that the child is registered in the school and the school is giving from minority scholarship?(affidafit ka system khatam hona chahiye jabki pata hain ki paisa minority ka mil raha hain or bacche ka registration ho chuka hain toh kya dikkat hain)

Affidavit should not be required. Government knows. I have gotten my child's name registred. And we are Muslims. Then why should we submit affidavits over and over again?(affidafit nahi lagna chahiye.... sarkar ko jab pata hain... nam likha hain... musalman hain fir kyun bar bar affidafit mangte hain)

Poor people face a lot of hardship to get all those papers that have to be attached with the form. All this should be made easy and simple to help children get money easily. (Form ke sath jo kagach lagte hai unko banwane main garib logo ko bahut pareshani hoti hain yah sari chizo ko khatam karke asani se paisa milna chiye)

In fact several documents were submitted to college/school at the time of admission. So why can't the authorities use those, asked a parent:

All documents were given during admission to the college. So when they have all that with them why do they keep asking for proof not once but everytime? (jab college meai daqla hua to sare prouf deye gaye tasdiq par man laiya jaye eitnea sare document kyun mangte hea)

Another parent felt that all children from minority community should be given scholarship and for meritorious students a special fund could be made:

They should stop asking for affidavit, income certificate... All children from minority community should be given scholarship... you can have a separate scholarship for children who do well. (in sab chizo ko khatam karke ke sabhi baccho ko scholarship de deni chahiye or alag se honhar baccho ko bhi fund milna chahiye)

If it was indeed mandatory then they felt they should not ask for it every time with every application:

It is ok if they ask for an affidavit once. But they should not ask for affidavit everytime, (ek baar dena chahiye jo minority mai aagay hai usse baar baar affidavit nahi lena chahiye)

Further procedures like attestation were a lot of hassle because one had to depend on government officers:

Attestation has t be done by government officer or MBBS doctor. Getting those peole is very difficult attestation (kisi sarkari afsar ya mbbs doctor se karvana parta hai jo bahut diqqat se milte hain)

Instead it should be done in the school by the principal which reduced their running around from pillar to post parents felt:

Principal should attest by putting his seal and stamp. There should be no need to run arund here and there for attestation. (ki stamp lage aur form jama ho jaaye.attested waghera i jhanjat khatm ho jaaye)

Parents and students who had not received scholarship shared how they had to make multiple visits on flimsy pretexts and how harassed they had felt:

We have to run around to get the form and in ITO you have to stand for hours in different queues. It is just mental torture. (bar-bar chakker lagate hai form ko leker mentli torcher krte hai office ito me 1 ghanta khada krwaya or alag se bula ke pucha ke hmne apko kon sa mantli torcher kiya hai)-

Parent, non-scholarship

Do something... We are poor people... we cannot keep making repeat visits... we are daily wage laborers.. we lose our wags and time...(bus sudhar kar do garib aadmi hain bar bar chakar nahi lagaya jata.majduri bhi jati hain or samay bhi)-Parent, scholarship

Submitting the application form

On an average, students reported submitting 4 copies of the scholarship forms though only one should suffice. 74% said they had submitted in school while another 29% said they had submitted in a 'government office' which is basically the Dept of SC/ST/OBC/Minorities office atwhere the hard copies of the application forms (after they have been submitted online) are to be submitted again along with the relevant supportive documents.

98% of the students said they could submit before the deadline of the scholarship. However the time gap between obtaining the form and submitting it ranged from 1 to 30 days and 55% of the students reported that they had only 4 days to submit the form. And on an average students had 7 days between obtaining the form and

submitting it. In fact parents indicated that information about the scholarship and its deadlines should be intimated to the community much more in advance.

This is one of the biggest problems and the authorities are urged to give at least 2 weeks time to the students to prepare the application form especially when it requires such a lot of documentation.

They do not provide information before hand. Tell us one day before form has to be submitted. Then we come home and tell Mummy and have to do everything in one day. It is very difficult. (pehle se jankari nahi dete.ek din pehle batate hain.ghar mein aae mummy ko batate hain to e din mein sabhi aam karne mein diqqat hoti hai)-Student, scholarship

This seemed to be the pattern for all student welfare issues as shared by another student:

I had filed the student scholarship form. I had just one day's time. Now I don't know whether it accepted or rejected...if it is rejected why it got rejected. (student aid ka form bhara tha.ek din ka samy diya tha aur woh bhi unhone 3 rs ka diya. pata nahin aur reject kar diaya gaya. selected ki list mein naam hi nahin tha.)

76% said that they could finish submitting the form in one visit itself while the remaining reported having made 2 to 6 visits.

36% of the students reported having heard of online application process for the scholarship. But none of them had direct experience of using the internet.

Students reported spending on an average Rs.219 during the entire process of obtaining and submitting the form ranging from Rs.50 to Rs.750. This amount had been spent on making the affidavit related to the religion certificate, for obtaining the income certificate, travel, photographs and photocopying the certificates and the form. A large part of the expense incurred was related to making affidavits related to religion and income certificates. Students reported spending on an average Rs.113 for making the affidavit and it ranged from Rs.50 to Rs. 300. For the income certificate students reported spending on an average Rs.166 and this amount ranged from Rs.50 to Rs.600.

Travel added on an average Rs.69 to their overall expenses. The students are required to submit the hard copies of the supportive documents even when they have made the online applications. For this either they go personally to the Office at Vikas Bhawan or send the documents by registered post. The dept. doesn't accept group applications i.e if an NGO/School/CBO collects and bring/send the forms together for a group of students. This has to be corrected and on the contrary CBOs/NGOs/Schools must be encouraged/ supported to assist in the advocacy/application and monitoring of this scheme.

These expences are toughest for the poorest who are the most vulnerable needing the support. Also, even after spending the stated amount there is no guarantee that the scholarship will be given. A system where there is no support to applicants to

correct/complete applications and where they are expected to spend on application first not knowing if they will get the scholarship is certainly a deterrent for the poorest students.

Information on Application submitted:

Once the form was submitted students and parents had little information about when they will know that approval status or when they can hope to receive the money. This meant that several older students had to make repeated visits to the ITO to find out.

94% students reported that their application was accepted the first time itself. Only 27% of the respondents reported that their application was approved within a month, 23% said that their application took between 1 and 3 months for approval and the remaining 50% reported that it took more than three month up to a year for approval.

This when seen along with the information in Table 3.7 Where it indicated that almost half of the applications processed were rejected, reflects that there is hardly any system of checking or validating application (and the supporting documents). Keeping in mind that these scholarships are applied by students (who mostly are first generation learners themselves) with illiterate parents and little community support, it is imperative for the Government to involve CBOs/NGOs/Schools more actively in assisting the students to fill the form accurately and timely.

Table 7.4: Time taken to approve scholarship

	N=83
within a month	22 (27%)
one to three months	19 (23%)
3 to 6 months	13 (16%)
6 month to a year	16 (19%)
More than a year	13 (16%)

However the total amount was not released as per the guideline. Some part of the amount was released the following students / parents were not sure whether total amount for any year had been paid.

I have never received the full amount. I get this year's amount the next year. And that too is only part of the amount. (paisa kabhi pure nahi mil pate kyunki eak salke paisa dusre saalvme aate heai wo bhi aadhe milte heai) Student, scholarship

Many parents stated that they were made to sign on registers where the column indicating the amount received was left blank. As mentioned earlier the money received in cash by Pre Matric parents varied and was many a times mentioned lesser than Rs.1000/- which they didn't even know was the entitlement.

Further inordinate delay in release of money seemed to be the experience of many students:

Scholarship amount never comes on time. Now that I have filled the form in 2012, I still

haven't received the money... the year is almost over... and maybe I will not even get it... because exams are going to begin now.(ki rashi kabhi time par nahi milti or aab jo 2012 main form bhara hain uske paise abi tak mele nahi aur shayad milege bhi nahi kyunki exam shrou hone wale hai)- Student, Scholarship

There was no prior information given to students/ parents about when

As can be seen in table 7.5 below a majority of students (83%) in classes 1 to 10 and 68% of those in classes 11 and 12 reported that they had received information only about their scholarship approval from their teachers and schools. Students typically came to know only when the teacher asked them to bring their parent to collect the money.

Table 7.5: Source of information about approval of scholarship by class of study

	<class 7<="" th=""><th>8 to 10</th><th>11 to 12</th><th>>12</th><th>Total</th></class>	8 to 10	11 to 12	>12	Total
Teacher					
/school	23	16	15	1	55
bank account	1	3	3	3	10
Peers	0	0	1	3	4
ITO	1	2	2	11	16
Internet	0	1	1	3	5
Total	25	22	22	21	90

In contrast, Post Matric and Merit cum Means students esp. those pursuing under-graduate/graduate courses had mainly received information from the Dept of the Welfare of SC/ST/OBC/Minorities office near ITO through a phone call/letter and a few said they had checked the internet with help from their peers and then visited the ITO office to confirm.

Disbursal of scholarship money to students

When asked how money was disbursed to them, 33% reported direct transfer to their accounts, 6% reported that they had been given cheque/ DD through school/college to be deposited in their accounts and 61% reported that cash was disbursed by teacher in school/ college, wherein 73% of students who reported cash disbursement, were studying in classes 1 to 10 (see table 11 below) i.e receiving Pre Matric scholarship.

Table 7.6: Mode of disbursement of scholarship amount by class of study

	class of st	Total			
	<class 7<="" td=""><td>8 to 10</td><td>11 to 12</td><td>>12</td><td></td></class>	8 to 10	11 to 12	>12	
Wire transfer to the account	4	6	8	12	30
Cheque/ DD sent to parents /schools to be deposited in the account	0	1	1	4	6
Cash was given	24	17	13	2	56
Total	28	24	22	18	92

Utilization of scholarship

18% of students reported using the scholarship money for paying admission fee while 6% students reported using it for tuition fee. This was against the norm because the admission and tuition fee amount is supposed to be transferred to the school/ college directly and the money transferred to the student is meant to cover other costs such as uniform, stationery, and so on.

42% of the scholarship money was spent on buying books, 21% reported using for buying uniform, 22% said they bought stationery and a sizable 13% said they used it to cover the cost of private tuition.

Table 7.7 presents parents' and students' rating on the extent to which they feel scholarship has helped them to continue education, the extent to which it has eased the financial burden, the adequacy of the amount and the extent to which they have been able to use it as per need.

Table 7.7: Parents' and students' rating on statements related to utility and value of

scholarship schemes

Sr.	Statements	Students			Parents		
		Do not	Somewhat	Agree	Do not	Somewhat	Agree
		agree	agree		agree	agree	
1	I /my child is/ am able o	31	46	22	36	52	13
	continue my education only						
	because of this scholarship						
2	The scholarship has eased	24	60	16	35	51	15
	the my parents'/ my						
	financial burden						
3	The money from the	58	39	3	70	29	1
	scholarship is adequate						
4	I/my child has been able to	49	39	12	58	37	5
	use the scholarship as per						
	need						

These ratings perhaps succinctly summarize the discussions in the preceding paragraphs about the quantum of the scholarships and its adequacy. A large majority of parents and students only 'somewhat agreed' that scholarships had helped them to continue education or eased the financial burden. However both students and parents were unambiguous that the scholarship amount was inadequate and that they had not been able to use the amount as per their need for it is so little.

Sub-section 8: Insights and feedback from teachers, Principals State administrators

A total of 8 teachers and 6 Principals were interviewed from private aided schools as well as government schools –MCD as well as Senior secondary schools. Further 5 state level administrators from the Directorate of Education and Municipal Corporation of Delhi were also interviewed. These interviews sought their insights about the content and design of the scholarships, the present process followed in

administering the scholarships and their suggestions for improving access to scholarships for children from minority community.

Content and design of scholarship

Teachers, principals and administrators shared their feedback about the content and design of the scholarship in terms of the various pre-conditions and the amount offered under the scholarship.

It was interesting to note that those administering the scholarships at the department as well as school levels were also somewhat unclear about the rules, pre-conditions, eligibility and content of the scholarships, including the name by which it was referred. For instance, the pre-matric scholarship was referred to variously by officers as 'Government of India scholarship', 'Central Government Scheme' and so on and we see this confusion reflected among others in the system as well as in the community. This could be because of the multiplicity of schemes and programs that they are in-charge of. However this highlights the need to be clear about how and the name by which the scholarships will be popularized in schools and communities.

On the issue of 50% marks, teachers, principals and administrators from MCD and higher secondary schools said that marks obtained in the recent exam was not an eligibility criterion for the scholarship. In fact this was emphatically indicated by officials from the MCD and similar views were expressed by teachers and Principals.

We send the list of all minority children in our school. The list that we make includes name of the child, name of father, address, class and section. There is no column for marks.

Principal, HSS, Jehangirpuri

We give the names of all minority children from our school. We do not include either marks or 75% attendance. We make a CD and send it to Minority department.

Principal, MCD, Dilli-6

On the issue of 75% attendance as a pre-condition for scholarship, there was not much clarity. Even those who agreed that this was a condition said that they did not include it when they made the list.

On the issue of income ceiling, most people agreed that this was inadequate and did not meet the needs of the students. In fact the administrators felt that it was only those who were very poor sent their children to government schools. So what was the need for an income certificate, they asked.

Most children are needy. All those who apply must be given the support. In fact all those who enroll in MCD schools must be given the scholarship as well as the stationery fund.

Administrator, MCD

This should be given to all children from Muslim and Dalit communities. These are very poor children. In fact I know the children who in the evenings set up telas here to support their families. Income criteria should not be there. Scholarship is an incentive

for many children to attend just like the mid-day meal. In fact we should have a system like in Europe where people don't pay for any educational expenses

Principal, HSS,

Jehangirpuri

However, administrators were not sure if the government will be able to set aside the required funds. For instance, of the total 4 lakh children in their zone, about 70,000 were getting SC/ST/OBC/Min scholarships which came to only about 18%. If scholarships at this level cannot be universalized then at the very least they felt that the income ceiling should be raised. Rs. 1 lakh per annum was too low and some indicated that it could be increased to Rs.5 lakh/ annum for pre- and post -matric scholarships.

Even about the maintenance amount, teachers and principals felt that this amount was too less and should be increased:

The amount should be increased to Rs.1000 per month given that prices are increasing everyday and the children who come to our school are very poor.

Teacher, private aided school, Delhi 06

The amount should go up to Rs.2000. In Jehangirpuri, the children come from lower caste families and very poor. Now parents frequently send them off to work which is why they drop out of school. So the amount if raised to at least 2000 will help these families

Teacher, MCD school, Jehangirpuri

It should be at least 500 rupees per month. This way all that is needed for one's education needs can be met. It will also help to increase their motivation to send children to school

Teacher, MCD, Zakir nagar

It should be increased to 1500 per annum as there are costs related to tuition also Principal, MCD, Dilli-6

There was only one teacher who felt that the amount should be increased provided the amount is utilized properly alluding that some times parents also misuse their children's scholarship money.

Process followed from filling the form to disbursal of funds

It was interesting and at times worrying to note the variance in the process of scholarship application system as also in the disbursal amongst various schools. Schools seemed to follow a range of procedures. Some said they did not insist on any documents at all:

We don't fill any forms nor do we ask the student to get any documents. We just send the list of all Muslim students to the department. Teacher, MCD, Dilli-06

Others said that they supported the students through the process of filling and submitting the application forms. Importantly the schools at their level seemed to have simplified the procedure and did not insist on certain formalities or documents:

The teacher announces and informs the children in the class. We also announce in the Assembly. We give the forms and get the children to fill. If they have any problems we help them. Parents come to school only to sign. There is only one affidavit: for religion, income and address proof. We don't ask for different documents for different things.

Teacher, Boys higher secondary school, Jehangirpuri

An important element to note above is that the school had modified the affidavit and combined religion affidavit, income certificate and address proof into one affidavit thereby decreasing the pressure on parents and students. Other schools reported similar simplification:

The process of getting income certificates is too long. So we are asking for self-declarations from parents

Principal, HSS, Jehangirpuri

Administrators also agreed that schools exercised considerable flexibility and discretion in processing the scholarship and said that at their level (zone) they do not examine the scholarship forms or documents but they send the scholarships to all the students in the list that comes to them from the zones.

They were strongly of the view that the process should be simplified with just a one page form and no affidavits or supporting documents. They felt that the principal who knows the situation quite well should attest it. This was overwhelmingly echoed by the teachers and Principals as well that the 'paper-work' should be done away with and that insisting on documents and proof only excluded deserving needy children:

Parents have difficulty in filling the form, getting affidavit and address proof for 3 years... these parents are daily wage labourers, living in slums... they don't have proper houses... So how can one ask for address proof from them... they are also very poor and cannot make the affidavit... By asking for these documents those who are very poor get left out... The scholarship should be available based only on the list sent by school... should not demand for any documents ... only then minority children can access the scholarship... They should ask for only one undertaking form which has only one photo and sign. This should replace all other proof and documents

Principal, MCD, Zakir nagar,

Okhla

The school should be made responsible for this. There should no application process etc. They should only send a list on the basis of which the amount is released. They should not ask for any documents...

Teacher, private aided school, Dilli06

All the paper- work related to scholarship should be stopped completely. This is a waste of time, effort for both parents and teachers. All children who are minority should get scholarship.

Teacher,

MCD, Zakir nagar

The scholarship is very useful. But there are so many pabandis. These conditions cannot be met. And therefore children do not get its benefit.

Teacher, MCD, Okhla

When it came to disbursements, there was agreement at all levels that it should be done through direct deposits int the students' bank accounts. Administrators felt that the government must order the banks to open accounts for all the students and camps should be held and with a given timeline to which bank comply with. They felt that not enough effort had gone into mobilizing the banks. Opening bank accounts they felt would lessen the burden on teachers who were now disbursing cash. Teachers and principals were also in favor of direct transfer of scholarship amount to bank accounts of students as many problems related to cash disbursement such as time and effort required to make lists, call parents on certain days to collect it, maintain the accounts of the amount etc. would be resolved. Further teachers shared instances when the amount was disbursed so late that the child had moved out from the MCD primary school to a different school and the teacher had to spend time and effort in locating the child and handing over the money. They felt cash disbursements also exposed them to allegations of misappropriation of funds. Therefore direct transfer of funds to students' accounts was the best option.

On the issue of cycle of fund disbursement, there was agreement at all levels that there have been delays. Administrators from MCD indicated for the year 2012-13 scholarship application process began in Aug-Sep'12 and the funds were being disbursed now in March 2013. They were confident that by the time school close in April end all the schools would have disbursed the funds. They attributed the present delay to the trifurcation of MCD in 2012 into East, North and Central MCDs which required opening of new accounts which set off a delay in processing.

However they felt that government must initiate the process in April itself when the new academic year starts, the forms must be given out and the schemes publicized well; then give at least 3-4 months time (May-June-July-Aug factoring the summer holidays in the interim) for parents to fill and prepare the form; Sep and Oct they felt were adequate for processing in the concerned departments. This would ensure that the disbursal happened in Dec-Jan. In this way even if there are delays the process can well be completed in time while the student is in the same class, they felt.

Sub-section 9: Multiplicity of scholarship schemes from State and Central governments

The Department for the Welfare of SC/ST/OBC/Min, government of Delhi is implementing 10 scholarships schemes including the three scholarship schemes of MoMA (see table 9.1). Minority communities are covered under 7 schemes. All schemes are directed towards a common objective to support children from economically weaker sections to access education opportunities. However the processes and amount of the scholarship varies. This variance is due to the involvement of two agencies of Central Government namely MoMA and MSJ&E and one state agency Department for the welfare of SC/ST/OBC/Min.

But there is little commonality across these schemes in terms of definitions of terminologies and what each scheme offers. For example, the term 'pre-matric' as per MoMA definition is 1st to 10th Standard while for MSJ&E it is 9th and 10th standard for SC and 1st to 10th standard for OBC. Similarly for Post Matric scholarship the MoMA has defined certain courses but there is no such classification by MSJ&E and amount of scholarship is also not mentioned. The schemes offered by the two Ministries also cover different aspects and have different amounts fixed. For example, Merit cum Means Scholarship of MoMA has two components namely maintenance allowance (Rs. 10000 for those staying in hostel and Rs. 5000 for day scholars) and Course fee of Rs. 20000 per annum. A similar scholarship offered by MSJ&E called "Merit Scholarship for college and Technical Education" has no provision for Course fee but the maintenance allowance is higher for PG, Diploma and Degree courses in technical and professional courses. For example for PG in Technical and Professional courses amount fixed for hostel student is Rs. 1860 per month i.e Rs. 18600 per annum for 10 months and for day scholar it is Rs. 960 per month i.e Rs. 9600 per annum for 10 months.

Given that there are so many schemes offering different kinds of support under different conditions it becomes very complex for students to understand and apply for the same. For example, in case of Pre Matric Scholarship, there are four options available to students from minority community:

- 1. Pre Matric Scholarship of MoMA (for 1st to 10th Standard)
- 2. Reimbursement of tuition fee and other compulsory fee of Department for the Welfare of SC/ST/OBC/Min (for 1st to 12th Standard)
- 3. Free supply of stationary of Department for the Welfare of SC/ST/OBC/Min (for 1st to 12th Standard)
- 4. Merit Scholarship of Department for the Welfare of SC/ST/OBC/Min (for 1st to 12th Standard)

While the MoMA scholarship puts a ceiling on tuition fee reimbursement, the Delhi Government scheme has no limit on this aspect. The only condition is parent's income which needs to be less than 60000 per annum. If the parents' income is less than Rs. 60000 per annum then 100% fee will be reimbursed and if the income is between Rs. 60001 to Rs 200000 per annum then 75% fee will be reimbursed for any standard of 1st to 12th.

The MoMA scheme for Pre Matric Scholarship has no provision for free supply of stationary. But the Delhi government has it and its amount is Rs. 1000 per annum. MoMA scheme has Maintenance Allowance component of amount Rs. 1000 per annum for day scholars for standard 1st to 10th. This can be compared with Merit scholarship of Delhi government where marks are the main criteria. From 1st to 8th standard there is no marks criterion and amount is fixed Rs. 1000 per annum. But for 9th to 10th standard if the marks obtained is between 55% to 60 % then amount is Rs. 1620 and for higher marks it is Rs. 2040.

While on the face of it, it seems like there are many options available for students to choose from. However, given that students have limited access to these information either through schools or media and that each scheme comes with its own set of complex conditions and procedures it is almost impossible for students to make an informed choice and these schemes remain largely beyond their reach.

To add to this complexity, MoMA and the Delhi government have different conditions to access these schemes. Guidelines of MoMA prevents students who avail the MoMA scholarship from seeking support from any other scholarship (Paragraph 11 "Conditions for the Scholarship" sub paragraph xiv: "the student obtaining benefits under this scheme shall not be allowed to avail of benefits under any other scheme for this purpose"). But the Delhi Government does not have such a condition and students can access more than one scholarship.

The larger issue is also about the fact that religion and caste categories frequently overlap and the three agencies responsible for their welfare view them as distinct water-tight categories. For instance a Muslim child can also be an OBC and is therefore entitled to support from schemes from both MoMA and MSJ&E. Similarly a Sikh child could be an SC and therefore will be entitled to what MoMA and Department of SC/ST/OBC and minorities are offering. In order to provide comprehensive efficient support which is also cost-effective with minimal administrative burden and ensuring that access is easy and simple to all those who need these schemes, the three agencies responsible for welfare of SC/ST/OBC and Minorities have to evolve a common design, content and procedure for existing schemes and route their funds through one implementing Nodal Scholarships Department which must work in synergy with the Dept of Education and the Dept of SC/ST/OBC/Minorities. Without such coordination at all levels of planning, design and implementation the schemes will remain fragmented, inaccessible, inefficient and wasteful.

Table 9.1- Rate of scholarship for SC/ST/OBC/Min students by Delhi Government (Source: http://www.delhi.gov.in/wps/wcm/connect/DoIT_Welfare/welfare/home/

S No	Name of Scholarship	Category entitled	Standard	Amount	Remarks
1	Reimbursement of tuition fee and	SC/ST/OBC/Min	1st to 12 th	100% fee reimbursement for income < Rs. 60000	SC/ST/OBC students have to submit Caste Certificate issued by SDM and Minority students have to submit Affidavit
	other compulsory fee			75% fee reimbursement for income > Rs. 60000 < Rs 200000	No marks criteria for 1st to 5th standard. But for rest it is min 50% marks and 80% attendance
2	Free supply of stationary (per annum)	SC/ST/OBC/Min	1st to 12 th	Rs 1000 per annum for 1st to 8 th	Income criteria Rs 200000 per annum (self declaration), marks 70% in previous year
				Rs. 2000 per annum for 9th to12th	decidration), marks 70% in previous year
	3 Merit Scholarship (per annum)	SC/ST/OBC/Min	11th to 12 th	Rs 3000 for 55% to 70% marks	
				Rs 4500 for marks > 70%	
		SC/ST/OBC/Min	9th to 10 th	Rs 1620 for 55% to 60% marks	
2				Rs. 2040 for marks > 60%	
3		OBC SC/ST/Min	6th to 8 th	Rs 600 for 55% to 60% marks	
				Rs. 720 for marks > 60%	
			1st to 8 th	Rs 1000 per annum (no marks criteria)	
4	Merit Scholarship for college and technical education (per month)	hip for college and tion (per month) SC/ST/OBC/Min	Degree courses (technical and professional)	Rs. 1620 (H) and 900 (D)	No income criteria for SC/ST but for OBC and Minority it is Rs 200000 per annum
			PG in technical and professional	Rs. 1860 (H) and 960 (D)	There should be min 60% marks at 12th level
		E te		Rs.1110 (H) and 720(D)	

			Certificate in technical courses	Rs. 930 (H) and 630(D)	
			General course up to graduation	Rs 804 (H) and 420 (D)	
			PG in Arts and Com	Rs 1110 (H) and 630(D)	
		SC/ST/OBC 11t	11th onwards	Rate list not published	Income criteria Rs 200000 per annum (self declaration), marks 70% in previous year
5	Post Matric Scholarship				Income criteria for SC/ST is Rs 200000 per annum and for OBC it is Rs 100000
					No limit for number of children for SC/St but for OBC it maximum 2 children
				Rs. 350 (H) and 150 (D) per month	
6	Pre Matric Scholarship	SC	9th to 10 th	Rs. 1000 (H) and 750(D) per annum (Book and ad hoc grant)	
			1st to 5 th	Rs. 250+500 p.a	
7	Pre Matric Scholarship	Matric Scholarship OBC	6th to 8 th	Rs 2000+500 (H) and 400+500 (D) p.a	Income criteria Rs 44000 p.a
			9th to 10 th	Rs 2500+500 (H) and 500+500(D) p.a	

Sub-section 10: Discussions with Community Leaders, Government Administrators, Legislatures & Ministers

Ministry of Minority Affairs

Meeting with Mr. Lucas L. Kamsuan, Director (SS) & CPIO, MoMA

Subsequent to the letter from Smt. Dimple Verma , JS-MoMA dated 14^{th} march wherein she asked us to visit in April (so that the required UCs would have come in by then) we visited the MoMA on 9^{th} May and met Mr. Kamsuan and other officials there.

Preliminary findings from the study were shared with officials of the MoMA and their feedback sought on the increasing utilization of the scholarship schemes, what role MoMA can play to improve design of the schemes and facilitate their efficient implementation in the states.

Explaining fund disbursal, the official in MoMA said that if a particular state is unable to utilize the funds then it is transferred to another state with a surplus demand or shifted to another scheme. This clarifies why utilization in states like AP, Kerala and TN is more than the allocation.

Officials agreed that Delhi was among the low performing states which was attributed to frequent changes in the nodal department which created disruptions and prevented continuity. Secondly it was pointed out that the Delhi government itself had enough budget for minority welfare and did not need central support. Delhi government had several schemes for minorities which could be the reason why students were not applying for MoMA schemes. On being pointed out that the numbers of scholarships applications made were high, the officials however agreed that there was a need to undertake a review and audit of these schemes particularly in under-performing states like Assam, Gujarat and Delhi. This had not been done as yet. This would be critical to identify points of divergence and convergence and work towards an integrated, comprehensive scholarship scheme that will bring together the state and central government's funds and efforts to be able to meet the emerging needs of minority students more effectively and meaningfully. The officials said that they plan to hire a private agency for the purpose. Given that there are dedicated state departments with expertise in carrying out audits and reviews one wonders at the logic/need of using private agencies for the purpose.

Officials also pointed out to the fact the MoMA itself was over-burdened and understaffed. For example, there was no Section Office to maintain data, documents and files.

Our situation is like having only one batsman and 5-6 bowlers, all of whom bowl at the same time.... So many balls are bound to hit the wicket while only a few will be batted. It is important to strengthen the central coordinating agency to play its facilitation and monitoring role adequately. Only then will there be drive and initiative to ensure efficient utilization.

Senior official, MoMA

Officials mentioned that whereas the Post Matric and MCM were 100% centrally funded. The Pre Matric scholarships has a 75-25share where the states put in 25% amount except UTs where it is 100%. This has its own challenges and MoMA is considering of even funding 100%. Citing the lackadaisical attitude of the Delhi Govt in seeking or responding to the MoMA schemes, they mentioned that some very senior Delhi Minister's view was that Delhi has enough budget for Minority welfare of its own and didn't need the central government's help. He said that perhaps they have many schemes of minorities and the students are already benefitting and hence applying less for these schemes. The research team cited that yet so many students apply which is a sign that they need it besides the findings of the field study, he conceded that there are procedural shortcomings in Delhi. No review has been done yet and on being probed further he said that they do plan to follow up on some underperforming states like Assam, Gujarat and Delhi.

Discussing about the essential conditions to be fulfilled to get the scholarships, the officials were surprised to learn that in Delhi students are required to have 75% attendance to qualify for these scholarships. He pointed that this directive is not from them and that they only have said that the student should be coming regularly. When the research team asserted that when RTE Act states that all children of age 6-14 must be enrolled and promoted every year and cannot be held back despite low attendance or marks then isn't the condition of 50% marks for getting these scholarships (esp. when it is not merit based) depriving the most vulnerable students first. They agreed and said that they were proposing to reduce the min % to 40%. The team queried that why is the Ministry not making it universal and demand driven (give it to all the children who attend the Govt schools since the reality is that it is the poorest who are attending them now). They only nodded but didn't comment, however agreed that requirement of attendance and marks can be reviewed.

About the quantum of the scholarship they said that this is in review.

About the affidavits requirements —domicile & address, religion and income, they said that though many people are asking to increase the min income to 2 lakh for Pre Matric as well but it can't be done as many more students will apply! There was no reply on the query regarding Minorities also having an ID like the OBC, SC, ST etc so that the students don't have to get the affidavits made every year. For domicile, he said that they are linking the scheme with Adhaar card etc. so the need for affidavit may not be there very soon.

It is a huge concern to know that that there is a consideration of even scrapping Pre Matric scheme altogether as under RTE the students are already getting free books, uniform and meal. The research team questioned and stated that the field study findings are that the scholarships are very much appreciated by the beneficiaries and even the Rs.1000/- yearly (given for pre Matric) is useful for many despite that they want it to be raised. As much as 40% kids use the scholarship money for private tuition since the learning in the school is not adequate,

They expressed surprise that people are not aware enough about the scholarships and cited newspaper ads and radio jingles that they are sponsoring. By this time a few other officials had come in and they too started commenting that haven't we seen the ads and sniggered that if we are not aware thane what to expect of the poor people.

The team stated that this is precisely our point that how many of the intended beneficiary household have access to newspaper. As far as the schools are concerned they often announce it at the last moment giving only 2-3 days for the students to apply. The team felt that the officials who had joined in later on were really not interested in the improvements as they appeared wary and skeptical of any suggestions that were offered. When the team suggested that the schools can be asked to put the info in the diaries and/or school brochure, their view was that there are so many schemes how ill schools put so much info in diaries. At least they agreed that the schools should put notices in time and that there is a need of greater advocacy of these schemes. They said that 2% of the total scholarship budget given to the state is earmarked for advocacy and that MoMA also have a media planning department.

The research team felt that the main official were appreciative of the Research mandate and the teams effort and said that MoMA will take due note of our recommendations and take it forward in their deliberations and efforts esp. about taking the Delhi government to perform better. However, they also said that we must also work with the community on information dissemination and advocacy. He said that schemes like Post Matric and MCM are accessible and transparent as the applications and information is available online, yet not enough applications are being made. The officials also pointed to his fellow officers to make a note of technical glitches e.g. many students are filling the dummy form thinking that it is the actual form and that should be removed. The officials urged the team to work on advocacy and ensure that 1000 more applications for post Matric and MCM are made in Delhi, there will be a significant change in utilization visible this year itself.

The team looked at the available files and marked the UC's required and other relevant docs that we needed. The team was quite appreciate of the assistance extended by Mr. Kamsuan and acknowledged that it is rare to come across an officer who was so upfront and facilitative.

Department of Education

After three letters and requests, still awaiting for an appointment (Annexure C1, C2, C3), Mr. Amir Abidi, the senior researcher visited the Director Shri Amit Singla ji's office on 21st March 2013. The field researchers have been physically going to the office and following up for an appointment with Mr. Saini, the first line of contact who assists Mr. Pradeep Kumar, OSD to the Director.

OSD was aware of the letters received from TiF as well as from the Education Minister, NCM Director but was not sure about the status of our request. Mr. Singla was in a meeting then with the Minister at the Secretariat, so he connected Mr. Abidi to Ms. Kumkum Lamba, Asst ADE Schools. She had no knowledge of the TiF research or the request even though they have monthly committee meetings wherein all such requests are supposed to be discussed and actions are deliberated. After she comprehended the whole case and realized the urgency of the request, she took Mr. Abidi to meet Dr. Sunita Kaushik, Addl DE Schools (Mr. Abidi knew her as she had attended an earlier programme (MEGA SkY closing ceremony where CM was the Chief Guest). She too had no knowledge about our request. After seeing the communication with the Director and the other letters, she said that since the subject is 'scholarships' related, the communication from the Director may have gone to the

Planning Department, which does the liaison with schools about the scholarships. She and her team only look at the academic/management/HR issues of the schools only. She however, gave some useful advice on going forward.

With this understanding Mr. Abidi went back to Pradeep ji (OSD) and updated him. By then he was kindly helpful and connected Mr. Abidi with Mr. N.T. Krishna, Deputy Director (Planning).

Meeting with Mr. N.T. Krishna, Director-Planing, DoE, Delhi Government Dated: 21st & 23rd March 2013

Mr. Krishna was aware and apologetic about the delay as well as non communication on the issue. He said that the request have been escalated and is under process and wanted to know the deadline for our research. He was told that the research team has been trying to work this out from Jan. He seemed sincere in concern and expressed interest in trying to understand our learning and work together in future. He had to leave for a meeting and requested that Mr. Abidi/ Research team meet again to sit for a while and discuss at length the issue. So another meeting was fixed for 23rd March, Saturday at 10.30 a.m.

On the second meeting after understanding the context and mandate of the research study Mr. Krishna said that his department i.e DoE directly deals with Pre Matric scholarships only. For Post Matric and MCM, MoMA has eliminated DoE by having a direct application system where students submit the form directly online or at the ITO and receive the scholarships in the bank account.

On being pointed out that despite all stakeholders wanting the scholarships to directly go in students bank account still in most scholarships esp. the government schools the scholarships are being given out in cash, he said that is because not all the bank accounts have yet been opened and there can't be dual system where some students (with bank accounts) get the money in their accounts and the rest gets in cash. He said duplication is a huge problem, people are getting two-three voter id card made on various address and aliases etc.

However, he said that by 2013-14 all accounts will be opened and the next scholarships shall be going into bank accounts. There is a lot of effort happening to ensure that. To ensure that, he said that the Secretary Finance had called a meeting with SLBCs (State Level Bank Commissioners). Many bank managers had participated and they want to facilitate the process. On being told that many students/parents have shared how difficult it has been to open bank accounts/ or the banks refuse, he said that they should complain to the principal and get her to intervene. Further up, go to the Deputy Directors. He also stated that it is not mandatory to open account in a nationalized bank as perceived by some people, rather the student bank account can be opened in any pvt bank/post office/co op society as well. He mentioned a meeting wherein the Deputy Directors (District level education official) and District Commissioners (who are revenue officials) have been organizing camps to open bank accounts and adhaar cards. These camps have been held on school days in the schools to ease the process for parents and students and the teachers have coordinated.

He mentioned that they have been trying their best to simplify the application process. He agreed that the form is lengthy and the requirements are tedious and difficult for the poor parents. He said that for address proof they have reduced the condition of being a resident at an address to 3 yrs at the behest of DMC.

He said that there are so many schemes and scholarships that the schools and teachers have to facilitate that it really is a huge challenge and many a times there are errors in the applications. It is not surprising that he didn't remember the exact details of the Pre Matric scheme and had to look at a document where he shared some details like the amount 1000/- Rs is to be given annually, 50% marks and 11akh annual income ceiling. He said that they have asked the schools to taken any general document for residence proof lie Telephone bill, ration cards, election id etc yet he knows that it is difficult as many times the landlords don't support. In such cases people used to get a letter from elected representative but that too was difficult so now they even accept a letter from a ward councilor. He rightly said that "one is dealing with people who are chasing everyday their daily bread' so these rules are difficult for them. They even have made a rule that if a student has been studying a school for 3 yrs then there is no need to ask for the residence proof.

He mentioned that the whole student database system of student admission, progress, deletion etc is being computerized. They are working on a financial module also where the household income etc can be entered. The scholarships details shall also be entered so then the lists of all students getting scholarships the amount etc will be available. He said that now MoMA is asking all these details of beneficiaries so they have to firm up the system. In 2012-13 they have done most of the work, the process will be streamlined in 2013-14.

Mr. Abidi pointed out that there is a lot of variance about what parents are asked to furnish in support of application and what the principals cite as the information they give in the lists sent for scholarship applications. Hence, a lot depends on the Principal and how flexible or supportive she is to the process and the students/cause. He agreed and said that community must also be made aware and actively participate to ensure that the process happens fairly and effectively.

On being asked specifically about recognized unaided schools he said that students in those schools are eligible but they have to apply directly or through the schools. Thereby, Mr. Abidi shared the example of Jamia senior secondary school where an NGO has helped some 40 students apply and the forms were rejected on the pretext of last date over (though it was not the case), he felt sad that such good effort did not bear fruit. He said that in such cases the NGO should have applied through the school principal's office. He said that there are NGOs and activists galore and many times the department/officials are wary of them. The applications are likely to be considered and processed more successfully if they come through the principal. In such case they should have persisted and gone to the DD. He said that the case was worthy as all applicants are genuine and even if the last date has lapsed there is provision for taking late applications as well. On being pointed out that the utilization was only 8% for 2011-12 and yet the department is not flexible, he rued and said that a lot more effort is needed and schools/community should be more proactive. He also pointed out that most private schools don't share such info with their students though they must. Now

with 25% EWS admissions they will have to facilitate such schemes and should be made more aware and active.

He appreciated the suggestion that it should be mandatory for all schools to publish scholarships info on their brochures and notice boards and share it in PTMs. He said that all government schools diary has the scholarships schemes info printed.

He said that the Aided schools are driven by the DD so the DoE can still make them more proactive but the community and NGO's must assert directly on the private unaided schools.

He agreed that many needy students in budget private schools can benefit if this could be further facilitated.

He said that the department is working on a system of having a district wise scholarships details of all the aided schools as well.

About raising awareness he mentioned the newspaper ads but when pointed that the community/parents in this context hardly read newspaper, he agreed that a lot more and in different ways needs to be done like the 'Ladli Scheme' publicity.

On being asked about how come when the funding source are different for pre matric scholarships i.e MoMA for minority students and Ministry of Social Justice for SC/ST/OBC, then the disbursal record of SC/ST is kept separate and that of OBC and Minorities is clubbed together, he said that the Constitution makes it imperative for all departments in all schemes to state the SC/ST allocations separately and was of the view that it may not be possible to share disaggregated data of the beneficiaries (as per the communities) however the lists of aided schools on MoMA website mentions the religion. He said that he was not sure that within the minorities the scholarships have to be given out as per the demographic break up of the communities.

He had agreed to share all the public circulars related to scholarships issued out in the last one year but then none were forthcoming later on when the research team followed up except the information that was available on the website.

As for the permission to visit schools/meet principals & teachers, the amount sanctioned and the lists of beneficiaries, UCs, Audit reports he said that they after the letter from the minister and the director, they are scheduled to meet the concerned DDs to discuss and will get back to us soon. It is to be noted the requested permission was finally received on 12th August, 2013(Annexure C4).

It is of much concern to note the dithering and delays in getting the required information and permissions even when the mandate is clearly spelt to assist all stakeholders and improve the delivery of this much needed and highly popular schemes.

A lot could be improved if various stakeholders are more proactive and trusting of each other and synergize to objectively assess, review and work together on improvements and solutions.

Municipal Corporation of Delhi (MCD)

Meeting with Mr. Som Prakash, North Delhi Municipal Corporation, ADE-Physical, Welfare (Addl charge) and other officials

Date: 21st March 3.30-4.30 pm

There are six zones of Northern Region under them including Old Delhi area which comes under the city (shehri) zone and Jehangirpuri which comes under the Civil Lines zone. MCD are the implementing organization for pre matric scholarships in MCD schools (uptil class 5). For Merit based scholarships there is another department – Research and Extension Branch

For Minorities children they facilitate 1.) The Pre Matric Scholarship (which they were calling Govt of India/Central Govt Scheme i.e even at this level people don't use the scholarship name and/or are not aware of it) 2.) Financial Assistance for purchase of stationery

The process described by them is:

Teachers distribute forms (some time they also help in filling) – Filled forms + docs are submitted with the principal- Principal enters the information (at times manually/electronically) and sends a list of students to the Zonal office- Zonal office checks and send the requisition to MCD Regional office- MCD sends the requisition to the Delhi Government

Last year i.e 2012-13 scholarship applications were made in Aug-Sep'12 and the processing happened and now i.e in March the disbursal is happening. They were confident that by the time school close in April end all the schools would have been disbursed.

The process got delayed because of three reasons 1. Trifurcation of MCD in 2012 into East, North and Central MCDs 2. New accounts were opened 3. Processing started late and there were delays. They said that it would be better must initiate the process in April itself when the new academic year starts, the forms must be given out and the schemes publicized well; then give at least 3-4 months time (May-June-July-Aug factoring the summer holidays in the interim) for parents to fill and prepare the form; Sep and Oct two months are enough for the processing in the concerned depts; The disbursal should happen in Dec-Jan. In this way even if there are delays the process can well be completed in time while the student is in the same class.

The scholarship is given by the class teachers. They were of the view that most if not all teachers do share the info and are fair in getting the forms filled/applications made by the students but concurred that there are some who are not supportive.

For information dissemination they very forcefully laid stress that it is MoMA (who also has the funds) who should do publicity of the scholarships just like the Ladli scheme etc. They strongly suggested advertising on radio/television and hoardings in public places. However, they also said that the government must direct all schools to

put up notices prominently and find ways of informing the parents other than just one announcement by the class teacher.

They were a little unsure about the rules of the scholarships. On being probed they mentioned that the attendance should be 70%.

On being told about the challenges for students in procuring the documents like the minority affidavit, residence proof etc. that on field there are various scenarios where some schools are very strict rather obtrusive and others which are supportive/helpful, that they said that it also depends on the principal concerned as to how flexible or lenient she is. From their side they send the scholarships to all in the list that comes to them from the zones.

They were categorical that marks is not a qualifying factor for this scheme when it was pointed out that often very deserving children are unable to get the scholarship if they get less than 50% marks.

About income there view to begin was that 'who but the very poor send their children to MCD schools' so why ask for an income certificate. In their view most kids are needy, all those who apply must be given the support. The income ceiling is too less and should be raised. In fact they were of the view that all those who enroll in MCD schools must be given the scholarship as well as the stationery fund. However, upon checking the number of students of their zone (4 lakh altogether, about 70,000 are getting SC/ST/OBC/Min scholarships roughly 25%) they were unsure whether the Govt will delegate funds to cover all children.

They were also of the view that the condition of being a resident at a given address must also be done away with as it is very difficult for parents who do not have their own homes to get certificates from the landlords.

They were strongly of the view that the process should be simplified, just a one page form and no affidavits. The principal who knows the situation quite well validates.

The Government must order the banks to open accounts for all the students and camps should be held and with a given timeline the government must insist that the bank open accounts for all children and facilitate it. They were of the view that somewhere not enough effort has gone in mobilizing the banks. Even though they may not earn much from these accounts now but in future these students with education will go in worklife and all are potential customers. They said that the teachers also will be freed of the headache of calling parents and distributing the cash as is happening now.

The reason why still cash is being given is because all the accounts have not been opened and the department will only change the system once all the students are following the same system.

They expressed concern that at times the teachers get the parents to sign on a register without writing the scholarship amt, but in their view hardly 10% teachers may be doing something like this. They felt that since parents are often illiterate or not informed they just do as the teacher tells them.

For 2012-13 the total scholarship money received in North DMC was around 13.90 crores (SC/ST/OBC/Min all included) and about 11.90 has been disbursed. The remaining 2 crores will be returned to the government.

They do have the data of all the applications made and the lists of students. The zonal offices are required to give Utilization Certificates to the Regional DMC. On being asked to share they said that we will have to request and seek permission from the Director – Mr. Naidu Chagain. Similarly we could meet Mr Pathak, Director South DMC (Okhla area).

They were extremely appreciative of the scope of the research and said that there is a great need for the changes but they are only implementers. They said that they understand why we need it and encouraged to continue the effort. It was refreshing to hear that from a Government official.

Community Leaders &/or Legislatures

Meeting with Asif Mohammad Khan

The research team met Mr. A.M Khan, MLA (Okhla). After hearing about the mandate, approach and the key findings of our research, his first and overriding view was that the main problem is the educational backwardness of the community. Citing his issues with the community over infra work in his constituency, he kept reiterating that because of community's backwardness and lack of participation/support/ownership many of the government schemes/efforts are not accomplished. The researcher agreed that there is much to be done vis a vis community awareness, ownership, participation however it is also necessary to address issues where the government officials and departments don't support/block/delay/refuse applications citing the GAIN example where applications of some 70 students from Jamia School were rejected on the pretext of late submission (which was not justified). He again maintained that his own experience is that the community is generally very careless in filling forms and furnishing the supporting documents citing some cases where his office has facilitated form filling for various government schemes. The researcher pointed out that there is evidence that these schemes are highly desirable and many apply but the utilization in Delhi is very low, and there are enough evidences to prove the careless and unsupportive attitude of government departments/teachers etc. However, he still maintained that mainly it is the community which is to be blamed. At the end he appreciated what we were doing and offered to help us in our advocacy efforts. He also questioned the role of big religious organizations in that area in spreading awareness about education schemes and policies and promoting education in the community.

Meeting with Mr. Shoeb Iqbal, MLA

The team met Mr. Shoeb Iqbal in his office in Daryaganj. After intently listening to the mandate of the research and our approach, he said that this is an important matter where he wants to discuss with full attention and since there were many other visitors in the same room, he requested us to meet him again promising us exclusive time to discuss and support. Later the team again met him and he and he extended his support in the advocacy and assisting students in applying for these scholarships.

Meeting with Mr. Parvez Hashmi, MP (Rajya Sabha), Former MLA (Okhla)

Mr. Hashmi was also of the view that the community needs to be more active and assertive in seeking such schemes. He rued that the community is not serious enough about education mentioning some schools that were started during his tenure as MLA but now are closed because of lack of community's interest. In his view the community was still too stuck up with Urdu education where the need of the hour is to learn English and Computers. Since, he didn't give exclusive time despite the request, there were many other people also seeking attention, so the Research team thanked him and excused, agreeing to meet again when he could give some focus time to discuss the issue more deeply.

Meeting with Mr. Safdar Khan, Chairman DMC on 10th May 12, 2013

Met Mr. Safdar Khan and apprised him of our learning so far. He was very surprised rather challenged that so few scholarships have been issued as he was confusing the Central Govt. Pre Matric and Post Matric schools with the independent schemes of the Delhi Govt. It took considerable effort to clarify as he was not aligned till that time about the details of various schemes. His assistants pulled out the table that they have prepared and shared with him and us.

He was very happy and content (since DMC has made a lot of effort on the advocacy of theses schemes engaging NGO's etc) about the number of applications and award of the tuition reimbursement fees scheme. He was quite astonished to understand such low utilization of the central Govt. schemes. He wanted to know what can he done and pledged support in the advocacy of the recommendations that the research team wishes to give.

Section V: Summary of key findings and recommendations

The preceding sections describe in detail the various challenges and gaps related to families' economic situation, their access to education in general, the extent to which the content of scholarships are designed to respond to the lived realities of the community, the extent to which processes and procedures are community-friendly and the present status of community's access to scholarship. Access to minority scholarships should be contextualized to the larger structural challenges faced by the community in accessing education in general.

What emerges strongly is that the community continues to depend largely on the government to meet the educational needs of its children. Community's present experience is marked largely by non-responsive, poor quality teaching in the government schools (with a few notable exceptions) that has pushed many families to seek education in private schools or supplement through private tuitions. This has placed an enormous financial burden on families which the scholarship at present in unable to alleviate. Further many parents and students felt that unless quality of government schools was improved the scholarship will lose its relevance because there will be no meaningful learning among children and whatever amount they get from the scholarship will be spent on private tuitions and fees of private schools. In fact this in itself was a violation of the RTE that makes free universal, good quality

education a fundamental right of every child of this country. Government schools are bound by law to provide free, good quality education to all. In such a context the scholarship amount would meet students' additional learning needs which would make the scholarship much more meaningful and relevant.

In terms of access to scholarship amount, there was a huge variation in amount disbursed and indicates the extent of confusion and lack of clear information about the entitlements under the scheme. Further the gap between guideline and actual disbursement as reported by students is largest for pre-matric scholarship. As interviews with students and parents reveal, students in older classes (those eligible for post-matric and MCM scholarships) took the initiative to visit the ITO to check the status of their scholarship, follow-up with the school authorities which students in lower classes cannot which perhaps explains the huge shortfall in addition to the administrative bottlenecks.

There was a huge information gap about the amount provided under each of the three scholarships, eligibility criteria and the process not only among those who had not availed the scholarship but also among those who had availed of it.

The response from parents and students indicated that they were largely dependent on teachers in school to inform and guide them through this process. But their experience with teachers was mixed indicating that there were some teachers who were supportive but a sizable proportion were disengaged.

Mobilizing documents for the scholarship was seen as a huge challenge. Parents and students felt that they spent a lot of time, effort and resources in getting the affidavits, attestations and proofs of residence. This effort was amplified because there was so little accurate information about processes and procedures.

Table 11.1 provides an overview of some of the issues which parents and students identified as key areas for improvement.

<u>Table 11.1: Issues that parents and students felt 'needs improvement' for improving</u> access and utilization of scholarship

Sr.		Scholarshi	Scholarship		Non-scholarship	
		Students	Parents	Students	Parents	
1	Publicize the scholarship	64%	64%	88%	93%	
2	Make the process more community	70%	76%	84%	81%	
	friendly					
3	Change eligibility criteria	50%	45%	69%	66%	
4	Increase amount paid under the	84%	90%	97%	80%	
	scholarship					
5	Ensure regularity of payment	59%	51%	79%	64%	
6	Increase involvement and support	52%	43%	81%	82%	
	from school					
7	Ensure proper identification of needy	45%	42%	62%	48%	
	students					

At the systemic level, MoMA the primary coordinating /monitoring body administering the scholarship is grossly under-staffed with barely any administrative support in place to carry out its responsibilities. As an outcome, we find that it has not been able to undertake many tasks as part of its coordinating and monitoring role. It has not undertaken audits and reviews to assess uptake, reach and efficiency of administering the scholarships. For example data indicates that there is a sudden huge increase in cost per student for pre-matric scholarship. In the absence of a financial audit there is no way of plugging the leakage in resources by knowing where that additional money is being spent and for what purpose. Similarly MoMA has not been able to identify reasons for poor utilization and poor performance of schemes in states and provide appropriate guidance to improve utilization. It has not reviewed the schemes in terms of gaps between need and reach and finding ways to address the same at the level of planning, design and implementation. Unless the MoMA is provided fulltime permanent staff, the Ministry will not be able to play its role efficiently or meaningfully.

Presently data related to utilization of the three schemes is inadequate both at the MoMA and at the nodal agency levels. There is no management information system in place to enter, process and analyze the data such that it is used for oversight, monitoring and timely corrective actions.

One finds multiplicity of scholarship schemes each offering different kinds of support following different procedures and placing different conditions for their access. This has led to a fragmented myopic approach in planning formulation and implementation of scholarship schemes with little thought given to coordination and convergence by the three agencies – MoMA, MSJ&E and Department of SC/ST/OBC/Minorities, Government of Delhi.

Among the many design –related problems in the scholarship schemes, one found that the amount fixed for maintenance, 50% marks, upfront payment of admission fee, restricting scholarship to two children per family, refund in case of drop-out were exclusionary in nature and ran counter to the objectives of the scholarship. There were strong demands from the community and administrators that the amount of the scholarship should be increased and all the pre-conditions dropped. Similarly the fact that there is no procedure in place for renewal of scholarship and that has to apply afresh each time places enormous burden not only on students and parents but also on the administration and is extremely inefficient and wasteful.

The preceding sections bring to the fore several gaps in the design and procedures of the scholarship schemes and also highlight the various challenges communities face to access the scholarship in the larger context of their economic situation, rising cost of education, unregulated private schools and poor crumbling government education system. Some key recommendation emerging from the data are:

 The government school system should be strengthened in terms of ensuring adequately trained teachers, facilities and enhancing the quality of teaching as government schools continue to be the preferred choice for education. This is a necessary pre-condition to ensuring scholarships are utilized meaningfully for students' progress and welfare.

- Provide adequate resources to MoMA in terms of personnel and facilities such that it is able to do justice to its role as a coordination, monitoring and review body. In fact this is also one of the first recommendations made by the Steering Committee on Empowerment of Minorities
- Integrate central and state government schemes across different beneficiary groups such as SC, ST Minority and OBCs using uniform terms and definitions, standard criteria and scope and uniform single-window application procedures of scholarships to prevent duplication of efforts and ensure efficient coordinated use of allocated funds.
- The three main agencies involved in designing and implementing scholarship schemes should evolve a mechanism to coordinate their efforts and ensure convergence of schemes and programs.
- Periodic reviews and audits should be undertaken by government agencies involving NGOs and CBOs and/or individuals having expertise and not through private entities.
- A database management system should be put in place to help implementing departments and monitoring Ministries to review progress and take corrective action.
- In the spirit of following the RTE, pre-matric scholarship (1st standard to 10th standard) should be universalized to all children studying in government schools without any conditionality such as attendance, marks, parents' income and so on.
- Procedures of all scholarship schemes should be simplified with one –time collection of documents if any. The onus of timely notification to students and parents, filling required forms and mobilizing documents should be on the concerned nodal department and the education department and not on students and their families, nor on the school teachers who ought to focus on improving teaching/ensuring learning of their students. The Nodal scholarships department can and should work with NGOs and CBOs to facilitate these scholarships schemes effectively.
- Students should not be made to pay fees upfront as this in itself is a huge barrier to continuing education. Instead the concerned institution should claim the fee amount directly from the nodal department.
- A simple renewal process by a validation from the class teacher/school principal should be put in place to ensure continuity of support to students and reduce administrative burden and wastage of resources.
- In keeping the rising cost of living the scholarship amount should be substantially increased.

• Timely disbursal of scholarship funds should be made directly into zero balance bank accounts opened in nationalized banks or post offices with the help of the Education department.

Detailed recommendations are listed in table 11.2.

The present study powerfully highlights the huge need within the Muslim minority community for education, the community's endless struggles in seeking it, the gap between what the community is seeking and what is on offer. However scholarships even though inadequate at best continue to be a source of support. Integrated universal comprehensive, easy to access scholarship schemes in the larger context of a functional, responsive, government school system providing good quality teaching would ensure fulfillment of educational rights and entitlements of children from the minority community and go a long way in bridging the inequalities and laying a strong foundation for the future.

Table 11.2: Detailed recommendations emerging from the study

Issue	Responsibility	Gap	Recommendation
MONITORING	• MoMA	Poor Utilization status, lack of Review/ Audit	 MoMA must ensure a review and audit of the schemes every year or at least every other year randomly so that the States are not lax about their efforts. A utilization less than 75% must be reviewed on a priority. A Scholarships Grievance and Support Cell must be created within the State Minority Commission in every state to liaise between MoMA and the State government to ensure effective implementation of the schemes.
	Delhi Government	Laxity in implementation by the Dept of SC/ST/OBC/Minorities	A separate and dedicated Department of Minority Welfare needs to be set up in Delhi. Minority schemes esp. for Muslims in Delhi will continue to be underutilized and stuck in apathetic processes and lack of interest if it remains clubbed with SC/ST/OBC. A department with proportionate representation of minorities in its workforce should be established to implement all minority related schemes.
ADVOCACY and MOBILIZATION	Community and its Leaders	Lack of awareness and synergy within the community to avail their rights and benefits.	 Sincere and competent community members especially professionals (Teachers, Social Workers, Lawyers, CAs etc) must be encouraged to form CBOs for awareness, assisting in application, monitoring and advocacy. MoMA as well as Delhi Government must recruit NGOs / CBOs for the advocacy and facilitation of these schemes.

		The community leaders esp. the MP's, MLA's and Religious leaders should make education their top priority and be themselves aware and involved proactively to assist the community in accessing and achieving its rights.
Government about the control of the	ack of information bout the scheme, ligibility, amount liven, process of abmission, date of abmission etc	 Ad spots/ Jingles on TV and radio just as in case of Pulse Polio, NSSO or 'Ladli' advocacy. All schools and colleges should put up details of all scholarship schemes prominently on the notice board. All schools and colleges should announce and give information in school assembly and through circulars. All schools and colleges should call for meetings of parents of children from minority community in the beginning of the academic year and have detailed discussions and share information about the scholarship schemes. There should be synergy with CBO organizations and Masjids/Madarsas for information dissemination, application support.

PROCESS	 Central Government (MoMA) State Government (Dept of SC/ST/OBC/Mi n) 	Process of filling and submitting forms is very complex and involves multiple visits to various places	• The dept of education must outsource NGOs/CBOs or must appoint its own ward officers from within the community solely for facilitating this process. This person should be involved in interacting with parents, making a list of all eligible students, informing them about the documents required, dates of submission etc. This person should also do all the follow-up with the Education department for pending/rejected forms.
	 Schools and Colleges Community Based Organizations/N GOs 		A month before the date of submission, three days can be fixed in the school/ college for filling and submission of scholarship wherein a certain number of parents are invited to attend with all the documents. The administrative staff with support from one other staff either from the school or from the education department will go through each application, ensure it is correctly and completely filled and all documents are in order.
			 The forms should be collected in the school/ college and forwarded to the appropriate authority in the education department.
			• A scholarship <i>mela</i> should be organized at each ward level in which all schools in the ward send their school staff in charge of scholarship and all the eligible students and their parents. This <i>mela</i> is like a one-stop shop where parents/ students will be helped in a sequential order to

			 fill and submit application forms. The <i>mela</i> will be attended by the concerned staff of all schools in the ward, officials of the education department from the zone /ward level. Further the mela should also have provisions for making affidavits and getting attestations done so that at the end of the day, parents/students can complete the process without having to make repeat visits. Similarly local bank staff should also be present to help parents/ students open zero balance accounts.
		No system of informing and updating students and parents about the progress of their scholarships	 Scholarship tracking number just like in Rajasthan. Delhi Governments Minority scholarships department/cell/ website should be separate. The department must share accurate data of scholarships issued to minority students giving community wise breakup.
i.e the conditions/parameters, value of scholarships etc	MoMA (Central Government)	Too many documents are needed in which a lot of time, effort and money is spent.	 Affidavit for religion certificate should not be asked at all. Self declaration on the form itself should suffice. Ideally, a one time Minority certificate (like SC/OBC)

	should be issued. If the affidavit is imperative then it should be collected only the first time and should not be asked for every renewal of scholarship. • All attestations of certificates (such as income certificates) should be done by the school principal.
	• The condition that the family should be in residence at the same place for 3 years is an unrealistic one given that most of the urban poor live in rented places which they frequently change. Just a proof of residence for the year should be enough for that year's scholarship.
Eligibility criteria are not rational and the most vulnerable students are often left out	• 50% Marks and 75% attendance criterion should be waved immediately. When RTE says that the child progresses inspite of low marks or attendance then by making 50% marks and 75% attendance mandatory has opened the box of corruption where students at times said were paying a 'jurmana' for less attendance or marks. It is not fair that only meritorious (i.e student scoring 50%) students are given scholarship. Socio-economic situation of the family is a major factor for poor school performance. In such a case, this eligibility might actually screen out the most vulnerable children. Therefore at least pre-matric scholarships should be made available to all children irrespective of their performance.

			The income condition should be raised to at least 2 lakhs for Pre Matric.
		Inadequacy of the Scholarship amount	 The amount under the scholarship is grossly inadequate and does not cover the cost of conveyance, uniform, stationery and books. As the child goes into the higher classes and into technical education there are many curriculum related costs which presently the students are unable to bear. Amount for pre-matric (Class 1-5) should be increased to Rs.5000. Amount for pre-matric (Class 6-8) should be increased Rs. 8000. Amount for post-matric scholarships should be increased to facilitate professional courses and not restrict the disbursal (in practise) to only class 11th & 12th Tuition fees.
PROCESS	MoMAState Government	Gaps in the disbursal of scholarship amount	 The amount should be disbursed directly through students' bank accounts especially in the case of prematric scholarship where cash is still being disbursed. Some parents reported signing on registers where the scholarship amount was not written. Students and parents should be helped by the school authorities through a letter to the bank manager requesting them to open a zero balance account.

		Lack of access to online submission	 Older students (high school and upwards) should be taught/assisted to use the internet to download, fill and submit forms online. Along with schools, CBO/NGOs should also be involved/supported to facilitate online application within and after school hours.
		Private aided schools	Education department should provide oversight of the private aided schools which are seeking scholarships to ensure that the amount is reaching the students and the institution is following all norms as per guidelines.
			 All private aided schools must mention the scholarships in their schools profile (Brochure and website) and should put up the notices to inform the parents.
		Scholarship Renewal	Simple renewal of each scholarship scheme authorized by the Principal of school/college/ITI the child is studying in even if she change schools as long as she is in the same state. Only in case a child goes to a different state should she be required to fill the form again and give supporting documents or in cases where a child applies for Post Matric scholarship after class 10 th or the MCM after class 12 th .
Re-structuring the relevant departments and schemes	 MoMA Ministry of Social Justice & Empowerment Ministry of HRD 	Duplicity in schemes and confusion about the schemes- amount, conditions, state/central etc.	Integrate central and state government schemes across different beneficiary groups such as SC, ST Minority and OBCs using uniform terms and definitions, standard criteria and scope of scholarships to prevent duplication of efforts and ensure efficient coordinated use of

			allocated funds.
			This should be accompanied by increasing the capacity of the state nodal department to channelize funds, maintain database of number of students by category supported through different scholarships, providing routine oversight of implementation, review progress and monitor outputs related to the schemes.
Empanelment of colleges/schools/institutes	• MoMA	Lack of options for students to avail full tuition reimbursement and/or accessing professionally sought after courses.	 Encourage and increase the empanelment of colleges and schools for MCM and Post Matric scholarships schemes so that more students have access to the scholarships in their chosen course and college.
Scholarships Targets (both physical and financial)	• MoMA	Under setting and under achievement of targets not at all reflective of the much larger need and demand.	Increase the physical and financial targets for all the scholarship schemes.
Scholarships Timeline (Announcement- Application-Disbursal) within the academic year	• MoMA	Late kickstart of the process every year resulting in students getting the scholarship if at all the next year.	• Government must initiate the process in April itself when the new academic year starts, the forms must be given out and the schemes publicized well; then give at least 3-4 months time (May-June-July-Aug factoring the summer holidays in the interim) for parents to fill and prepare the form; two months (Sep-Oct) are adequate for processing in the concerned departments. This would ensure that the disbursal happened in Dec-Jan. Delay by more than 1 month should be penalized. In this way even

			if there are delays the process can well be completed in time within the same academic year.
Restricting a student to one scholarship only	• MoMA	Rigid rules deter and confuse the student about which scholarship scheme to apply for	Pre Matric and Post Matric students should be eligible to apply and seek other scholarships as well. MoMA must work with the State Govt to streamline the basic scholarship scheme. But this scheme should not prevent a meritorious student who qualifies for other merit based central or state government scholarship schemes.
Lack of funds for MoMA	Government of India	Meager fund allocation to MoMA given the mandate it is envisaged to fulfill	Increase in the allocation of requisite funds for MoMA to fulfill its mandate effectively.

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Endnotes

As an education professional and social entrepreneur my core area of work in the last decade has been education development/ management esp. school leaders and teachers training and content development; community mobilization; research and advocacy. I have worked with myriad education delivery systems- government schools, private schools (elite as well as budget schools) and Madarsas (focusing on developing the general education therein) and during the course of my work have realized the deep impact of Government education policies and schemes. Besides, following the academic and political debates on the education policies, having conducted or facilitated needs assessment study's for various projects, I increasingly realized first hand the tough everyday battles of the average Indian especially in villages and congested, economically weak inhabitations in the cities to get qualitative education ensuring age appropriate learning levels.

Students enrollment and community mobilization/awareness abut the importance of education are clearly not the issues anymore. The education challenge today is delivery of qualitative, affordable and relevant education to students in safe and respectful environment.

In the context of Muslim students, of those who are in education or are just starting out, there has been an increasing shift from Government schools (Public education) to Budget Private schools and Madarsas (offering general education along with the religious education). Their mushrooming in the last decade is clearly an indicator of community's desire and need for better education and/or a more conducive learning environment. Yet, one cannot deny nor lower the importance of the Government schools and Govt aided schools as still they are the only options in many places or the ones which many parents still find viable enough to entrust their children.

Despite the government spending and plethora of schemes have not yet significantly impacted the students learning and/or students/parents satisfaction about the education they are recieveing as ASER reports and numerous other studies indicate and is evident on the field. The affects of RTE Act are still not palpable despite some sporadic movements/progress in some areas. There could be greater improvements in future but that will be possible only with sincere and consistent effort by the Government working inclusively with the community guided/facilitated by professionals, academics, NGOs and CBOs.

Post Sachchar Committee report and the creation of MoMA, the focus as well as a significant part of its budgetary expenditure (51.35%, Rs.1620 Cr out of Rs.3154.70 Cr BE for 2012-13) have been the scholarships schemes for minority students. Though the word scholarship allude to merit based recognition and award these essentially are welfare schemes to prevent students from dropping out and encouraging them to go farther in education by supporting the student directly. It is worth to note that these scholarships are only a small percentage as compared to the spending on schools infrastructure and the school teachers/managemnet which the Govt has been doing over the years essentially for the same objective.

We found the need and appreciation of the student for the scheme was clearly evident so one must give credit to the government for recognizing this and creating this support system. With a firm conviction that these scholarships schemes are useful and aligned to the stated need in terms of intent, we have tried to objectively assess the design and implementation of the three schemes as also the awareness and access mechanisms in the community. In the introduction and throughout the execution of the research we kept stating that this research intends to strengthen the mandate of these scholarships by giving recommendation to the three main stakeholders- Central Government, State Government and the Community as each needs to rectify and improve its role to secure the interest of the beneficiary, the vulnerable segment of students many of whom consider these scholarships the lifeline in their striving for education.

This research study has been a tremendous learning not just about the mandated topic but also about the systems in which we work and also the complexities and challenges existing amidst various stakeholders, that impedes/slows down these supposedly well intentioned programmes/efforts.

Despite the mandate of the research and the support it received from very senior and respected officials, getting access to the relevant information and permission to access schools was extremely challenging. Despite the call for transparency and efficiency from many quarters in the government and civil society, the programme/schemes management and information dissemination by the Government needs serious redresses if these schemes are to make any significant impacts in future.

Unlike some other disadvantaged communities or minority community's one finds a serious lack of professional NGOs and CBOs in the Muslim community. There are sporadic efforts which at best affect assist or impact a few hundreds in an area. Many community leaders esp. the politicians while elected as their communities/areas representatives tended to find faults in the community stating its educational backwardness and lack of attitude/efforts instead of having an informed view about the complexities and having pragmatic plans and concrete efforts to fill the gaps. The lack of empathy between the haves and have not's is palpable and sad to note despite the challenges the community has been going through. Unless there are strong and systematic linkages between grassroots workers/NGOs; professionals esp. lawyers/CAs/Academics and political/religious leaders, the community will be at the receiving end of the dole handout instead of exerting and achieving its right responsibly and fairly.

It was motivational to come across the energy and hope among the students who despite many odds are keen to progress. There is lack of mentoring and connect between the youth/children and their teachers/principals/community leaders. The latter needs to seriously reflect on their attitude and approach to the future of the community and start handholding and supporting them more than criticizing and demeaning them. While every family today has a TV/Radio at home and almost every youth has a mobile phone, rarely do they subscribe to any newspaper or proactively access enabling information. It was disturbing to come across the lack of awareness about the schemes even in the senior students.

Another important learning was the shortcomings in terms of the desired competence, skills and attitude for conduction a research study like this while recruiting for researchers and field workers. It is also a reflection on the lack of rigour in our professional courses even in our renowned colleges and universities. It was a huge challenge to find competent and sincere research team especially when working on a very tight budget. In the name of research there is a tendency to just do secondary research, rehash the data available online or review and rewrite what already has been reported in other researches. The burning fire in the belly to go out and slog on the field is lacking so as to understand and report issues deeply.

Some renowned educational institutions who could/should have extended proactive support to a study especially like this were plainly disinterested.

Yet, one comes across bright spots of knowledge, competence and sincerity amidst all stake holders which gives one hope and energy to continue striving. The cause is too important and urgent to even slow down let alone give up...

There is a palpable desire for change/improvements and one is hopeful that this will grow emboldened and directed by concrete and well planned efforts. The future will/has to be better and these schemes are likely play a larger role in assisting the minority community especially

Muslims in educational progress- Amir Abidi.	development	and in	establishing	their	rightful	place	in our	National

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To begin with our deepest appreciation to the Centre for Civil Society especially Parth who entrusted me with this assignment and was most empathetic, patient and supportive as it developed into a far more comprehensive and complex study than we had envisaged in the beginning. A special thanks to Akanksha with whom I brainstormed and developed the strategy and later for her critical support when this study went through a difficult phase due to unexpected hurdles and delays. Special thanks are also due to Kanika who helped in packing the final report, ensuring the language edits and formatting.

The study has a huge contribution of two senior research consultants, Dr. Akhila Vasan and Mr. Umesh Babu. Both are committed to the cause of Minority and Dalit rights and gave far more time than expected/agreed upon. Mr. Umesh Babu assisted in planning and execution of the budgetary analysis including filing and chasing RTI applications. Dr. Akhila Vasan was instrumental in developing the primary research strategy and design. Despite her other pressing commitments she was on the field for almost two weeks, participating in the student/parent surveys and FGDs and thereby assisted in the analysis and writing the report.

The soul of this research rests on its comprehensive first hand interaction with over 150 families of the three pilot areas- Jehangirpuri, Old Delhi and Jamia/Okhla. This was possible because of our dedicated team of field researchers: Mr. Imtiyaz Qaiyum, Ms. Saira Bano, Mr. Mohammad Khan, Mr. Rehan, Mr. Bilal, Ms.Shehnaz, Ms. Parveen, Mr. Intikhab Alam, Mr. Fazruddin; Ms. Kiran Mamgain, Mr. Asim Khan and Mr. Tabish Alam. The team was led by Mr. Imtiyaz Qaiyum who also facilitated the data entry from questionnaires into the SPSS format. Ms. Kiran Mamgain and Mr. Asim Khan very ably assisted in tool translations and testing and Mr. Tabish Alam provided operational support throughout the research study. The insights and suggestions from Ms. Kumud Chadha and Ms. Mehnaz Siddiqui about scholarship facilitation issues in schools at the outset of the research planning were of great help too.

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While, the report is objective in its appreciation where due, it is critical only with the intent of shedding light on the gaps and suggesting course correction to the concerned departments and ministries. It is pertinent to recognize and appreciate the support of Shri. K. Rehman Khan (Minister for Minority Affairs, Govt. of India) and also Smt. Shiela Dikshit (Chief Minister, Govt of NCT Delhi). We are hopeful that they shall as they have promised shall discuss and deliberate these recommendations and do the needful to improve the much needed and appreciated mandate of these schemes.

Amir Abidi 2nd Oct 2013



Amir Abidi Founder-Director, Tarragi I Foundation

Amir Abidi is an educationist who firmly believes that inclusion, access and quality in education for marginalised children and youth is the key to national progress. He is the Founder-Director of Taraqqi I Foundation and also the Executive Director for India School Fund. He has done

Masters in Management and Marketing from University of Arts, London and a one year Programme in Education Leadership from iDiscoveri. He has worked with organizations like Career Launcher, Education Development Centre on school curriculum, teacher training and educational management in various contexts, as well as at the strategic level to conceptualise, implement and monitor several path breaking initiatives. One such initiative, the MEGA SKY project, was selected as one of the five best practices in Youth enablement across the world, at the Youth Employment Forum, ILO, Geneva in May 2012.



Akhila Vasan has a post-graduate degree in Social Work from the Tata Institute of Social Sciences, Mumbai and a doctoral degree from the National Institute of Mental Health and Neurosciences (NIMHANS), Bangalore. She has been a Fellow, Health and Population Innovation Fellowship, Population Council, New Delhi. Her core areas of expertise include research, capacity-building, community mobilization in the areas of public health, reproductive and sexual health with specific focus on adolescents, gender and sexuality. She is presently an

independent researcher based in Bangalore.



Umesh Babu is a Sr. Economist with Center for Monitoring Democracy and Human Relations. His expertise is in budget and policy research and advocacy of democratic institutions. His achievements include changes in the State budget manual of the states of Uttar Pradesh, Delhi Government, Central Government, Orissa, Punjab, Haryana and successfully bringing back allocated funds for

Scheduled Castes and Tribes welfare (that were diverted to Commonwealth Games).

Taraqqi I Foundation (TIF)'s core mandate is progress of Insaniyat (humanity) to strengthen peace. This is possible only by including and empowering marginalised populations; helping them to find their inherent strengths and facilitate an enabling environment around them by creating awareness about their rights and wellbeing – economic, social, healthcare, related schemes and services available for them, educational development, economic support and other welfare activities and on the other hand to develop relationships and trust between various communities of our diverse country. TiF beliefs strongly in quality, creativity, relevance and sincerity in all its effort. It is a team of professionals, social activists and entrepreneurs which engages proactively with the communities it work with, to trigger improvements which are lasting.

TARRAQI [] FOUNDATION

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