

National Scholarship Portal (NSP): Contribution in Governance Strategies to Educate Minorities to bring them in Mainstream

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Abstract - The only way of getting rid of poverty is proper education to all. India has focused on the successful enrollment of every student in schools, however, due to various socio-economic reasons students belonging to the minority communities face dropouts and not able to continue their education. The dropout of every single child has effected in big way as she/ he can't come to mainstream of growth and development, thus can't contribute to its full potential in country's development. Therefore, it is necessary to aid such students in all means to pursue their education. Government at both levels i.e. Center and State is focusing in creating infrastructure (i.e. construction of new buildings, providing drinking water, providing mid-day meal and establishment of sanitation facilities in schools etc.) and to provide financial aid to the students through various scholarships schemes. The efforts made in these directions have reduced the dropout to a large extent in general. Nevertheless, today the dropout rate in minority communities residing in different states of the country is still very large. In order to tackle the problem of dropouts, government has introduced the National Scholarship Portal as a mission mode project. The project aims to integrate various Ministries /Departments at Center and State level and brings them on a single platform so that virtually they all behave as one unit. This is facilitating the Government to disburse the timely scholarships directly into the bank accounts of the beneficiaries/ students. It is a big step towards reducing the dropouts among the students of minority communities studying in pre-matric level and thus enabling them to complete at least elementary and secondary education.

Key Words - Dropout, elementary education, secondary education, scholarship, Pre-matric, National Scholarship Portal

1. Introduction

India is one of the oldest civilizations in the world with delightful variety and rich cultural heritage. India has at present the population of 1,349,634,621 i.e. 1.34 billion people. It is the second most populous country in the world after China on the top with population over 1,415,489,506 i.e. 1.41 billion people. Thus, India represents almost 17.85% of the world's population. This means one out of six people on this earth live in India. Having this population growth rate at 1.2%, India would have more than 1.53 billion people by end of year 2030. The fact reveals that more than 50% of India's current population is below the age of 25 and over 65% below the age of 35. To sum all above statistics it can be said that 72.2% (approx.) of the population lives in 638,000 villages and the rest 27.8% of the population present in 5,480 towns and urban agglomerations.

It is observed and felt that despite a number of Government sponsored Social Insurances schemes, welfare programmes, and other promotional schemes, the level of socioeconomic

upliftment and poverty alleviation in the country has not been achieved that pace as is expected. Study reveals the fact that individual's rate of contribution in the development of a country increases as the level of his education increases.

According to the 2011 census report, 79.8% of the population of India follow Hinduism, 14.2% adheres to Islam, 2.3% follows Christianity, 1.7% follow Sikhism, 0.7% follow Buddhism and 0.4% adheres to Jainism. India being the supporter of Ahmadiyya Islam, it is one of the countries in the world with at least 2 million Ahmadi Muslims. The memorials of some of the most famous saints of Sufism, like Moinuddin Chishti and Nizamuddin Auliya, are in India, and attract companions from all over the world. The existence of Jainism in India can be traced to the 9th-century BC with the rise of Parshvanatha and his non-violent philosophy.

Freedom to follow any religion is a fundamental right according to the Indian Constitution. The Constitution also

suggests a uniform civil code for its citizens as a Directive Principle. This has not been implemented until now as Directive Principles are constitutionally unenforceable. There are articles in constitution of India which safeguard the interest of minority communities in our country however, article 29 is of greater importance which is as follows:

Article 29: Protection of interests of minorities:

1. Any section of the citizens residing in the territory of India or any part thereof having a distinct language, script or culture of its own shall have the right to conserve the same.
2. No citizen shall be denied admission into any educational institution maintained by the State or receiving aid out of State funds on grounds only of religion, race, caste, language or any of them.

Various Schemes run by the Government to protect and uplift minorities are:

- A. Educational Empowerment
 - I. Scholarship Schemes:-
 - a. Pre-Matric Scholarship Scheme.
 - b. Post- Matric Scholarship Scheme.
 - c. Merit-cum-Means based Scholarship Scheme.
 - II. Maulana Azad National Fellowship (MANF) Scheme.
 - III. Naya Savera
 - IV. Padho Pardesh
 - V. Nai Udaan Economic Empowerment:
 - I. Skill Development:
 - a. Seekho aur Kamao.
 - b. USTTAD
 - c. Nai Manzil.
 - II. NMDFC
- B. Infrastructure Development:
 - I. Pradhan Mantri Jan Vikas Karyakaram (PMJKV).
- C. Special Needs:
 - I. Nai Roshni
 - II. Hamari Dharohar
 - III. Jiyo Parsi
 - IV. Waqf Management –
 - (i) Qaumi Waqf Board Taraqqiati- Scheme (Scheme of Computerization of Records and Strengthening of State Waqf Boards)
 - (ii) Shahari Waqf Sampatti Vikas Yojana (Scheme for Grants-in-Aid to Waqf – Development of Urban Waqf Properties)
 - V. Research/ Studies, Monitoring and Evaluation of Development Schemes Including Publicity

- VI. Haj Management
- D. Support to institutions:
 - I. MAEF
 - II. NMDFC
 - III. Scheme for State Channelizing Agencies of National Minorities Development & Finance Corporation.

Further, the public education system is designed with a primary objective to provide literacy for all citizens of the nation. In 2014, as per the 71st round report of National Sample Survey (NSS), 75.7% male and 62% female are literate in rural India, and 83.7% male and 74.8% females are literate in urban India. Further, 34.9% of male and 31.9% of female population have completed primary level education whereas 12.8% of male and 9.6% of female population have completed secondary level education as per the NSS report. The data available as per NITI Aayog report says that the India's literacy has increased from 64.84 percent to 74.04 percent from 2001 to 2011. This includes the growth in literacy rate of Male population from 75.26 percent to 82.14 percent, female literacy growth from 53.67 percent to 65.46 percent. When this is compared in rural and urban the growth is from 58.74 percent to 68.91 percent and 79.92 to 84.98 percent respectively. Number of girls enrolled per 100 boys in India during recent years are mentioned in the below graphs.

64 percent of students in rural areas of the country studying at higher secondary level attended government institutions, while it was 38 percent in urban areas during January-June, 2014. 58.7 percent of males and 53 percent of females in rural areas attended educational institutions, whereas 57 percent of males and 54.6 percent of females in urban areas attended educational institutions. Variety of schemes are being launched for rural areas such as Non-formal education scheme, Operation Blackboard, Mahila Samakya, District Primary Education Programme, National Programme of Nutritional Support to Primary Education School Meal Programme, Sarva Shiksha Abhiyan and Community Mobilization and Participation Schemes.

Besides above, many vital schemes namely Samagra Shiksha, Mid-Day Meal, schemes for Infrastructure Development of Minority Institutes, strengthening for providing quality Education in Madrassas are also available at the School Education level. According to government statistics, more than 30 percent registered children are estimated to drop out at the primary school level, and almost 50 percent of enrolled students reach the lower secondary level. Drop-out rates are even higher for categories in other minority communities, Scheduled Caste and Scheduled Tribes of India. Further the question still

remain is whether enrolled children are able to obtain elementary literacy skills.

2. Efficacy of eGovernance Model

An effective e-Governance model has the potential to tackle problems of abject poverty by building inclusive and resilient societies that thrive on a community spirit of sending children to schools, engaging with them to apply for scholarships, avail of scholarships, graduate secondary school and high-school, enroll in skill-development programmes and find employment opportunities. According to the “2018 United Nations E-Government Survey” research, nations in every part of the world are enduring to make strides for improving the e-governance and to deliver public services online. The 2018 study focused on local e-Government expansion in 40 cities across the globe. The assessment of municipal portals of 7 i.e. cities in Africa, Americas, 13 in Asia, 12 in Europe, and 2 Oceania with the top three leaders among them being Moscow, Cape Town and Tallinn.

In the context of Scholarship Schemes, Skill-Development Programmes and Employment of the masses, an inclusive e-Governance model is needed that not only facilitates the intervention of ICT in driving the programmes, but also nurtures self-sustaining communities on the ground, which strengthen the foundation of the mission to empower students in their journey of financial self-reliance.

Table 1: Initiatives taken by the Government to Improve the Education System in the Country

1987-1988	Centrally sponsored Schemes like operation blackboard, Scheme on Restructuring and Reorganization of Teacher's Education and National Literacy Mission
1992	Revised National Policy on Education (1886)
1994-1995	District Primary Education Programme was launched in selected districts to universalize primary education and National Programme on Nutritional support to Primary Education popularly known as Mid-day Meal Scheme
1999-2001	A separate Department of School Education and Literacy in the 3 Ministry of Human Resource Development and Sarva Shiksha Abhiyan
2004-2005	Introduction of Education Cess and EDUSAT
2005	Formulation of National Curriculum Framework -2005
2007-2008	8 National Scheme for Girl Child for Secondary Education and National Means-cum-Merit Scheme
2013	Regular Health Check up of Children in the Age-Group of 6-18 Years

3. Problem Statement

As per the report from the Ministry of Minority Affairs, minority communities belonging to Assam, Bihar, Haryana, Jharkhand, Maharashtra, Rajasthan, Uttar Pradesh and West Bengal have the highest dropout rate and are the areas of concern. The dropout rate of Assam during the academic year 2014-15 for pre-matric students of minorities it was 10.51%, in Bihar it was 4.08, in Haryana it was 5.81percent, in Jharkhand it was 8.99, in Maharashtra it was 1.79 percent, in Rajasthan it was 3.07 percent, in Uttar Pradesh it was 2.70, and in West Bengal it was 4.40 percent. The dropout rate is either staying constant or dropping at very marginal rate in these states. The dropout rate for the years 2012-13, 2013-14 and 2014-15 for primary and upper primary is mentioned in the below table:

Table 2: High Drop-out rate States

#	State	Primary			Upper Primary		
		2012-13	2013-14	2014-15	2012-13	2013-14	2014-15
1.	Assam	6.24	7.44	10.51	7.20	7.05	10.51
2.	Bihar		2.09	4.08		2.98	4.08
3.	Haryana	1.29	0.41	5.81	0.46	2.55	5.81
4.	Jharkhand	7.21	6.41	8.99	5.47	7.42	8.99
5.	Maharashtra	0.97	0.55	1.79	1.74	0.61	1.79
6.	Rajasthan	7.97	8.39	3.07	4.42	6.03	3.07
7.	Uttar Pradesh	10.28	7.08	2.70	1.06	0.53	2.70
8.	West Bengal	6.30	2.91	4.30	5.18	4.31	4.30

Source: [Ministry of Minority Affairs](#)

It is a matter of great concern that even after 74 years of independence we are not able to bring the dropout rate to zero. The major factor behind it is poverty among the people. The parents are not educated and hence feel a constant pressure to employ their kids in the livelihood earning activities. This is the inference obtained from the year wise data collected by the Ministry of Minority affairs for the dropouts.

4. Purpose

The purpose of the study is to examine the factors which deprive students belonging to the minority communities from coming into the mainstream. Also, to suggest the way forward to bring these students into the mainstream of development vis-à-vis study the role of National Scholarship Portal in this direction.

Let us first examine the National Scholarship Portal and its contribution in the disbursement of scholarships to the students. It is a one-stop ICT solution for students' scholarship related needs i.e. from searching of right

scholarship for her/ him, applying online, submitting documents, watching the status of the application online up to final disbursement. This gives liberty to the students to act in prompt manner in case if they foresee any kind of delay happening in the disbursement. In case of renewal also students have to apply one the same portal to get the scholarship. The development agency had developed the mobile app also in order to facilitate the students to apply and watch the progress of the application through their mobile app.

The main Objective of the National Scholarship Portal are as follows:

- Ensure timely disbursement of scholarships to students
- Providing a single portal for various Scholarships schemes of Central and State Governments
- Create a transparent database of scholars
- Avoid duplication in processing
- Scholarship scheme harmonization & norms application of Direct Benefit Transfer

National Scholarship Portal has aided the government to bring the following process level reforms at the National level

1. All scholarship scheme harmonization
2. Standardization of scheme eligibility criterion for identical target groups
3. Unified (single) deadline for application submission by the student
4. Minimum Supporting Documents
 - a. Upto amount Rs. 50,000 - documents to be kept at Head of School/ Institute
 - b. Amount greater than Rs. 50,000 - documents to be uploaded on NSP 2.0
5. 2-Level Scholarship application verification
 - a. School Education level: Head of School followed by District Level
 - b. Higher Education Level: Head of Institute followed by State Level

Table 3: NSP achievements

#	Particulars	Status (AY 2016-17)	Status (AY 2017-18)	Status (AY 2018-19)
1	Ministries/Departments On-boarded	8	16 (Ministry-10, State-6)	17 (Ministry-10, State-7)
2	Schemes On-boarded	24	52	53
3	Applications Received	1.20 Cr	1.33 Crore	1.45 Crore

4	% of Applications with Aadhaar	82%	90%	82%
5	Number of Applicants to whom scholarship is disbursed*	52.95 Lakh	65.65 Lakh	91.34 Lakhs
6	Total Scholarship amount disbursed/sent to PFMS in Rs	1,568 Cr	2009 Cr	2649.59 Cr

Source: Scholarships.gov.in

Service Bottom of the Pyramid for the year 2017-18 of National Scholarship Portal

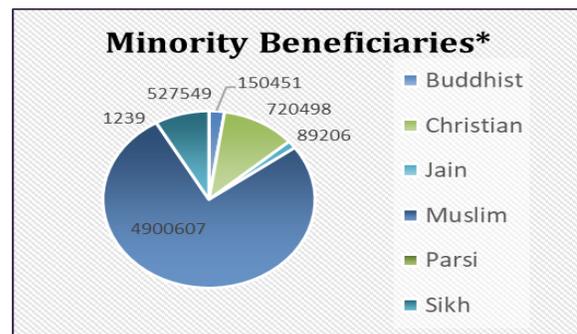


Figure 1: National Scholarship Portal - Minority Beneficiaries

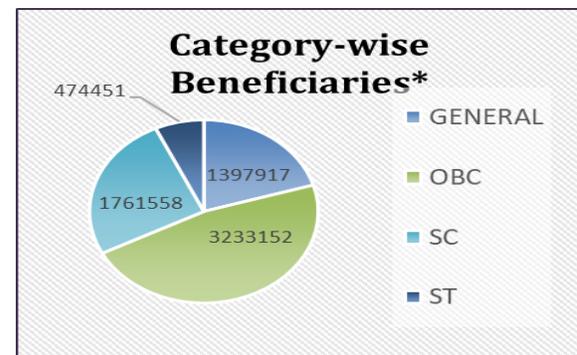


Figure 2: National Scholarship Portal - Category-wise Beneficiaries

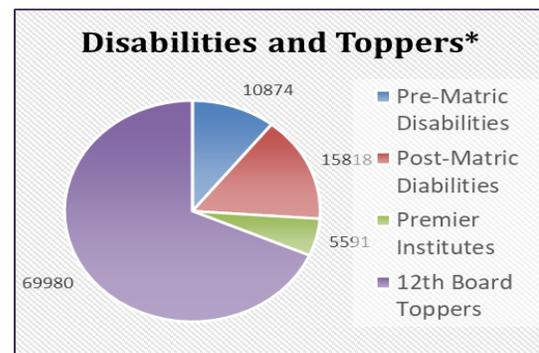


Figure 3: National Scholarship Portal - Disabilities and Toppers

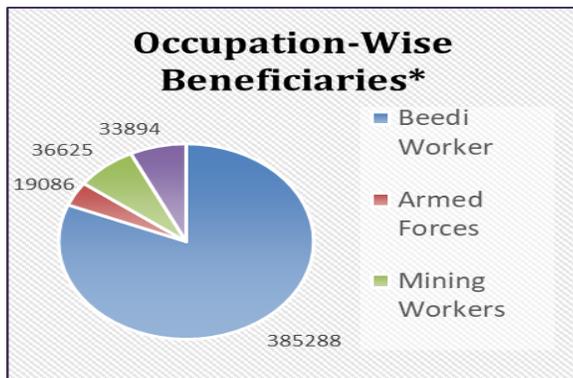


Figure 4: National Scholarship Portal - Occupation-Wise Beneficiaries
 Source: Scholarships.gov.in

5. Methodology

The research is conducted in two parts i.e. Primary research and secondary research.

Initially the secondary research on the topic was conducted through various eGovernance websites of concerned Ministries/ States and other sources such as reports, data related to eGovernance and scholarship through the internet.

In the second phase the primary research was conducted. For the primary research, a questionnaire was designed, tested in the focused group and then it was widely circulated to the students through Whatsapp and the responses were collected on the survey website.

Questionnaire technique has provided fixed format for data collection and uniformity in asking questions to the Students, Nodal officers and Ministries. The questionnaire method for collecting the data kept the scope of research focused on the key issues. It has very less chances of influencing the respondent and thus an unbiased opinion is obtained. Two tools are used for data analysis i.e. Microsoft excel and SPSS. For simple percentage analysis, and data interpretation Microsoft excel is used in the study. However, for analysis of paired sample t-test, the analysis is made from SPSS. Further, the sensitive data such as percentage marks of the students is used only for the evaluation purpose and not included in the paper.

6. Implication and Value

Let us look at the glance on the drop-out rates among all categories of Children from Primary to Secondary Level during the Period from 2000-2001 to 2013-14.

Table 4: Drop-out Rates Among all Categories of Children

Class / Year	Drop-out Rates Among all Categories of Children								
	Class I-V			Class I-VIII			Class I-X		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
2000-01	40	42	41	50	58	54	66	72	69
2013-14	21	18	20	39	33	36	48	47	47

Source: Bureau of Planning, Monitoring and Statistics, Ministry of HRD, New Delhi, 2014

It clearly states that the dropout rate is quite high in the pre-matric classes and is the major concern. The reasons for the dropout and measures to prevent the dropout are covered under another paper titled “Impact of Minority and Caste based scholarships on student life cycle” which is under publication.

High drop-out States wise annual average drop-out Rate (%) in Muslims Community at Primary and Upper Primary Level during 2013-14 to 2014—2015

Table 5: Dropout Rate (%) in Muslims

#	State	Primary		Upper Primary	
		2013-14	2014-15	2013-14	2014-15
1.	Assam	12.74	19.71	15.40	19.46
2.	Bihar	2.65	-	6.29	6.66
3.	Haryana	4.61	22.50	22.19	34.83
4.	Jharkhand	7.26	8.11	16.48	20.55
5.	Maharashtra	0.94	1.71	4.42	3.95
6.	Rajasthan	18.50	5.65	20.59	5.41
7.	Uttar Pradesh	15.21	16.93	15.87	20.83
8.	West Bengal	0.99	1.04	5.02	6.35

Source: Ministry of Minority Affairs

Minority students in Assam has dropout rate of 12.74 percent in the primary in the year 2-13-14 and it has increased to 19.71 percent in the year 2014-15 showing an increase of 6.97 percent. For upper primary level the dropout rate was 15.40 percent in the year 2013-14 and it has increased to 19.46 percent.

In Bihar the dropout rate in the Minority students studying in the primary classes was 2.65 percent in year 2013-14. For upper primary it was 2.29 percent in the year 2013-14 and in 2014-15 it grown up to 6.66 percent which is an increase of .37 percent.

In Haryana the dropout rate in the year 2013-14 for Minority students studying in primary classes was 4.61 percent and in 2014-15 it reached to 22.5 percent which is a steep growth of 17.89 percent. The dropout rate of upper primary Minority students in 2013-14 was 22.19 percent and in 2014-15 it grown up to 34.83 percent in which is again a steep growth of 12.64 percent in the dropout rate.

In Jharkhand the dropout for primary students in the Minority community for the year 2013-14 is 7.26 percent and this has increased to 8.11 percent which shows the increase of .85 percent in the primary classes. For upper primary the dropout rate in Jharkhand is 16.48 percent which in the year 2013-14 and this has increased to 20.55 percent in the year 2014-15 which is n increase of 4.07 percent.

In Maharashtra the dropout rate for Minority primary students is .94 percent in the year 2013-14 and in 2014-15 it has reached to 1.71 percent. This is an increase of .77 percent. And for upper primary the dropout rate for the Minority students in 2013-14 was 4.42 percent this has reduced to 3.95 which is a decrease of .47 percent.

In Rajasthan the dropout rate of Minority students was 18.5 percent in the year 2013-14 and it reached to 5.65 percent which shows the decrease of 12.85 percent in the dropout rate primary students. Also, in upper primary the dropout rate was 20.59 in the year 2013-14 and it has reached to 5.41 in the year 2014-15. This is a decrease of 15.18 percent.

In Uttar Pradesh the dropout rate was 15.21 percent in the year 2013-14 for primary students of Minority community and it reached to 16.93 percent in the year 2014-15 which was an increase of 1.72 percent. The dropout rate of upper primary classes for the year 2013-14 was 15.87 percent and it reached to 20.83 percent which is again an increase of 4.96 percent.

In West Bengal the dropout rate for the primary students of Minority community for the year 2013-14 is .99 percent and this reached to 1.04 percent during the 2014-15. This has a marginal increase of .05 percent. In upper primary classes the students of Minority community have a dropout of 5.02 percent in the year 2013-14 and this has reached to 6.35 per cent which is again an increase of 1.33 percent.

Table 6: District, State and Minority-wise Percentage of Drop-out Boys and Girls

Name of States	Name of Districts	Percentage of Dropouts to Enrolments 2014-15, 2015-16 & 2016-17											
		Primary						Upper Primary					
		Boys			Girls			Boys			Girls		
		2014 - 15	2015 - 16	2016 - 17	2014 - 15	2015 - 16	2016 - 17	2014 - 15	2015 - 16	2016 - 17	2014 - 15	2015 - 16	2016 - 17
Assam	Barpeta (Muslims)	2.8	0.4	0.0	1.0	0.0	0.0	2.5	0.0	1.6	0.0	1.7	0.0
	Darrang (Muslims)	3.2	3.1	6.1	6.3	2.7	3.8	9.5	11.3	14.6	14.2	10.8	13.6
	Dhubri (Muslims)	0.8	0.4	0.3	0.0	0.0	0.8	0.6	2.9	2.2	0.9	1.8	0.9
Bihar	Araria (Muslims)	2.6	3.3	5.8	3.1	2.6	3.9	5.8	3.8	4.4	2.6	2.9	2.2
	Katihar (Muslims)	0.2	0.0	0.2	0.3	0.0	0.2	0.2	0.2	0.7	0.1	0.1	0.5
	Kishanganj (Muslims)	2.0	3.6	5.6	1.3	3.3	4.0	8.3	7.5	8.9	6.0	4.2	5.3
	Purnia (Muslims)	5.0	3.8	5.3	3.8	3.8	4.1	5.4	5.6	8.0	5.4	5.0	5.7
Haryana	Mewat Muslim	12.6	11.0	8.4	10.3	11.6	11.3	22.4	9.3	11.3	34.8	25.2	28.8
	Sirsa Sikhs	5.7	1.1	2.5	4.6	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Jharkhand	Pakaur (Muslims)	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	2.0	4.6	0.0	2.0
	Sahibganj (Muslims)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Maharashtra	Akola Muslims	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	0.0	5.3
	Aurangabad	2.8	2.8	1.7	1.7	1.1	0.8	0.0	9.7	1.5	0.0	5.1	0.7

Name of States	Name of Districts	Percentage of Dropouts to Enrolments 2014-15, 2015-16 & 2016-17											
		Primary						Upper Primary					
		Boys			Girls			Boys			Girls		
	Muslims												
	Mumbai (Muslims)	10.9	6.0	15.4	8.6	9.5	9.9	6.2	2.9	7.6	5.0	5.3	6.8
	Mumbai (Christians)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Mumbai (Buddhist)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Parbhani Muslims	3.5	2.2	1.8	0.3	0.6	1.1	0.0	0.0	0.0	0.0	0.0	0.0
Rajasthan	Alwar	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Ganganagar: Sikhs	0.0	2.6	6.3	1.0	1.9	2.0	1.4	4.9	4.7	0.0	0.0	1.2
	Ganganagar Muslim	0.0	5.3	16.2	4.9	2.7	3.0	2.1	6.0	19.6	1.9	0.9	8.5
	Jaisalmer: Muslims	16.4	14.8	13.2	9.6	11.9	15.6	0.0	0.4	8.1	0.0	1.2	9.2
	Nagaur: Muslims	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Uttar Pradesh	Amroha(Jyotiba Phule Nagar)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Balrampur	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Muzaffarnagar	6.2	15.4	9.3	11.5	10.0	8.0	0.0	11.1	18.2	0.0	0.0	5.0
	Moradabad	4.0	0.5	1.5	1.1	0.2	0.7	4.5	4.9	4.7	0.5	0.5	0.9
	Rampur	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Saharanpur	0.8	0.7	1.1	0.8	0.8	0.6	0.6	0.9	1.4	0.7	0.7	0.7
West Bengal	Maldah Muslims	0.0	0.0	0.3	0.0	0.0	0.0	1.5	1.3	0.8	0.2	0.0	0.2
	Murshidabad Muslims	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.2	1.4	0.2	0.0	0.4
	Uttar Dinajpur Muslims	0.2	0.5	0.5	0.5	0.3	0.6	13.4	16.8	13.8	4.6	0.0	2.7

Source: [Ministry of Minority Affairs](#)

Government is committed to delivery education to every citizen and the below mentioned data is evident of the same. In the states of high dropout rate the enrolment of the children with special need for the selected district is provided below:

Table 7: Enrolment of Children with Special Needs in High Drop-out States

Name of the States	Name of Districts	Total No. of Government Schools	No. of Boys	No. of Girls
Assam	Barpeta	2701	2481	1917
	Darrang	1409	1497	1198
	Dhubri	2851	3356	2334
Bihar	Araria	2034	2683	2182
	Katihar	1900	3541	2707
	Kishanganj	1444	1525	1125

Name of the States	Name of Districts	Total No. of Government Schools	No. of Boys	No. of Girls
Haryana	Purnia	2316	4492	3300
	Mewat	852	904	508
	Sirsa	851	1379	926
Jharkhand	Pakaur	1050	944	765
	Sahibganj	1506	1194	1139
Maharashtra	Akola	1015	2675	1928
	Aurangabad	2220	3337	2331
	Mumbai	1238	2444	1773
Rajasthan	Parbhani	1172	2435	2106
	Alwar	3012	2533	1807
	Ganganagar	2089	2635	1779
	Jaisalmer	1341	422	309
	Nagaur	3291	2251	1701

Name of the States	Name of Districts	Total No. of Government Schools	No. of Boys	No. of Girls
Uttar Pradesh	Amroha	1584	596	485
	Balrampur	2269	515	324
	Bijnor	2601	2160	1871
	Meerut	1412	2186	1889
	Moradabad	1765	1638	1218
	Muzaffarnagar	1294	890	596
	Rampur	1998	1683	1001
West Bengal	Saharanpur	1993	1849	1225
	Maldah	3167	5296	4456
	Murshidabad	5954	9410	7351
	Uttar Dinajpur	2966	2747	2274

Source: [Ministry of Minority Affairs](#)

Beside this Government is making effort in bringing every needy student under the umbrella of the scholarship so that they should continue their education and finally stand up to the mark where they can be brought into the mainstream and can contribute the nation's development. A step in this direction was National Scholarship Portal. The National Scholarship Portal was implemented in 2015-16 to disburse the scholarship among the students and has ensured the direct benefit transfer into the bank account of the beneficiaries.

The NSP Intervention assessment matrix for students

The intervention of National Scholarship Portal can be captured through the intervention assessment Matrix for students and is as follows:

Table 8: NSP Intervention assessment matrix

Sl. No.	Base of Analysis	Students
Intervention: ICT Intervention in terms of Schemes		
1	Availability (Accessibility)	While creating the account on Scholarship portal, you can easily access all modules, thereby successfully taking the initiative towards meeting your need for scholarship.
2	Understandability (Clarity)	The process of online scholarship application comprises of steps that are easy to understand, thereby making it convenient for all students to apply.

Sl. No.	Base of Analysis	Students
Intervention: ICT Intervention in terms of Schemes		
3	Suggestibility (Guidability)	You do not require anybody's assistance in applying for fresh scholarships or renewal of scholarships. The "auto-suggestions" provide the suitable aid in the application process.
4	Delightful (Data Entry)	The NSP portal presents pre-filled information based on the options you select. This functionality helps in filling form faster and accurate, thereby eliminating the tedious nature of data-entry process, & making it user-friendly for all students.
5	Happy ending (Acknowledgment on successful data entry)	The portal keeps track of your application form status and keeps you informed through proper email and SMSs, and an acknowledgement upon successful application submission, thereby making it worth your effort.

Availability

The Students' perspective of availability of the system can be defined if the Students' Registration, Applications' Entry, renewal Modules are easily accessible to them.

Understandability

The Students would be having high understandability if data entry screens and parameters for applying for the scholarships are very clear and understood to the students.

Suggestibility

Similarly, the suggestibility of the portal is a feature to guide students and is required to interact with the portal during various activities they perform through the portal. The advent in Artificial Intelligence technology can deliver the capability of personal mentor to every stakeholder of the portal at the affordable cost. This will help in tremendous growth of the student's intellect in applying for the scholarship portal.

Delightful

The base of adoption of any technology is delightfulness. If the usage of the technology is delightful the chance of adoption and sustenance are quite high. Students would use the portal only if the process is delightful. This include that the portal is seeking only that information which is utmost necessary. The portal is retaining information that is once

submitted. Portal is keeping track of when the validity of the submitted information expires to seek the information again etc. The test of delightfulness has tested the existence of above-mentioned facts in the developed scholarship portal.

Happy Ending

The success of any service delivery can be concluded if the ending happens with happiness. In this case the happy ending of the process is different for different stakeholder. Students will conclude the happy ending if the processes' ends were smooth and proper acknowledgement for the application they have submitted.

Percentage student response for the NSP intervention assessment matrix:

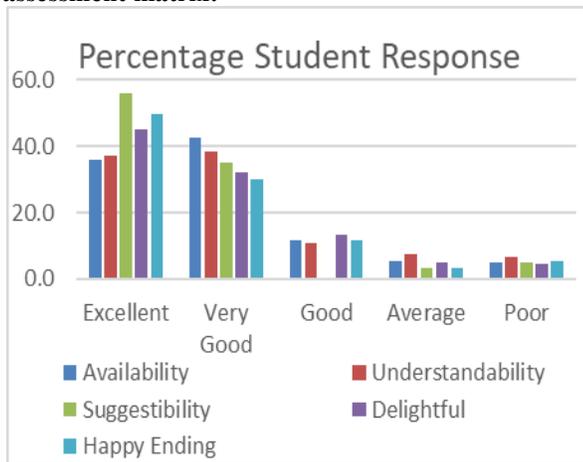


Figure 5: Percentage Student Response

Table 9: Student response

	Excellent	Very Good	Good	Average	Poor
Availability	35.9	42.4	11.6	5.2	5.0
Understandability	37.2	38.3	10.7	7.2	6.6
Suggestibility	56.0	35.0	0.5	3.4	5.0
Delightful	45.2	32.2	13.4	4.8	4.3
Happy Ending	49.7	30.2	11.6	3.1	5.5

Further, in order to get the effect of National Scholarship Portal on the life of the students, a survey was conducted for research. A random sample of 451 pre-matric students who are eligible for pre-matric scholarship, applied for and has received it is taken for the study. The sample is studied for four consecutive years 2015-16, 2016-17, 2017-18 and 2018-19 and observed if there is any significant improvement in the marks obtained by these students when they receive timely scholarship. During the year 2015-16

NSP system was not in existence and the scholarship was distributed to the students through various distributed applications along which involved constant manual interventions. Post 2015-16 NSP was introduced, which has ensured the timely delivery of scholarship directly into the bank account of the beneficiaries.

It is observed that the average mark obtained by the students in the year 2015-16 is 74.75 percent. The scholarship applications were processed manually in that year and there was considerable amount of delay in receiving the scholarship by the students. To address this problem NSP system was introduced which has automated and implemented various check and balances to ensure timely delivery of the scholarship directly into the bank account of the beneficiary. Therefore, the marks obtained by the same set students when they received timely scholarship were examined.

Table 10: Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Average Marks Pre NSP 2015-16	74.7547	451	13.32491	.62745
	Average Marks Post NSP Year 2016-17	80.1397	451	11.54202	.54349
Pair 2	Average Marks Pre NSP 2015-16	74.7547	451	13.32491	.62745
	Average Marks Post NSP Year 2017-18	80.7337	451	11.47733	.54045
Pair 3	Average Marks Pre NSP 2015-16	74.7547	451	13.32491	.62745
	Average Marks Post NSP Year 2018-19	80.0636	451	11.71969	.55186

The average marks obtained by the students in the year 2016-17 is 80.13 percent, the average marks obtained by the students in the year 2017-18 is 80.73 percent and the average marks obtained by the students in the year 2018-19 is 80.06 percent. This indicate that there is improvement of approximately 5 percent in the marks obtained by the students (sample) in case timely scholarship is received by them compared to the delayed scholarship received.

In order to examine the effect of the timely scholarship disbursement in the entire population, paired sample t test has been applied to observe the t value at 95% confidence interval and compared with the p value. In order to reject

the null hypothesis, the t value should be less than i.e. 0.05 (critical p value).

The paired sample t test is conducted and following are the statistics:

Table 11: Paired Samples Correlations

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	Average Marks Pre NSP 2015-16 & Average Marks Post NSP Year 2016-17	451	.468	.000

Table 12: Paired Samples t Test

Paired Samples Test										
		Paired Differences					t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference					
					Lower	Upper				
Pair 1	Average Marks Pre NSP 2015-16 - Average Marks Post NSP Year 2016-17	-5.38501	12.91613	.60820	-6.58027	-4.18975	-8.854	450	.000	
Pair 2	Average Marks Pre NSP 2015-16 - Average Marks Post NSP Year 2017-18	-5.97902	13.93437	.65614	-7.26851	-4.68954	-9.112	450	.000	
Pair 3	Average Marks Pre NSP 2015-16 - Average Marks Post NSP Year 2018-19	-5.30894	13.61629	.64117	-6.56899	-4.04888	-8.280	450	.000	

The table 12 above shows that the p value is .000 for Pair 1, Pair 2 and Pair 3 which is significantly less than critical p value .05 which means we reject the null hypothesis and this implies that there is significant improvement in the marks obtained by the students (Pre-metric minority students) if they receive timely scholarship. This clearly indicates that timely delivery of the scholarship is favoring students in their studies and ensuring better performance.

7. Conclusion

As per MHR report the average dropout rate in India is approximately 25 percent that means approximately 1.5 crore students belonging to minority communities need scholarship every year to continue their education at primary level. Currently the National Scholarship portal is distributing the scholarship to 91.34 Lakhs students (including pre-matric and post-matric) every year. There is need of establishing proper marketing strategies so that more and more awareness could be created, and more students could apply for the scholarships. As more students would apply for scholarship through National Scholarship Portal, the Ministries/ Department distributing the scholarships to the minority communities would be requiring more funds and the same could be met with the

Pair 2	Average Marks Pre NSP 2015-16 & Average Marks Post NSP Year 2017-18	451	.376	.000
Pair 3	Average Marks Pre NSP 2015-16 & Average Marks Post NSP Year 2018-19	451	.415	.000

harmonization of the schemes. Distribution through national scholarship portal is the only resort for timely disbursement of the scholarship as the portal is integrated with public finance management system (PFMS) of the central government and other payment gateways. It has facility to directly link to the treasuries of the government to directly make the scholarship transactions into the bank account of the beneficiaries/ students through Direct Benefit Transfer (DBT).

As per the study conducted, the system is robust and effective in terms of availability, understandability, suggestibility delightfulness and bringing happiness by assuring the students that they are being heard, and they are not left alone. Government is supporting their education through eGovernance. It is evident from the study that financial assurance of timely payment of students' school fees and other dues through the medium of scholarship is helping the students to do better in their academics and reducing the dropouts as well.

Recommendation

There are multiple factors that need to be considered when establishing links between education, scholarship schemes, skill-development programmes, employment of the

masses, and upliftment of the economic standards of living. All these when combined optimally can surely alleviate poverty among the minorities and bring them in mainstream. These factors can be segregated along the administrative levels ranging from governance policies to institutional policies for minorities on reducing drop-out rates among pre-matric students in minorities' population. There is need to focus on increase in State-level scholarship schemes to increase primary school enrolment level. Also, Government policy for regular updation of curriculum for the Trainers' Training at training institutes for effective skill augmentation is also vital. Central government impetus on job-oriented skill-development programmes in collaboration with international government bodies working towards skilling of youth is also an innovative concept which will help in this direction. All these will certainly improve the number of scholarship applications and the accessibility of employment opportunities for students availing scholarship schemes and skill-development programmes of the government of India. Slowly the livelihoods of minorities' families living in destitute conditions will ameliorate and with their improved economic conditions they will definitely come forward to participate in the growth and development of the nation. The eGovernance brought in by the National Scholarship Portal is remarkable as this directly reaches to the students at individual level residing even at the remotest areas of the country. Further extension of the application to more schemes will help in harmonization of schemes to greater extent and will bring more needy students under the umbrella of scholarships.

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