

SOCIO-ECONOMIC IMPACT OF SCHOLARSHIP SCHEMES ON STUDENTS WITH DISABILITIES (SwDs)¹

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ABSTRACT

The Government of India (GoI) has made a sincere effort to improve the overall health and physical conditions of persons with disabilities (PwDs) in the country. Along with health care initiatives, the government has launched several welfare schemes for the PwDs that have social and economic implications. The Department of Empowerment of Persons with Disabilities (Divyangjan) under the Ministry of Social Justice and Empowerment plays a lead role in the implementation of several welfare schemes for PwDs. The scholarship schemes for students with disabilities (SwDs) are one of the important welfare schemes run by the Ministry for PwDs. These scholarship schemes cover more than 43,000 new SwDs across different levels of education in the country in addition to the renewal of the existing/current students. It was found that the scholarship scheme has contributed immensely to the welfare of the PwDs.

Keywords: *Socio-economic Impact, Scholarship schemes, Disabilities, India.*

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1. Introduction

Education is one of the most effective means of economic and social empowerment. Particularly, providing education and training to people from weaker sections of the society is one of the most significant roles of a welfare state. As per constitutional provisions, providing minimum education is a compulsory move towards inclusive development. The GoI and state governments are making continuous efforts to emphasize the provision of education to people from weaker sections of the society, especially to persons with disabilities (PwDs). In addition to minimum and compulsory education, the GoI is also encouraging PwDs to become self-sufficient through the scholarship scheme. There are many examples where PwDs have become self-reliant by either joining the formal employment sector or becoming self-employed after availing the scholarship schemes.

The available information in the public domain indicates that there has been a steady expansion of scholarship schemes for SwDs over the years. During the early 1950s there were just 50 slots of the scholarship scheme for the SwDs and it increased to 659 during the end of Second Plan period. During the Third Plan (1961-66) the number of scholarship slots for the SwDs increased to 1876, a threefold hike in number of slots at the national level. It is proven that there was a huge popularity for these scholarship schemes among the SwDs in the country. The increase in the demand for the scholarship slots bears testimony to the popularity of the scheme. The expansion of educational institutions and the demand for scholarships forced the government to increase the number of slots of the scholarship scheme for SwDs at the national level. Accordingly, the number of slots was increased to 15284 during the Fourth Plan (1969-74) period. At present there are around 50 thousand new slots made available to SwDs at all levels and categories of education in addition to the renewal of scholarships for the existing students.

The GoI is providing these scholarships to children with disabilities so that they can enrol in appropriate schools and continue and successfully complete their education. Starting from pre-Matric to the highest level of academic qualification (PhD), scholarships are given to students with disabilities (SwDs). The GoI is also providing the right kind of learning materials and books to SwDs. The government will continue to support these scholarships and expand their coverage. SwDs will be provided access to universities, technical institutions, and other institutions of higher learning to pursue higher and professional courses with facilities of scholarship and fellowship. A study by GoI (2013^a) pointed out that pre-Matric scholarship schemes to minority students have positively influenced the enrolments of poor students. The study found that a large segment of students from the poor and marginalized households are pursuing their education with the help of pre-Matric scholarship schemes.

Another study by the GoI (2013^b) on evaluation of post-Matric Scholarship scheme for minorities found that a large chunk of students are depending on scholarships to continue their education. More than 90 percent of the parents reported that their financial burden of educating their wards has been drastically reduced only because of the post-Matric scholarship scheme. Similarly, a majority of students/families pointed out that there was an improvement in opportunities and empowerment because of scholarship scheme.

Although, the GoI has been running several scholarship schemes for PwDs since the First Five Year Plan, there is a dearth of literature on the systematic assessment of the impact of these schemes on social and economic values of PwDs. Instead, the available literature has highlighted only the schemes and initiatives made over the period. At national level, no comprehensive assessment has been done to determine the outcomes of these schemes. In this context, the present study, a first of its kind, has made an attempt to highlight the impact and success of scholarship schemes for PwDs.

The remaining structure of the paper is as follows: In the next Section, the study presents the coverage of scholarship schemes at the national and state levels and the progress being made over the years. In Section 3, the methodology and sampling of the study are discussed. The analysis and discussion of the findings of the study are done in Section 4 and the final Section concludes the study with some policy suggestions.

2. The Coverage and Progress of Scholarship Schemes for PwDs in India

The programmes and practices for the education and rehabilitation of persons with disabilities at different time periods reflect the prevailing social climate. These programmes and initiatives are initially undertaken by charity organizations and welfare societies. They have developed exclusive and specialized programmes to support disabled persons and their families. Such early initiatives paved the way for establishing more of such private agencies, non-profit organizations and voluntary organizations to work for physically challenged (Mohsini and Gandhi, 1982). Many countries had introduced special education to provide equal opportunity to the PwDs. These education initiatives began to be imparted to handicapped children towards the end of the 18th century only. The first school for the blind in the world was set up in Paris in 1784. Special education for PwDs started in India about a hundred years later. The first school for the deaf was set up in Bombay in 1885 and the first school for the blind was set up in Amritsar in 1887 (Pandey and Advani, 1995).

Emphasis was given to disabled persons in the various Five Year Plans. The First Five Year Plan (1951-56) emphasized on rehabilitation of disabled persons. The Second Five Year Plan (1956-61) prioritized on creating more opportunities for PwDs in education and employment. The scholarship scheme

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exclusively for students with disabilities was introduced during the Second Five Year Plan only. Along with the scholarship scheme, a special employment exchange was also created to look after the welfare of PwDs in the country. The consecutive (Third Five Year Plan onwards) Plans had given much importance to establishing coordination among the various stakeholders who were working in the field of disabilities (Mohsini and Gandhi, 1982).

Like India, almost all the countries have some kind of scholarship or support schemes for the educational needs of the SwDs. There are 11 types of scholarship schemes for SwDs in United States. All these schemes are helping SwDs to do their higher education in the country without any difficulties. Similarly, there are many such schemes in European Union countries; in particular, there are two schemes to study anywhere in European countries. The United Kingdom is having 11 types of scholarship schemes for SwDs. Australia is having three types of exclusive scholarship schemes for SwDs and New Zealand is taking care of the education needs of SwDs with four types of scholarship schemes (Collier, 2021).

The inclusive education policy has helped PwDs to complete their higher education. This is evident in the educational background of PwDs in the country. As per Census 2011 data, a considerable number of PwDs in the country have completed their schooling up to secondary level (around 13 percent) under the special education provisions provided to them. Among the male and female PwDs, 15.5 percent and 9.5 percent have completed their education up to matric and higher secondary level respectively. On the other hand, the data on enrolment of PwDs in general education stream in higher education shows that only 5.6 percent of male and 3.4 percent of female PwDs have completed their education up to graduation and above. Altogether, around 20 percent of PwDs in the country have studied up to matriculation and above under both special education and general education.

At the state level, a majority of the states have registered a fall in enrolment of SwDs during 2010-11 and 2015-16. These states include Bihar, Gujarat, Rajasthan, and Uttar Pradesh. On the other hand, Punjab and West Bengal registered an increase in enrolment during the aforesaid period. Among the north eastern states, Assam, Meghalaya, and Sikkim reported a fall in enrolment, while the remaining five states showed an increase in enrolment. The enrolment of SwDs among the Union Territories has not changed, except in Chandigarh, where there has been a sharp increase in the enrolment of SwDs during the reference period (Table 1).

Table 1: Enrolment of SwDs in Pre-Matic during 2010-11 and 2015-16

Sl. No	State/UTs	Secondary (Class IX and X)		Scholarship Slots	% of Students Covered as per Available Slots
		2010-11	2015-16	Pre-Matric	
1	Uttar Pradesh	50616	6478	3101	47.9
2	Gujarat	47933	10309	815	7.9
3	Maharashtra	46674	43077	2211	5.1
4	Rajasthan	26802	5606	1166	20.8
5	Kerala	22839	18592	568	3.1
6	Madhya Pradesh	21916	10627	1158	10.9
7	Karnataka	19845	14437	988	6.8
8	Andhra Pradesh	17627	13619	1691	12.4
9	Odisha	15940	9340	928	9.9
10	West Bengal	15542	21624	1505	7.0
11	Bihar	14971	8970	1739	19.4
12	Tamil Nadu	9423	9149	880	9.6
13	Assam	6142	3760	358	9.5
14	Punjab	5794	7015	488	7.0
15	Chhattisgarh	4396	4105	466	11.4
16	Jharkhand	4122	2739	574	21.0
17	Haryana	3542	4429	408	9.2
18	Delhi	3422	6302	175	2.8
19	Jammu & Kashmir	2616	2287	269	11.8
20	Uttarakhand	2480	1237	138	11.2
21	Himachal Pradesh	1869	2167	116	5.4
22	Meghalaya	1544	294	33	11.2
23	Tripura	676	602	48	8.0
24	Sikkim	629	84	14	16.7
25	Arunachal Pradesh	424	453	20	4.4
26	Manipur	390	441	40	9.1
27	Puducherry	382	257	23	8.9
28	Mizoram	353	862	11	1.3
29	Goa	313	520	25	4.8
30	Nagaland	242	732	22	3.0

31	Andaman N. Islands	147	111	5	4.5
32	Chandigarh	103	1071	12	1.1
33	Lakshadweep	72	32	1	3.1
34	Dadar Nagar Haveli	28	100	2	2.0
35	Daman and Diu	12	25	2	8.0
	All India	349826	218455	20000	9.2

Source: i) DISE Flash Statistics, Secondary Education, 2010-11 and 2015-16, NEUPA, Delhi.

ii) Department of Empowerment of Persons with Disabilities, 2020.

Similar to the case of pre-Matric enrolment, there has been a fall in enrolment of SwDs at the higher secondary level. It has declined from 0.11 million in 2010-11 to 0.06 million in 2015-16, suggesting that enrolment has declined by more than 40 thousand during these five years. Gujarat, Madhya Pradesh, Maharashtra, Rajasthan, and Uttar Pradesh have shown a steep decrease in the enrolment of SwDs at the higher secondary level. In contrast, Delhi, Kerala, Odisha, and West Bengal have shown an increase in the enrolment of SwDs. Among north eastern states, most states showed an increase in enrolment, except Meghalaya and Sikkim, which showed negative growth in the enrolment of SwDs (Table 2).

Table 2: Enrolment of SwDs in Higher Secondary and in Higher Education

State/UTs	Higher Secondary (Class XI and XII)		Enrolment in Higher Education		
	2010-11	2015-16	2010-11	2015-16	2018-19
Daman and Diu	2	3	1	1	1
Lakshadweep	28	17	0	-	
Dadar Nagar Haveli	10	23	0	19	14
Sikkim	481	33	34	5	8
Meghalaya	111	49	17	46	292
Manipur	85	53	49	86	129
Andaman Nicobar Islands	22	72	20	20	37
Goa	25	99	96	46	69
Puducherry	50	101	150	166	257
Nagaland	13	105	60	20	24
Mizoram	45	120	16	8	26
Tripura	101	136	126	127	231
Chandigarh	71	303	68	265	236
Odisha	25	310	1651	1274	1961
Arunachal Pradesh	170	333	202	72	28

Assam	364	356	232	740	963
Uttarakhand	1021	624	269	393	1848
Jharkhand	1267	716	358	603	639
Karnataka	373	859	3402	4170	4296
Jammu & Kashmir	836	861	78	572	2335
Himachal Pradesh	515	875	191	603	309
Bihar	620	1145	1575	2462	5420
Andhra Pradesh	4689	1218	4597	1950	2525
Chhattisgarh	1598	1436	304	501	710
Haryana	1974	1805	5208	584	1334
Rajasthan	11376	2569	1212	2443	4712
Punjab	3282	3270	566	942	1082
Tamil Nadu	3482	3429	2677	5273	10199
Delhi	1377	3735	2131	3771	8346
Madhya Pradesh	7263	3847	740	3160	3328
Gujarat	15123	4536	2411	1597	1740
Uttar Pradesh	28628	4599	18682	27992	14791
Kerala	3639	7084	1838	3222	3511
West Bengal	5711	7485	2136	3076	3838
Maharashtra	14935	9606	2878	5790	7935
Telangana	Combined with Andhra Pradesh			2436	10199
All India	109312	60869	53975	74435	85877

Source: DISE Flash Statistics, 2010-11 and 2015-16, NEUPA, New Delhi.

All India Higher Education Statistics, 2010-11, 2015-16 and 2018-19.

There has been a sharp increase in the enrolment of SwDs in higher education in the country. The provision of scholarships and disabled-friendly environments (reserving seats for SwDs) in higher educational institutes are major factors that encourage SwDs to get enrolled. Except a few states, such as Haryana and Uttar Pradesh, all states have shown remarkable growth in higher education enrolment of SwDs since 2010-11.

The above discussion suggests that it is essential to bring all the eligible SwDs in the mainstream of school education, as some of the states are having less proportion of enrolments.

3. Methodology and Sampling

Quantitative as well as qualitative analyses were carried out as part of the evaluation of the scheme. A primary survey was carried out at the national level to collect qualitative and quantitative information using a structured questionnaire

for different types of scholarship schemes. Direct interview method was used to collect primary data from the beneficiaries. The survey covered around three percent of the total beneficiaries of the scholarship schemes during the three reference years i.e. 2016-17, 2017-18 and 2019-20. In addition to the beneficiaries, the study also collected information of implementing agencies and other stakeholders who were part of the scheme. The scholarship schemes for SwDs have six sub components. These are:

- Pre-Matric Scholarship Scheme
- Post-Matric Scholarship Scheme
- Top Class Education Scheme
- National Fellowship Scheme
- National Overseas Scholarship Scheme
- Free Coaching Scheme

The study covered all the six components of the schemes and surveyed around 2000 beneficiaries across 16 states from six regions in the country.

Table 3: Sample Coverage of the Study

Sl. No.	Type of Scholarships (Sub-Components)	Total No. of Beneficiaries	Proposed Sample Size	Sample Actually Covered
1	Pre-Matric	27287	818 (3%)	654 (80%)
2	Post-Matric	36891	1106 (3%)	1083 (98 %)
3	Top-Class Education	157	40 (25%)	25 (63%)
4	National Fellowships Scheme	1821	54 (3%)	12 (22%)
5	National Overseas Scholarships	05	05 (100%)	05 (100%)
6	Free Coaching Scheme	250	25 (10%)	13 (52 %)
Total		66411	2000 (3%)	1792 (90%)

In case of pre-Matric scholarship scheme, a vast majority (70 percent) of the beneficiaries covered for the primary survey were males; females constituted the remaining 30 percent. Among the 16 states with representation, a majority of the beneficiaries were covered in Uttar Pradesh, a state having a huge share of beneficiaries across schemes. General category constituted a maximum of 44 percent of the respondents among the surveyed beneficiaries. OBCs constituted 36 percent of the beneficiaries. Around 16 percent of the beneficiaries were

SCs and a meagre 4 percent of the beneficiaries were STs. As far as post-Matric scheme is concerned, the southern states showed a better representation of female respondents as compared to states from other regions. Especially, Tamil Nadu, Kerala and Karnataka showed the highest proportion of females of the total beneficiaries. Similarly, 61 percent of the beneficiaries represented general categories. The proportion of the OBC category to total respondents was 28 percent. The remaining 11 percent of the respondents were from the SC and ST categories. A maximum of 28 percent of the female respondents were from the general and ST categories. Females from OBC category constituted 27 percent among the total respondents of the category. A minimum of 21 percent reported from the SC category.

The top-class education coverage of respondents revealed that the proportion of females was exceedingly low (12 percent). The actual number of female beneficiaries from the top-class education scholarship was lesser in proportion. As per the availability of the number of beneficiaries, the primary survey was only able to gauge a low proportion of females. Surprisingly, more beneficiaries under the scheme surveyed belonged to the OBC category (52 percent), whereas the general category SwDs constituted a larger proportion among the overall beneficiaries under the scheme during the reference period. The proportion of general category respondents in this scheme was 36 percent. SwDs from SC and ST category were very low in numbers, both among the total beneficiaries and the beneficiaries surveyed.

4. Findings of the Study

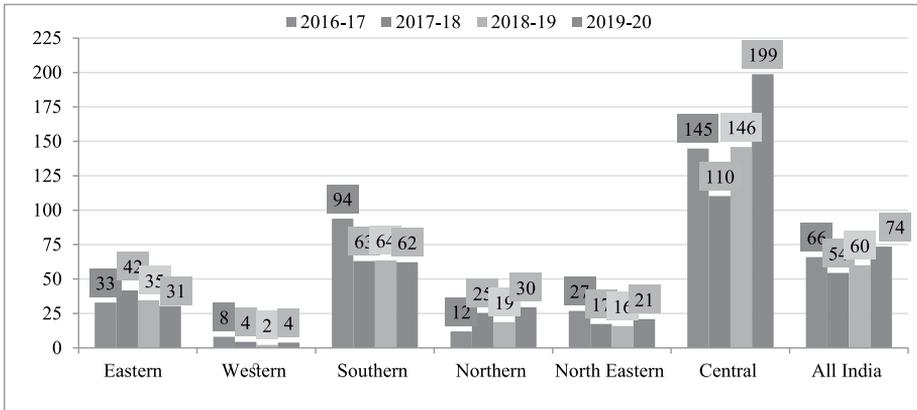
Secondary data of each sub-component of the scholarship schemes was compiled for the period from 2016-17 to 2019-20. The complete data was assessed by different variables such as gender distribution, proportion of social category-wise coverage, and regional and state-wise representation.

The scheme was introduced in 2014-15 at the national level for SwDs in classes IX and X. Scholarships slots were allocated according to the proportion of PwDs in each state. There are 25,000 slots (from Academic Session 2020-21 onwards; earlier it was 20000 slots) for each year, in addition to renewals. The proportion of women beneficiaries during the reference period seemed to be an important achievement of the scheme. Around 40 percent of the total beneficiaries of pre-Matric scholarship scheme constitute females.

A huge chunk of beneficiaries were concentrated in the central region consisting of four states, namely Chhattisgarh, Madhya Pradesh, Uttar Pradesh, and Uttarakhand. These four states accounted for more than 50 percent of the total beneficiaries of the scheme. The southern region had the second highest percentage of beneficiaries (23 percent). Although the eastern region had the second highest PwDs population in the country, this eastern region had

third largest share (13 percent) of the beneficiaries. Remaining three regions, northern, western, and north eastern, together constituted only 7 percent of the total scholarships released under this scheme during the last four years. However, these three regions comprised more than 20 states and UTs with a sizeable share of PwD (Figure 1).

Figure 1: Region wise Percentage of Slots Utilization



Source: Department of Empowerment of Persons with Disabilities, Government of India, 2020

Within a short duration, the scheme has fulfilled its objectives in general. Steady progress in the number of beneficiaries during the last few years is an important indicator of achievement. The scheme has provided scholarships to more than more than 50,000 SwDs in four years. The success in coverage under the scheme will directly influence the enrolment of SwDs in higher education. Providing these kinds of scholarships to the weaker sections of the society will surely bring about long-term changes in the life of PwDs in the country.

The scheme was introduced in 2014-15 at the national level for SwDs starting from classes XI and XII of School Education to Post-Graduate level of higher education stream. There are 17,000 new slots in each year in addition to renewals. This scheme enables SwDs to enter the mainstream of higher education system in the country. Since its inception in 2015-16, the scheme has provided assistance to around 60,000 SwDs in the country. This envisages remarkable support to the disabled students/population of the country. This post-Matric scholarship scheme has managed to achieve its intended objective of covering a large number of female students to an extent. Around one-third (34.3 percent) of the total slots during the reference period were awarded to female SwDs.

In case of region-wise distribution of post-Matric scholarship by social category, the central region has received the maximum number of scholarships with OBC category leading with the highest number of scholarship slots among all social groups. The lowest numbers of scholarships are distributed in the

North Eastern region wherein beneficiaries from the ST category received the highest number of scholarships (Table 3).

Table 3: Distribution of Post-Matric Beneficiaries by Region and Social Category

Regions	General				OBC			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Eastern	1270	2568	1225	943	1253	1785	845	1226
Western	301	365	298	564	205	286	259	509
Southern	634	584	801	927	1918	2069	2159	2945
Northern	480	524	415	718	413	551	398	669
Central	1509	1194	991	1598	3246	2644	1995	3663
North Eastern	115	65	83	119	62	60	39	44
All India	4309	5300	3823	4869	7097	7395	5695	9056
Regions	Scheduled Castes				Scheduled Tribes			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
Eastern	283	457	210	292	128	172	111	167
Western	47	71	83	168	75	26	51	118
Southern	353	335	306	443	157	131	95	101
Northern	158	181	174	252	59	74	47	121
Central	1085	684	635	1134	763	551	302	447
North Eastern	14	30	22	21	135	56	19	13
All India	1940	1758	1430	2310	1318	1010	625	967

Source: Department of Empowerment of Persons with Disabilities, 2020.

All top-ranking higher educational institutes are included in this list (Department's list contains 240 institutions). Getting the opportunity to study in these top-ranking institutes has really helped to improve the life of SwDs. Such schemes will tempt SwDs to complete their basic education so that they can avail such high-level scholarships to study in the country's top institutions. The data obtained in this study supports this statement as the number of people availing this scholarship during the reference period has increased.

As far Top-Class Education Scheme is concerned, 300 scholarships have been so far allocated across India, of which only 261 have been effectively used. The central and eastern regions remain at the top, having been allocated 70 slots each, and the North Eastern region continues to lag behind with only

12 slots in all four years. In terms of utilisation, the northern region distributed 12 scholarships out of 40 in 2016-17, and 3 in 2017-18; maximum distribution was achieved in this region in 2019-20 with 39 allocations. Since the North Eastern region has the lowest number of allocations, the utilisation is also very less ranging from 0 to a maximum of 5 scholarships (Table 4).

Table4: Region-Wise Slot Utilisation for Top-Class Education Scheme

Region	2016-17		2017-18		2018-19		2019-20	
	Allotted	Utilised	Allotted	Utilised	Allotted	Utilised	Allotted	Utilised
Eastern	70	7	70	7	70	28	70	83
Western	46	4	46	5	46	10	46	20
Southern	61	2	61	5	61	7	61	54
Northern	40	12	40	3	40	9	40	39
North Eastern	12	1	12	0	12	1	12	5
Central	70	11	70	9	70	18	70	60
All India	300	37	300	29	300	73	300	261

Source: Department of Empowerment of Persons with Disabilities, 2020.

Predominantly, general category students availed 212 scholarships, which constitute more than 53percent. Next highest percentage of 41.5percent scholarships was distributed to students from OBC category.SC and ST category SwDs received a negligible 4.2percent and 1.2percent share, respectively, during the reference period.

In terms of gender-wise distribution, male students received more scholarships than female students. Irrespective of social categories, the representation of female students among the beneficiaries of top-class education scholarships is low. Overall, 32 slots were utilized by female students from all categories, with more than 65percent (21 out of 32 slots) pertaining to general category female students. Continuing education and greater awareness about the scheme are some of the reasons for the higher participation of female students from the general category. Among the remaining 11 slots, 9 scholarships were availed by female students of OBC category and 2 went to SC category students, while none of the ST students received this scholarship.

The National Fellowship Scheme is one the scholarship schemes exclusively meant for the higher education of disabled students. Scholarships are granted to the PwDs for undertaking their M.Phil. and Ph.D. programmes in Indian Universities/Colleges. This will aid the PwDs to secure lectureship jobs in universities and colleges. Establishing a dignified and respectful status of the PwDs is an important step toward their inclusion in the society. The National Fellowship Scheme is enabling this development since 2013-14.

It is evident from the data that the participation of females in availing higher education is exceedingly low compared to their male counterparts. Female students availed a meagre 13percent of the total fellowship slots sanctioned in the last four years. Similarly, available data highlights the presence of all categories among the beneficiaries during the reference period. This is a highly positive trend towards inclusive education and development of the society. Even though their absolute numbers may be less than desirable, their presence itself shows the participation of all the categories in the higher education system of the country. A maximum of 33percent of the total fellowships awarded during the last four years was availed by the general category PwDs. OBCs received 32percent of the fellowships which is just one percent less than the general category. In addition, 27percent of the total fellowships were granted to SC SwDs, and remaining 8percent to ST SwDs.

Surprisingly, a maximum number of fellowships were granted to students from the southern region. The enrolment data shows the upper hand of the southern states in availing higher education; hence, the fellowship release shows a corresponding trend. A maximum (43percent) of the total fellowships under the scheme were used by the SwDs from southern region. The overall achievement of the southern states in the development of their educational infrastructure is attributed to this high share. There is a considerable difference between the highest and next level of regional distribution of the fellowship. Central regions stood at second position, with 18percent of the total fellowship released under the scheme. The northern and eastern regions availed 15percent and 13percent of the slots, respectively. However, the numbers of states in both the regions are significantly higher compared to the southern and central regions. As for the other schemes, the proportion of beneficiaries from the North Eastern region is exceedingly low. Just one percent of the fellowships were received by the PwDs from this region.

Among the six components of the scholarship schemes, the National Overseas Scholarship is the most privileged and the most expensive of the scholarships available for SwDs in the country. The scheme commenced in 2016-17 to provide financial assistance to the SwDs who are selected for pursuing Masters' level courses and PhDs in foreign universities. Within this short period of implementation, five slots were availed by SwDs. Out of these five PwDs for higher education, two went to United Kingdom, and one each to Australia, Germany and United States. Only one female student availed this overseas scholarship and went to United States for her Master's Degree in Computer Engineering. This is the greatest achievement of the scheme and can be highlighted as success stories for creating awareness about the scholarship schemes for the SwDs.

A large amount was released under this scheme since its commencement. In the fiscal year 2016–17, when the scheme was launched, only two slots were being utilized and Rs. 3.79 million were released under this scheme. The next year one more slot was utilized and the amount released increased to Rs.7.02 million. There was a large increment in the amount released under this scheme in the year 2018-19, as the number of scholarships increased to 5; the amount released crossed the Rs. 10 million mark and reached Rs. 10.78 million.

Furthermore, a scheme was launched in 2017-18 intending to provide free coaching for economically disadvantaged SwDs to prepare for and appear in competitive examinations. Even though the scheme was under implementation in only two centres across the country, it exhibited impressive reach among the SwDs. The two centres implementing the scheme provided three types of free coaching to SwDs for Central Services like UPSC, State Public Services Commission, and Officer Grade examinations like bank exams. In case of the Delhi centre, all three types of free coaching were provided; meanwhile, in the Bandipora Centre in Jammu and Kashmir, only two types of coaching—State Public Service and Officer Grade—were provided to 250 students.

A vast majority of the beneficiaries who availed the coaching were males, comprising 78percent of the total beneficiaries. Surprisingly, the Bandipora Centre has shown better participation of female students than the Delhi centre. More females should be encouraged to avail this free coaching scheme of the Department. This is possible only when the free coaching centres expand to include more areas/cities for easy accessibility of female students. It is inferred from the social-category-wise breakdown that a vast majority (around 50percent) of the beneficiaries of this scheme belonged to the general category. Meanwhile, 34percent of the beneficiaries are from the OBC category. The remaining share is attributed to the SC and ST categories.

Everybody felt that there were some changes in their normal/routine life after enrolling in educational institutions with the help of these scholarships. Almost all the beneficiaries accept that the scholarship schemes alone helped them to sustain themselves in the educational institutions to continue their education. Those who completed their Masters'/MPhil and PhD courses have specially acknowledged the aid of these schemes in availing such high-level education in their life. All the beneficiaries of top-class education schemes said that they were able to enter such top-class institutions because of this scholarship. It is a dream of millions of normal students to enter these top-ranked institutions, which has come true for the SwDs because of these scholarship schemes (Table 5).

Table 5: Perception of the Beneficiaries of Top Rank Education Scholarship Scheme

Socio Economic Changes	% to total respondents
1. Confidence increased a lot	85.0
2. Mobility has increased due to academic responsibilities	85.0
3. Communication and writing skills improved	76.7
4. Improvements in physical and mental conditions	66.7
5. Having a Ph.D. qualification gives some satisfaction	58.3
6. Friends and neighbours are giving due respect	58.3
7. Will get better employment	58.3
8. Improvement in the family status	50.0
9. Family too benefited out of this scheme	50.0
10. Social reorganization	50.0
11. Got immediate employment	41.7
12. Reduced the family's financial burden a lot	25.0

Source: Primary Survey, NILERD 2020.

A vast majority of the beneficiaries of all the schemes either completed their education or are continuing their education. There is a small proportion of SwDs who could not complete their education and dropped out owing to health-related issues. This dropout/discontinuity was largely observed among the beneficiaries of the pre-Matric scheme, especially in school education. No dropouts are reported among the beneficiaries of the higher education stream. None of the beneficiaries of top-class education, the National Fellowship Scheme, and the National Overseas Scholarship scheme took a break in their educational carriers. Above all, the vast majority of the beneficiaries of higher education background reported enhanced social recognition and regard of the society after the completion of higher education with the help of the scholarship schemes (Table 6).

Table 6: Perception of the Beneficiaries of National Fellowship and National Overseas Scholarship Schemes

Major Impact (Socio-economic changes)	%age to total respondents of National Fellowship scheme	%age to total respondents of National Overseas Scheme
1. Feeling of being the most privileged one to get such a scholarship to study Abroad	80	100
2. Improvement in Confidence	75	100

3. Better social recognition	70	100
4. Will get better employment opportunities	80	100
5. Improvement in economic status	80	100
6. Improvement in the mental and physical conditions	70	80
7. Improvement in the living standard of the family	60	40
8. Moved to a big city for better living	-	20
9. Becoming economically stronger	40	20
10. Able to help the family financially	40	20
11. Mobility has increased	40	40

Source: Primary Survey, NILERD 2020.

All the three major segment scholarship schemes (pre/post-Matric and top-class education) covered 35 States and UTs across the country. The target of maintaining the regional and geographical coverage has been achieved. Pre- and post-Matric schemes have achieved their intended target in terms of coverage to a maximum. These two schemes alone have a huge share of beneficiaries among all the six scholarships. Similarly, it is proposed that 50 percent of the total slots should be distributed to female SwDs under these three segments of scholarship schemes. Actually, the target has been close to achievement for the pre-Matric scheme with 43 percent of female SwDs.

In the case of post-Matric schemes, the share of female beneficiaries is 34 percent which is far lower than the target coverage. The target is slightly less because the overall enrolment of female students in higher education at the national level is less compared to male counterparts i.e. 26.4 percent. There is a real shortage in coverage of female students in the case of the top-class education scholarship scheme. In all, a mere 8 percent of the female students benefited from this scheme during the reference period. Under the National Overseas Scholarship scheme, 20 percent of the slots were being utilized by female students. The scheme is targeted to cover 30 percent of the total slots for female students. The National Fellowship Scheme for pursuing M.Phil. and Ph.D. has 13 percent share of female beneficiaries. The free coaching scheme, another component of the scholarship scheme for SwDs, has a 22 percent share of female students. In terms of beneficiaries, the coverage of the scheme has shown an improvement within a few years of its implementation.

Similarly, the scheme is targeted to achieve financial coverage under these scholarship schemes, i.e. 16 percent of the scholarship funds for SCs, 8 percent for STs, and 10 percent for the North Eastern States. Here also the scheme has performed its best and achieved the maximum as proposed. The actual release of the scholarship amount to SCs under the pre-Matric scheme is 21.4 percent,

which is 8 percent higher than the prescribed level in the scheme framework. For other schemes, the actual disbursement shows a decline due to decrease in the enrolment of SwDs under this category. In the case of SwDs of the ST category, the proportion of actual allocation is 9.8 percent, which is also higher than the target proposed in the scheme framework. The proposed allocation is significantly lower for the North Eastern States. The scheme proposes annual allocation of 10 percent of the total scholarship amount exclusively for the states of the north eastern region; however, the actual release ranges between 1-2 percent for all the schemes.

It is evident from data (both primary and secondary) that the schemes have achieved the maximum of their intended objectives and targets. There is a steady progress in terms of physical and financial allocations under these scholarship schemes during the reference period. The targeted impact and outcomes are evident, and the scheme has efficiently contributed to make an impact in the life of the SwDs. All the beneficiaries, irrespective of educational level or type of scholarship, have accepted and recognized some socio-economic changes after receiving this scholarship.

The proportion of SCs and STs has increased to the maximum level proposed in the scheme framework. Pre- and post-Matric schemes exhibited a higher level of participation of these categories, with slightly less proportion in other higher education scholarships. Less participation and enrolment of females and students of SC/ST category in the higher educational institutions are the major reasons for the failure to achieve the targets. The only issue which is slightly behind the target is the coverage of beneficiaries from the states of the North Eastern Region.

The scheme framework is well designed/in-built with monitoring and supervision mechanism at different stages. Each scholarship scheme has its own monitoring mechanism to ensure a fair and transparent system of implementation. All the implementing agencies and official stakeholders have proved that there is multistage verification and authentication during the process of scrutinizing the application for selection of students for award of scholarships. The scheme has been framed in a manner to include the educational institutions as one of the authenticating sources for the applicants.

The evaluation task did not register any major bottlenecks from any stakeholders of the scholarship schemes. There are a few stages/processes of the implementation that may not be fit/acceptable to a few beneficiaries. In the case of pre-Matric scholarship schemes, schools should be directed to cooperate and provide the necessary support to complete the online application process. This is one of the areas of concern for the majority of the beneficiaries of the pre-Matric scholarship scheme.

Some of the beneficiaries of the Top-Class Education Scheme, National Fellowship Schemes for PwDs, and free coaching schemes have yet to receive their scholarship dues. There may be some reasons for the delay/stopping of the scholarship/stipend amount, which may be revisited to settle the issues at the earliest. Similarly, production of certificate on quarterly basis by the National Fellowship Schemes may also be re-looked.

5. Conclusion

The scholarship schemes for students with disabilities play a critical role in the overall socio-economic upliftment of the persons with disabilities in the country. These schemes provide the opportunities to SwDs to enter into the mainstream educational institutions. The present study found that the scholarship schemes for students with disabilities have achieved its intended objectives in terms of the coverage, mobility and socio-economic changes in the lives of the PwDs. All the scholarship schemes are giving a holistic solution to the academic and carrier enhancement of the SwDs. Some of SwDs have indeed reached a peak in their life only with the support of these schemes. The scheme has really made a remarkable impact within few years of its implementation. Receiving these types of scholarships is itself a successful and life-changing move that automatically helps the SwDs to overcome their normal depressions and social complexions. It encourages the SwDs to high mobility, physical and psychological confidence, mingling with the mainstream of students/society, change in living environment, food habits etc.

The study suggests that the scheme has to give importance to generating more awareness campaigns and related programmes for a greater reach of the scheme to bring in more SwDs into mainstream school education. Similarly, more focus should to be given to bring in more SwDs from the states where the number of beneficiaries is very less, especially states from the North Eastern Region. Cooperation and support of the state government is required to enhance the participation of SwDs. A simplified process of online application may be considered with the help of e-verification instead of uploading more scanned documents. Programme guidelines should be made according to suitable/applicable digital/online platforms like e-verification, linking of Aadhaar with biometric/finger verification/digital identification etc

There is a demand to increase scholarship slots for states, as requested by some states, due to the expansion of inclusive education and increase in enrolment of SwDs. Similarly, there is a requirement to fix the ownership for the data provided for these schemes. Presently, there is no responsibility/accountability being fixed under the scheme framework. It is essential for framing the guidelines to decide on the issue of ownership of data. The majority of the beneficiaries want a hike in the present rate of scholarship amount. Moreover, timely release of the amount is to be ensured.

A special grievance redressal cell may be established in the Department to exclusively look into the matter of scholarship related issues. Higher educational institutions may be asked to publish advertisements about the availability of scholarship schemes for the SwDs. This will surely bring more SwDs under the scholarship network. Focus on the inclusion of females and students from SC and ST categories may be given priority.

Moreover, students are requesting exemption from the production of quarterly course continuation certificate in Canara Bank branches. This may be favourably considered based on the physical condition of the SwDs. In some of the areas, locating the Canara branch at close proximity to the university/institutes is difficult for the SwDs. University/Institute authorities may be given the responsibility of uploading the course continuation certificates. As there is a Students Welfare Officer in every university and institute, they can be allowed/permitted to authenticate the progress of the students.

An extended return policy after the completion of the course may be considered. The time period to return to the country (India) after the completion of the course under the scheme is quite short, as compared with other similar schemes of the Ministry. The extension of this period may encourage the students for improving their post-course skills and in looking for better opportunities in the country where they have studied. The scheme should be implemented on a calendar basis. The scheme may be expanded to all the major cities in the country, as there is a huge demand for the scheme among the disabled aspirants.

The expansion of the scheme may be provided for region-based competitive examinations. For example, the coaching centre provided to the Bandipora College of Engineering and Technology has been allocated for Bank and All India Entrance Examinations (AIEE) examinations. This kind of state/region based coaching classes may be started with more institutions. There is a demand to increase the present duration of the scheme from 7 months to 12 months. A minimum of one year is needed for a better result. Another extendable duration of six months may be provided to the aspirants in need.

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