Enhancing Educational Access and Equality: The Significance of Scholarship Schemes for Students from Marginalized Communities in Higher Education

Arun Daulatrao Patil[1] and Dr. Neelima Prashant Warke[2]

Abstract

Considering the study conducted in North Maharashtra, this research delves into the challenges arising from diminishing public budgets for education juxtaposed against the escalating need for additional resources. Many countries, including India, are now exploring alternative strategies for subsidizing higher education, particularly to support students from economically disadvantaged backgrounds. One prominent mechanism in this regard is the provision of scholarship schemes. Scholarship schemes have been integral to India's educational landscape since 1961. This paper critically analyzes 24 scholarship schemes administered by the central government, shedding light on the private expenditure incurred by students pursuing higher education. The study unveils several noteworthy observations:1. The Gross Enrollment Ratio (GER) for higher education across all categories stands at 26.3%. However, when excluding students from Scheduled Castes (SC) and Scheduled Tribes (ST), the GER for other categories rises significantly to 28.25%. 2. Means-based scholarship schemes exhibit a lower share compared to means cum merit and merit-based scholarship programs. 3. Students bear a substantial private expenditure, with over 65% allocated to course fees. Surprisingly, only 46% of the scholarship schemes encompass both course fees and maintenance costs. 4. While the average private expenditure on maintenance costs for general degree courses amounts to ₹7,078, and for technical/professional degree courses, it rises to ₹17,769, 70% of the scholarship schemes provide maintenance amounts below ₹5,000.

The study concludes that the current scholarship schemes contribute minimally to the efficiency or equity of the higher education system in India. Addressing the existing gaps in Indian scholarship schemes requires strategic policy adjustments: 1. The government should prioritize means-based scholarships over merit-based ones. 2. Scholarship amounts for both course fees and maintenance costs should be periodically revised every five years.3. A greater number of scholarship schemes should encompass coverage for students' course fees. By implementing these policy changes, the government can enhance the efficacy and inclusivity of scholarship schemes, ensuring a more equitable higher education landscape in India.

Keywords: Higher Education, Scholarship Scheme, Central Government, Deprived Section, *Gross Enrollment Ratio, Course Fees, etc.*

Introduction

"Revitalizing Higher Education Accessibility: A Study in North Maharashtra on the Role of Government Scholarships and Private Expenditure" For an extended period, nations universally relied on public provision for education, with state subsidies serving as a distinctive feature. This unique status is shared with only a limited range of goods and services such as national defense, internal security, court, and police services (Tilak, 2013). Internationally, higher education is perceived as a catalyst for social mobility, unlocking new opportunities for students hailing from disadvantaged backgrounds (Brajkovic, 2019). In societies like India, marked by significant

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disparities, education emerges as a potential equalizer, offering a means for marginalized and economically disadvantaged individuals to break free from the shackles of poverty.

The rise in course fees directly correlates with an increase in the private expenditure incurred by students pursuing higher education. Private expenditure encompasses costs borne by parents or students for education, covering academic fees and maintenance expenses. This surge in private costs, primarily driven by elevated academic fees, disproportionately affects socially and economically weaker sections, lacking sufficient resources to support their higher education pursuits. Government intervention becomes imperative to mitigate these private costs, ensuring equity and accessibility for disadvantaged sections. As the dynamics of higher education financing shift from public to private, corresponding adjustments in government funding strategies are essential. Traditionally, higher education funding involved allocating funds to institutions to cover maintenance costs, including staff salaries. Critics argue that this subsidization approach predominantly benefits wealthier individuals, allowing them to access subsidized education at the expense of the poor. Limited seats in these institutions further exacerbate the problem, with affluent students securing the majority. To address this imbalance and subsidize the private expenditure of the economically disadvantaged on higher education, government intervention is essential. Increasing funding for higher education specifically targeted at deprived sections can directly subsidize their private expenses, enhancing accessibility for the economically disadvantaged.

The paper aims to answer several critical questions:

(a) What is the Gross Enrollment Ratio (GER) of students from disadvantaged sections in higher education?

(b) What is the average private expenditure of students in different courses (General, Technical/Professional) and institutions (Government, Private, and Private Unaided)?

(c) To what extent do central government scholarships help subsidize student's private expenditure on higher education?

(d) Is the scholarship amount sufficient to cover the student's private expenditure on higher education?

(e) What percentage of scholarships provided by the central government benefits the disadvantaged section?

(f) What percentage of the scholarship schemes are means-based, means cum merit, and merit-based?

The paper employs a positive and descriptive methodology based on secondary and published data, primarily utilizing the NSS-71st Education report in India 2014, All India Survey Higher Education report (2018-19), and various central government scholarship websites for undergraduate and postgraduate students. The analysis encompasses enrollment patterns, private expenditure, scholarship schemes, and their impact on higher education accessibility for students from the deprived sections in North Maharashtra.

Scholarship provided by Central Government

In the exploration of the "Indian Higher Education Report 2018," as scrutinized by M.R. Narayana in the chapter titled "Scholarship Scheme for Student Financing," a significant evolution in the percentage of expenditure by the union government on scholarship schemes was observed. The aggregate sum of expenditure by the Union, State, and Union Territory (UT) governments has escalated from 2.97% in 2003-04 to a noteworthy 80.01% in 2014-15. Simultaneously, there has been a substantial rise in the overall expenditure on scholarships by these entities, surging from 255.651 million in 2003-04 to 29,084.33 million in 2014-15. These trends underscore the increasing significance of scholarship programs within the landscape of Indian higher education.

This paper meticulously analyzes all central government scholarship schemes designed for undergraduate (UG) and postgraduate (PG) students. The focus on UG and PG programs is

justified by the fact that 90.6% of higher education enrollments fall within these categories (AISHE, 2019). Of the 24 central government scholarship schemes, 17 are dispensed by various ministry departments, 4 by the University Grants Commission (UGC), and 3 by the All India Council for Technical Education (AICTE).

Central government scholarships for higher education can be categorized into three types:

1. Means-Based Scholarship:

- Awarded to students based on their social and economic backgrounds.

- Example: Scholarships for students from Scheduled Castes (SC) and Scheduled Tribes (ST) with an annual income less than 2 lakh.

2. Merit-Based Scholarship:

- Granted to students based on their performance in scholarship tests or their percentage in the 12th board examination.

- This category raises questions about its necessity in a country like India, where its utility may be reconsidered.

3. Means Cum Merit-Based Scholarship:

- Combines both social and economic considerations with academic merit.

Table 1: Division of scholarship based on Means, Merit and Merit cum Means basis.

Department	Means based	Merit based	Merit cum means based	Total
Central Government	4	2	11	17
UGC	3	1		4
AICTE		1	2	3
Total	7	4	13	24

In the context of the study conducted in North Maharashtra, the Merit Cum Means Based Scholarship is extended to students from deprived sections based on both their economic status and their performance in a scholarship test or their percentage in the 12th board examination. This scholarship is designed with the objective of fostering higher education among meritorious students from disadvantaged backgrounds by offering them financial assistance.

Upon categorizing the scholarships used in the study according to means, merit, and means cum merit criteria, it is observed that out of the 24 scholarships, 7 fall under the means-based category, 4 are merit-based, and 13 are means cum merit-based. Notably, the majority of scholarships, constituting 54%, belong to the means cum merit-based category. Around 70% of the scholarships provided by the central government are distributed under the merit and means cum merit-based criteria. These patterns suggest an inherent inequity in the scholarship system for those with limited financial means, as it imposes a merit requirement for eligibility. This condition may disproportionately affect economically disadvantaged students, placing an additional burden on them to demonstrate merit for financial support (Dinesh Mohan, 2013). Given that students from deprived sections exhibit lower enrollment and completion rates in higher education, there is a pressing need for the government to focus on creating a more equitable scholarship system. Such efforts can contribute to increasing the enrollment and completion rates among students from economically disadvantaged backgrounds.

The subsequent section of the study will delve into an analysis of student enrollment and the Gross Enrollment Ratio (GER) in higher education. Additionally, it will explore the percentage of scholarships provided to students with low enrollment and GER, shedding light on the accessibility and impact of scholarships on the education journey of students from marginalized backgrounds in North Maharashtra.

Enrollment of students in Higher Education

Table 2: Distribution of enrollment of the students in higher education in various category

Year	General	SC	ST	OBC	Muslim	Other Minorities	**Total**
2018-19 (in percentage)	35.8	14.9	53.53	6.3	5.2	2.3	100
2018-19 (in millions)	13.39	5.57	2.06	13.58	1.94	0.86	37.4

Source: All India Survey on Higher education (AISHE) 2018-19

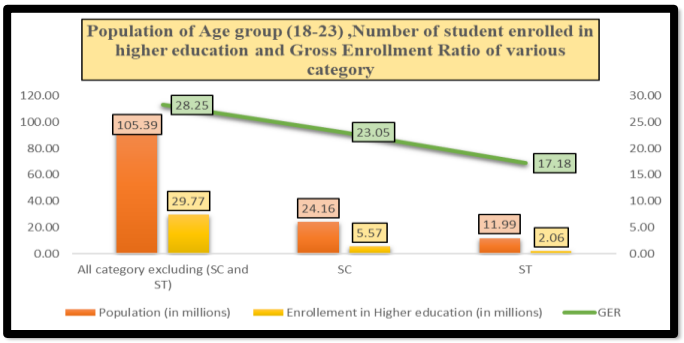
According to the AISHE report (2018-19), the total number of students in higher education is

37.4 million. Table 2 shows the enrollment of students in higher education in various categories. In the table we can see that the General and OBC (Other Backward Class) have maximum share of enrollment, together they constitute 72.1 per cent of the total enrollment. Other categories such as SC (Schedule Caste), ST (Schedule Tribe), Muslim, and other minorities group constitute only 28 per cent of the total enrollment. Therefore, the scholarship schemes should target the students who have lower enrollment percentage to increase their enrollment in higher education.

The lower enrollment percentage in higher education does not give a clear picture of the precarity of these categories in higher education. Many will argue that since they constitute a lower share of the population their share is lower in higher education enrollment as well. To clear this picture, we must look at the Gross Enrollment Ratio (GER) of the students in various categories. Gross Enrollment Ratio of students from various categories is calculated by the formula:

$$\frac{\textit{Number of students in a particular category who are enrolled in higher education}}{\textit{Total population in a particular category in the age group (18 – 23)}} * 100$$

Figure 1: Population of age group (18-23) in India, Number of students enrolled in higher education and Gross Enrollment ratio in various category.



Source: Author calculation by population projection (MHRD, 2016) and AISHE 2018-19

Figure 1 clearly shows that the gross enrollment ratio is lower for the group whose percentage of enrollment is also low in higher education. The GER of all category (excluding SC and ST) is 28.25 per cent. Whereas the GER of SC and ST category is 23.05 and 17.18 percent respectively.

According to the AISHE report (2018-19), GER of all category is 26.3 per cent but if we exclude SC and ST then GER increases to 28.25 per cent. It implies that GER for categories like general and OBC (other backward class) in higher education is much higher. Due to data constrain we were not able to calculate the GER for categories like Muslim and other minorities

but from Table 2 it is clear that the Muslim community enrollment in higher education is 5.5 per cent of the total enrollment which is very less compared to their share of 14.23 percent (census, 2011) of India's total population.

Distribution of scholarship for various category:

To analyze the share of central government scholarships for students who have lower enrollment and GER in higher education; we have distributed the scholarship into 4 categories (For SC, ST, Minorities and Other). The enrollment of SC, ST, Muslim, and other minorities is very less in comparison to general and OBC categories. Is the percentage of scholarship provided by the central government is appropriate for the categories like SC, ST, Muslim and other minorities? To answer this question, we have to look at the distribution of scholarship for various categories.

Table 2.1: Distribution of scholarship for various categories such as SC, ST, Minorities and others

Department	SC	ST	Minorities	Other
Central Government	1	1	4	11
UGC	1		1	2
AICTE				3
Total	3		5	16

Note: Other category includes scholarship for economically weaker sections, disable persons, public workers department, women and test based.

Table 2.1 clearly shows that only 3 out of the 24 total scholarships provided by the central government are especially for SC and ST. In other categories, many scholarships have a reservation for SC (15percent) and ST (7.5percent) but there is no such reservation for minorities. There are only five-scholarships especially for minorities including a scholarship for Northeastern Region and Non-Hindi speaking students.

The scholarship system of India is not target based, as there are very few scholarships for a student, especially for the disadvantaged section and means based. Also, as the study

Students Private Expenditure on Higher Education:

To analyze if the scholarship amount provided by various scholarships is sufficient to cover the student's private expenditure on higher education. We must look at Average (₹) per student expenditure during an academic session for pursuing general and technical/professional degree courses in different institutions in higher education.

Institution	Course Fees	Book, Stationery & Uniform	Transport	Private Coaching	Other Expenditure	Total
Government	3697	2257	1673	1706	836	10169
Private Aided	7378	2521	2311	1228	1018	14456
Private Unaided	13468	2895	2396	1102	1292	21153

Source: NSS 71st Round 2014, Education in India

Note: Course Fees includes tuition fee, examination fee, development fee and other compulsory payment

Table 3: The average expenditure per student (₹) during an academic session pursuing a General degree course at different institutions for graduation & above

The percentage of difference in course fees between government and private aided institute is

66.47 per cent. Similarly, the difference between government and the private unaided institute is 114 per cent. The average difference in course fees between government and private institutes is more than 90 per cent for the same course. The subsidy from the government helps the government and private aided institutes to demand lower course fees.

The wide variation in course fees of private aided and unaided institutes discriminate against students from the disadvantaged group. They are the only ones completely alienated from private institutes because they do not have enough resources to pay their course fees. Also, according to the AISHE (2012-13) report, the enrollment of students in private aided and unaided colleges is 38 and 23 percent respectively and for the government colleges is 39 per cent. The share of government, private aided and unaided colleges is 58, 15, and 27 per cent respectively (AISHE, 2016). It means that higher education in India is being highly privatized-as the large share of enrollment and colleges are in the private sector.

It is also observed that there is an increasing trend in student's private expenditure on higher education in all items (books, stationery, uniform, transport and other expenditure) from the government to private institution except in private coaching. Which we will analyze in the further section.

Similarly, if we calculate the percentage of the difference between government and private aided institution for technical/professional degree courses, it is 64 per cent, and for government and private unaided institutes it is 94 per cent. In the technical/professional degree courses, the average percentage of the difference between government and private institutes is not more than 80 per cent. Similarly, in technical/professional degree course, like general degree courses, there is an increasing trend in the expenditure of all other items except private coaching.

Table 3.1: Average expenditure per student (₹) during current academic session pursuing technical/professional degree course at different institutions for graduation & above

Institution	Course Fees	Book, Stationery & Uniform	Transport	Private Coaching	Other Expenditure	Total
Government	25066	5308	2545	2663	4324	39906
Private Aided	48857	6653	4278	2117	5572	67477
Private Unaided	70008	7422	4550	1340	6616	89936

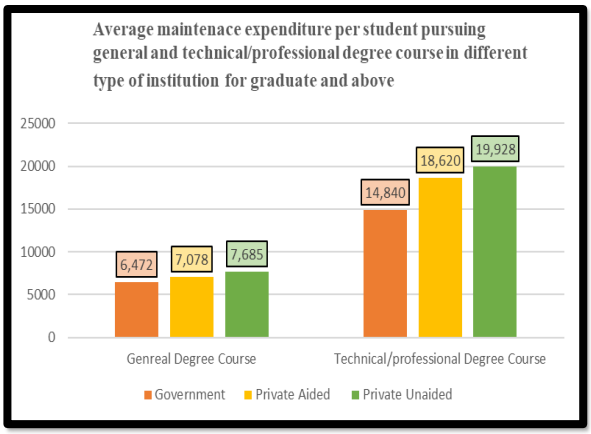
Source: NSS 71st Round 2014 Education in India

Course Fees includes tuition fee, examination fee, development fee and other compulsory payment

We can see that in private unaided institutes, both general and professional degree courses; fees is more than 80 per cent higher than the government institute.

In Figure 2 we can see that there is not much difference between the government and private institutions in maintenance cost (including book, stationery & uniform, transport, private coaching, and other expenditure). The difference in the percentage of maintenance cost between government and private aided institutions is 17.13 and 29.26 per cent for general and technical/professional degree courses, respectively. Similarly, percentage of difference between government and private unaided institute for general and technical/professional degree college is 8.94 and 22.59 per cent respectively. In comparison to the percentage of difference in course fee between government and private institutes, maintenance cost has a very negligible difference.

Figure 2: The Average Maintenance expenditure per student (₹) during the current academic session pursuing general and technical/professional degree course at different institutions for graduation & above.



Source: NSS 71st Round 2014 Education in India

The average maintenance cost per student for the general degree courses across institutions is

₹ 7,078 and for technical/professional degree is ₹ 17,769. Let us compare the average student expenditure on maintenance costs in both the degree courses to the central government scholarship amount.

Table 3.3 shows that almost 70 per cent of scholarships provide an amount less than five thousand. It implies that 70 per cent of scholarship fails to even cover the average student maintenance cost on a general degree course i.e. ₹.7,078. Whereas none of the scholarships provides maintenance cost of more than ₹15,000 in comparison to ₹ 17,769 which is the average maintenance cost of a student doing a technical degree course. It is high time for the policymaker to evaluate student expenditure on maintenance cost and change the scholarship amount accordingly.

Table 3.3: Amount provided by scholarship to cover Maintenance cost of the student on higher education.

Amount Range (Monthly)	Central Government	UGC	AICTE	Total
>1000	1			1
1000-5000	12	2	2	16
5000-10000	2	2		4
10000-15000	2		1	3
Total	17	4	3	24

In the field observation, done for the study "Evaluation of Central Sector Scheme for Scholarship" – it was shown that the beneficiaries of the scholarship scheme are highly dissatisfied with the scholarship amount. The scholarship amount for the central sector scheme is ₹ 10,000 per annum for an undergraduate student and ₹ 20,000 per annum for post-graduate students. The students even mentioned that the scholarship amount is not enough to buy books and stationery for the academic session.

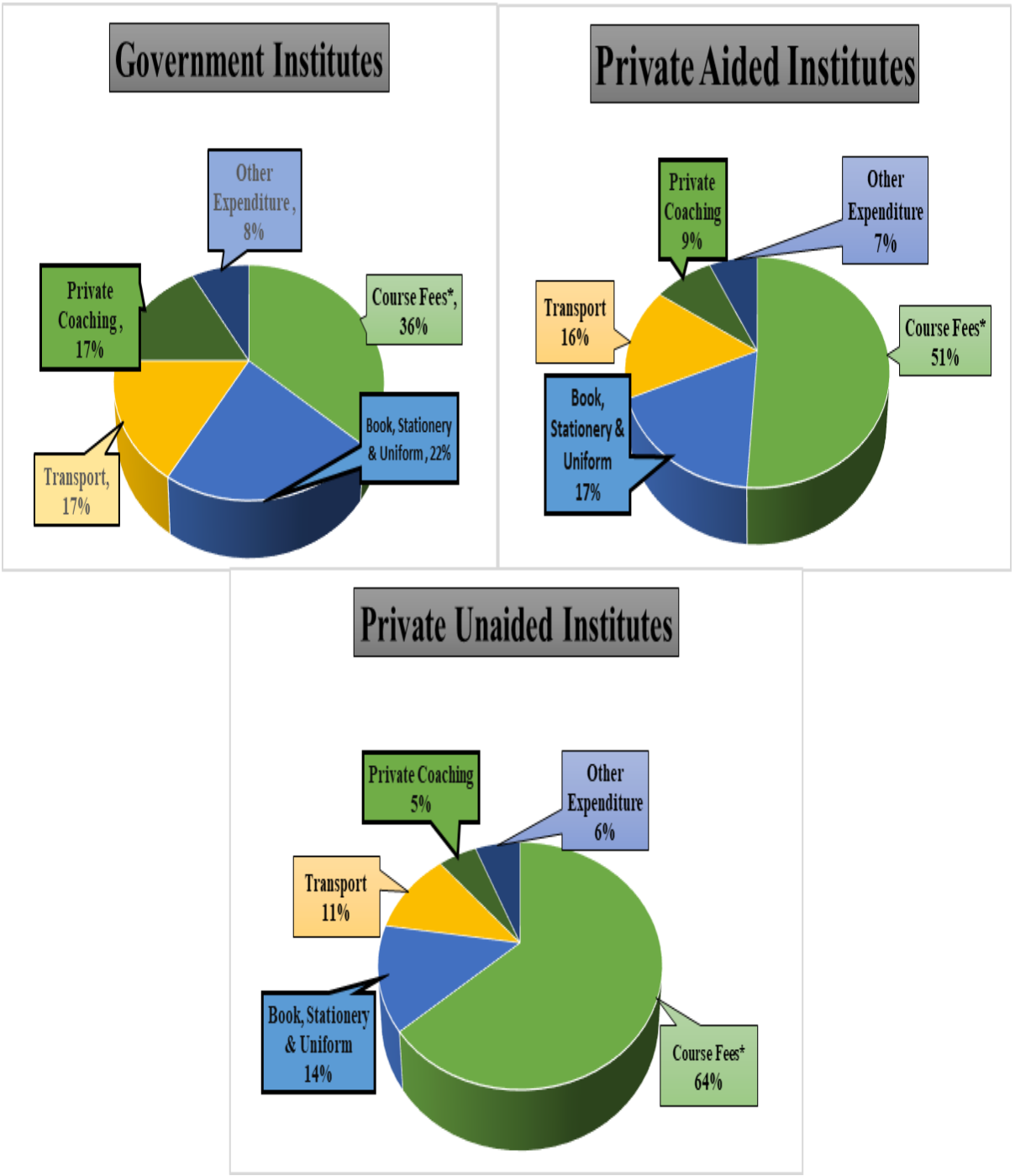
The percentage share of student's private expenditure on various components

This section analyzes the share of student's private expenditure on different components in different institutes to analyze which component needs to be subsidized the most and what percentage of scholarship schemes will be able to cover that component.

Figure 3: Share of percentage on academic fees and maintenance cost in general degree courses (per student) at different institutions on Higher Education:

In a General degree course at government institutions, the share of student's private expenditure on course fees is 40 per cent. In private aided and unaided, the percentage goes up to more than 50 per cent. Similarly, in figure 4, the share of private expenditure on course fee is 62.81 per cent in government institutes and more than 70 per cent in private aided and unaided institutes for technical/professional degree course. It simply shows that a large share of private expenditure done by students is on course fees.

In both the figures, we can observe that the percentage of student's private expenditure on higher education shows an increasing trend from the government to the private unaided institution on course fees. However, there is a declining trend in all other components except course fees. However, in monetary terms in table 3.1 and 3.2 we can see that there is an increasing trend in all other items expect private coaching. Therefore, in private aided and unaided institutes the share of maintenance cost items may be less, but the amount is more in the government institution.



Source: Author calculation using NSS 71st Round 2014, Education in India

Figure 4: Share of percentage on academic fees and maintenance cost in technical/professional degree course (per student) at different institutions on Higher Education.

Source: Author calculation using NSS 71st Round 2014, Education in India

This clearly states that the quality of government institutions is declining, as the students have to spend more on private coaching for studies. The cause of the declining quality of government higher education institutions is that after 1980 there is a shrink in the public budget for higher education and an increase in the number of students (Tilak, 2013).

The highest share of student's private expenditure is on course fees. Now, if we look at the coverage of scholarship (used for the study) on course fees and maintenance cost.

Table 4.2: Scholarship coverage based on academic fees, maintenance cost and academic fees plus maintenance cost provided by the central government

Department	Course Fees	Maintenance cost	Both (course fees and Maintenance cost)	Total
Central Government		8	9	17
UGC (University Grant Commission)		4		4
AICTE (All India Council of Technical Education)		1	2	3
Total	0	13	11	24

Table 4.2 clearly shows that 8 out of the 17 central government scholarship schemes only cover the maintenance cost and 9 out of 17 cover both the course fees and the maintenance cost. In UGC all four-scholarship schemes cover only maintenance cost. In AICTE scholarship, two out of three cover both maintenance and course fee and one covers maintenance cost. If we consider all the 24 scholarships, 11 cover both the course fees and the maintenance cost (46% of total scholarship) and 13 out of 24 (54% of total scholarship) cover only maintenance cost.

This concludes that 54 per cent of the central government scholarships fail to recognize the highest share of student's private expenditure on course fees. If the scholarship holder from the disadvantaged section is not able to cover 50 to 70 per cent of the private expenditure on higher education then either they will discontinue their education or take admission in the government institution for general degree courses where the percentage share of student's private expenditure on course fees is less than 40 per cent.

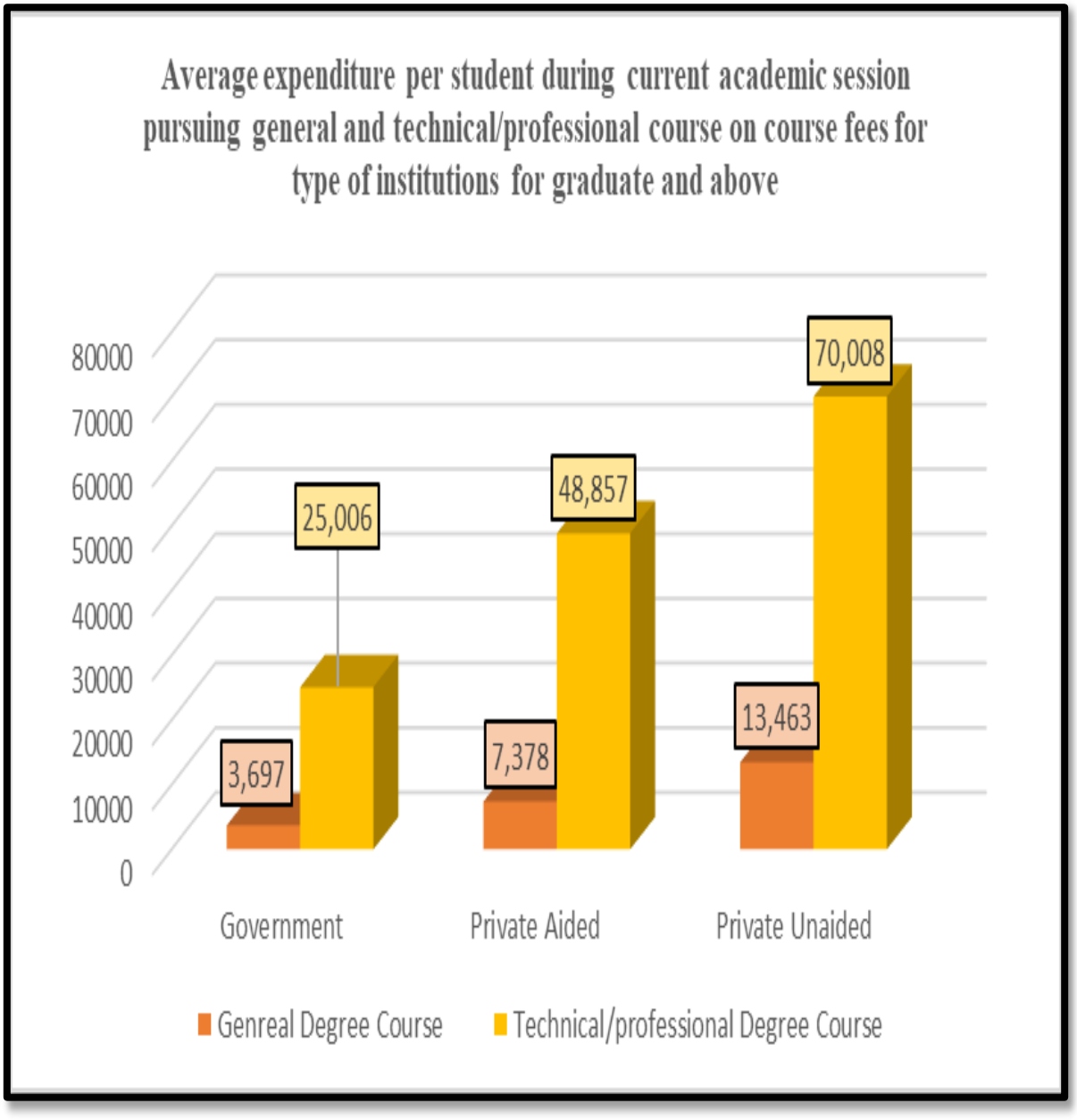
In the next section, we will see the difference in the expenditure of general and technical/professional degree courses, then compare it with the scholarship schemes provided by the central government to both the degree courses.

The difference in Private expenditure of the students in General and Technical degree courses

Figure 5 clearly shows that there is a vast difference between the course fee of general and technical/professional degree courses across the institutes. The percentage of difference in course fees for the general and professional/technical degree in government, private aided and the unaided institutes is 149, 147 and 138 per cent respectively. The average difference in course fees between both the degree courses is 145 per cent, which is very high. Students from the disadvantaged sections will not opt for technical/professional degree courses until they get any help from the government. However, we have also observed above that only 45 per cent of scholarship schemes by the central government cover the course fee for higher education.

Figure 5: Average expenditure per student (₹) on course fees in general and professional degree course on higher education.

Source: 71st Round 2014, Education in India



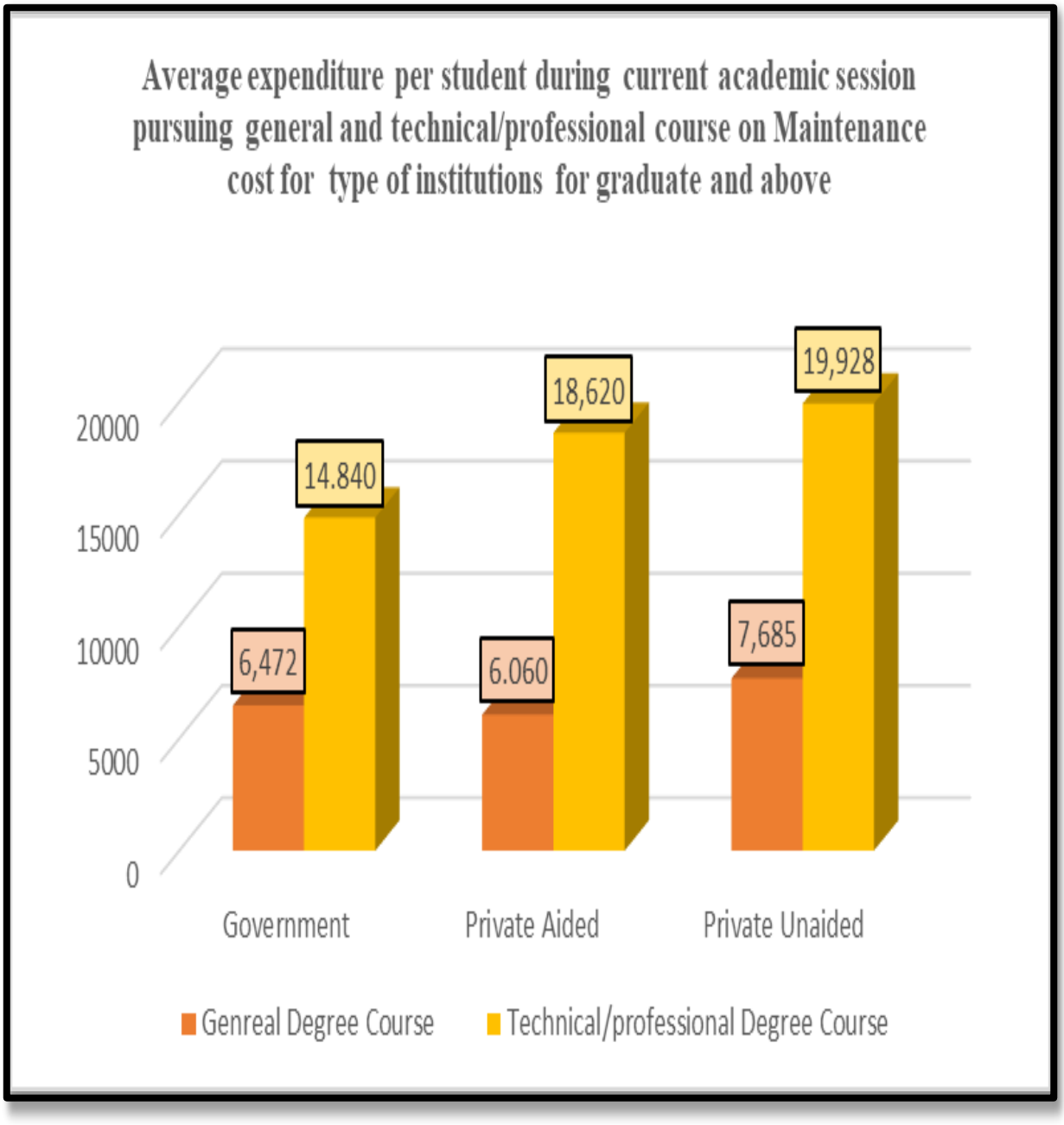


Figure 5.1 Average Expenditure per student (₹) on Maintenance cost in general and technical/professional degree courses.

The above figure clearly shows that there is also a huge difference between the maintenance cost of general and technical/professional degree courses. The percentage of difference in general and professional/technical degree in government, private aided and unaided institutes on maintenance cost is 78, 101, and 89 per cent respectively. The average difference in the percentage of maintenance cost of general and technical/professional degree course is 89 per cent, which is less than the percentage of the course fee. This states the fact that expenditure by students on technical/professional degree course is very high, more than 100 per cent than general degree courses across institutions. Therefore, the decision to opt for technical/professional degree education is not easy for students belonging to the disadvantaged sections due to financial constraints and lack of resources.

Table 5: Division of scholarship based on general and technical/professional degree course:

Department	General Degree Course	Technical/professional Degree Course	Both (General and Technical/professional degree course)
Central Government	2	6	9
UGC	2	1	1
AICTE		3	
Total	4	10	10

Conclusion:

This study in North Maharashtra scrutinizes central government scholarships and private expenditure in higher education. Despite an ample number of scholarships for technical/professional courses, inequities persist. Analysis reveals that 54% of scholarships are means cum merit-based, potentially excluding the most economically disadvantaged. The gross enrollment ratio (GER) for SC and ST students remains lower than other categories, highlighting the exclusive nature of higher education.

Scholarships are insufficient to cover course fees, crucial for disadvantaged students. Only 12.5% are means-based, and merely 33% target SC, ST, and minorities. To boost enrollment from disadvantaged sections, policymakers should increase means-based scholarships.

Private unaided institute fees are 100% higher than government institutions, impacting student choices. With 13 out of 24 scholarships covering only maintenance costs, policymakers overlook that course fees constitute over 50% of student expenditure. Average private expenditure on maintenance is ₹7,462 for general and ₹17,452 for technical/professional courses, yet 71% of scholarships provide less than ₹5,000. Policymakers must revise scholarship amounts every 4-5 years to ensure continued education.

Private expenditure rises in books, stationery, uniform, transport, and other components when transitioning from government to private institutions. The increasing trend signifies a decline in public expenditure and the deterioration of government institution quality.

Significantly, there's a substantial gap in private expenditure between general and technical/professional courses. Although 10 out of 24 central government scholarships cater to technical/professional courses, the provided amounts are insufficient.

Future Scope:

The study emphasizes the need for policymakers to align scholarship coverage with student expenditure realities, particularly in course fees. Limitations, including data constraints, present opportunities for database improvements, fostering deeper analyses and informed policy changes in the future.

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