

EVALUATING THE IMPACT OF THE POST MATRIC SCHOLARSHIP ON HIGHER EDUCATION AMONG SCHEDULED CASTE STUDENTS IN PUNJAB

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ABSTRACT

Education plays an important role in promoting social equality and improving the socio-economic conditions of marginalized communities. In India, Scheduled Caste (SC) students often face financial barriers to higher education. The Post Matric Scholarship (PMS) scheme was introduced by the Government of India to provide financial assistance to SC students pursuing studies beyond matriculation.

This study examines the awareness, accessibility, and impact of the PMS scheme among SC students in Punjab. Primary data were collected from 97 respondents through a structured questionnaire and analyzed using frequency and percentage methods. The findings show that most students are aware of the scheme and have benefited from it. The scholarship helps reduce financial burden and supports educational expenses such as tuition fees and study materials.

However, students also reported challenges such as delays in scholarship disbursement, application difficulties, and technical issues with the online portal. Overall, the study concludes that the PMS scheme plays a significant role in supporting higher education for SC students, though improvements in implementation and timely fund distribution are needed.

Key words: PMS Scheme, Scheduled Caste Students, Higher Education, Financial Support, Punjab.

INTRODUCTION

Education plays a crucial role in promoting social mobility and reducing socio-economic inequalities in society. In India, many students from marginalized communities face financial barriers that limit their access to higher education. Among these communities, Scheduled Caste (SC) students often experience economic and social disadvantages that make it difficult for them to pursue and complete higher education. To address these challenges, the Government of India and state governments have introduced several financial assistance programs aimed at supporting students from disadvantaged backgrounds.

One of the most significant initiatives is the Post Matric Scholarship (PMS) Scheme, which provides financial support to Scheduled Caste students pursuing education beyond the matriculation level. The scheme aims to reduce the financial burden on students and their families by covering expenses such as tuition fees, books, and other educational costs. By providing financial assistance, the PMS scheme seeks to encourage students from marginalized communities to continue their education and improve their future career prospects.

In recent years, access to higher education has increased due to various government initiatives and scholarship programs. However, challenges such as delays in scholarship disbursement, complicated application procedures, and lack of awareness still affect the effective implementation of these schemes. Understanding students' experiences and perceptions regarding the PMS scheme is therefore important for evaluating its effectiveness and identifying areas for improvement.

The present study aims to examine the awareness, accessibility, and impact of the Post Matric Scholarship scheme on Scheduled Caste students in Punjab. It explores how the scholarship contributes to reducing financial barriers, supporting academic progress, and improving students' confidence about their educational and career prospects.

REVIEW OF LITERATURE

Dhende (2013) found that Scheduled Caste students have low higher-education enrollment due to socio-economic barriers. Government initiatives like the Post Matric Scholarship help promote educational empowerment by supporting access to higher education despite caste, gender, linguistic, and economic inequalities.

Verma, K., & Kaur, G. (2017) highlighted that although government schemes support Scheduled Caste students, issues like untrained teachers, fund mismanagement, and lack of resources limit their effectiveness. They stressed strict monitoring and corrective action to ensure the schemes meet students' educational needs.

Kaur, H., and Kaur, H. (2018) found that the Post Matric Scholarship Scheme has increased access to higher education for socially deprived groups and reduced the financial burden on parents; however, delays in fund release and issues such as fake admissions and mismanagement hinder its effective implementation.

Singh, L. (2018) found that many Scheduled Caste communities do not benefit from government educational schemes mainly due to illiteracy, poverty, and lack of awareness. The study suggested increasing awareness through camps and media, improving scholarship amounts, ensuring proper implementation, and addressing socio-cultural barriers, particularly those affecting girls' education.

Nayak (2020) emphasized that education is essential for integrating Scheduled Castes and Scheduled Tribes into the mainstream. Despite government efforts after independence, many children remain outside education due to economic barriers. He highlighted scholarships as crucial support and stressed the need for stronger collaboration between the Government of India and the Government of Odisha to expand educational opportunities.

Isave (2022) found that although schools are aware of government schemes, SC/ST girls often fail to benefit due to low parental awareness and inadequate follow-up by regulatory bodies. The study recommended increasing parental awareness and establishing a dedicated monitoring system to improve implementation and support their transition to higher education.

Anushya and Ganesan (2024) concluded that the National Scholarship Scheme for Higher Education of Scheduled Caste students promotes access to higher education, but its effectiveness can be improved through greater awareness, simplified application procedures, stronger collaboration between institutions and government agencies, and regular evaluation of scholarship support.

RESEARCH OBJECTIVES

The main objectives of the study are:

1. To examine the level of awareness about the Post Matric Scholarship (PMS) scheme among Scheduled Caste students.
2. To analyze the accessibility and utilization of the PMS scheme by students.
3. To evaluate the impact of the scholarship on students' educational experiences and academic motivation.

4. To identify the challenges faced by students in accessing the scholarship scheme.

RESEARCH METHODOLOGY

Research methodology refers to the systematic process used to collect, analyze, and interpret data for the purpose of achieving the research objectives.

Research Design: The present study follows a descriptive research design. This design was chosen to examine the awareness, accessibility, and impact of the Post Matric Scholarship scheme among Scheduled Caste students.

Sample Size: The study was conducted with a sample of 97 respondents, consisting of Scheduled Caste students enrolled in higher education institutions.

Sampling Method: A convenience sampling method was used to select respondents from colleges in Punjab.

Data Collection: Primary data were collected through a structured questionnaire designed to gather information on students' demographic characteristics, awareness of the PMS scheme, application experiences, challenges faced, and perceived impact of the scholarship.

ANALYSIS AND INTERPRETATION OF DATA

The collected data were analyzed using descriptive statistical methods, including frequencies and percentages. The results were presented through tables and figures to provide a clear understanding of the findings.

Section 1: Demographic Profile of the Respondents:

Table 1: Demographic profile of respondents

Variable	Classification	Frequency	Percentage (%)
Age (in years)	16-18	30	30.9
	19-21	48	49.5
	22-24	14	14.4
	25+	05	05
Gender	Male	45	46.4
	Female	52	53.6
Academic Stream	Commerce	34	35.1
	Arts	49	50.5
	Information Technology	14	14.4
Year of Study	First Year	38	39.2
	Second Year	37	38.1
	Third Year	22	22.7
Type of Institution	Government College	91	93.8
	Private College	06	6.2
Where you live	Rural	83	85.6
	Urban	14	14.4

Table 1 presents the demographic profile of the respondents. Out of the total 97 respondents, the majority (49.5%) were aged between 19–21 years, followed by 30.9% in the 16–18 age group. In terms of gender, females constituted a slightly higher proportion (53.6%) compared to males (46.4%). Regarding academic stream, most respondents belonged to the Arts stream (50.5%), followed by Commerce (35.1%) and Information Technology (14.4%). With respect to the year of study, 39.2%

were first-year students, 38.1% were in the second year, and 22.7% were in the third year. The majority of respondents were enrolled in government colleges (93.8%), while only 6.2% were from private colleges. Furthermore, most participants were from rural areas (85.6%), whereas 14.4% belonged to urban areas.

Section 2: Awareness and application of the Post Matric Scholarship (PMS):

Table 2: Awareness and application of the Post Matric Scholarship (PMS)

Variable	Classification	Frequency	Percentage (%)
Awareness of the Post Matric Scholarship (PMS) Scheme for SC Students	Yes	94	96.9
	No	03	3.1
Applied for the PMS Scheme	Yes	87	89.7
	No	10	10.3
Received the PMS Scholarship	Yes	79	81.4
	No	18	18.6

Table 2 presents the level of awareness and utilization of the Post Matric Scholarship (PMS) scheme among the respondents. The results show that a large majority of respondents (96.9%) were aware of the PMS scheme for Scheduled Caste students, while only 3.1% reported that they were not aware of it. Regarding the application for the scheme, 89.7% of the respondents had applied for the scholarship, whereas 10.3% had not applied. Furthermore, 81.4% of the respondents reported that they had received the PMS scholarship, while 18.6% stated that they had not received it. These findings indicate a high level of awareness and participation in the PMS scheme among the respondents, although a small proportion of students have not yet benefited from receiving the scholarship.

Table 3: Consistency in Receiving the PMS Scholarship Amount

Classification	Frequency	Percentage (%)
Yes, always	50	51.5
Mostly, but sometimes delayed	29	29.9
No, often delayed or pending	09	9.3
No, have only received it once/a few times	09	9.3
Total	97	100

Table 3 presents the consistency in receiving the Post Matric Scholarship amount among the respondents. The results indicate that slightly more than half of the respondents (51.5%) reported that they always received the scholarship amount consistently each year. However, 29.9% of the respondents stated that they mostly received the scholarship but experienced occasional delays. Additionally, 9.3% reported that the scholarship was often delayed or pending, while another 9.3% indicated that they had received the scholarship only once or a few times during their studies. These findings suggest that although a majority of students receive the scholarship regularly, delays and irregular disbursement remain a concern for a significant proportion of beneficiaries.

Section 3: Impact of PMS on Education:

Figure 1: Impact of PMS Scholarship on Higher Education

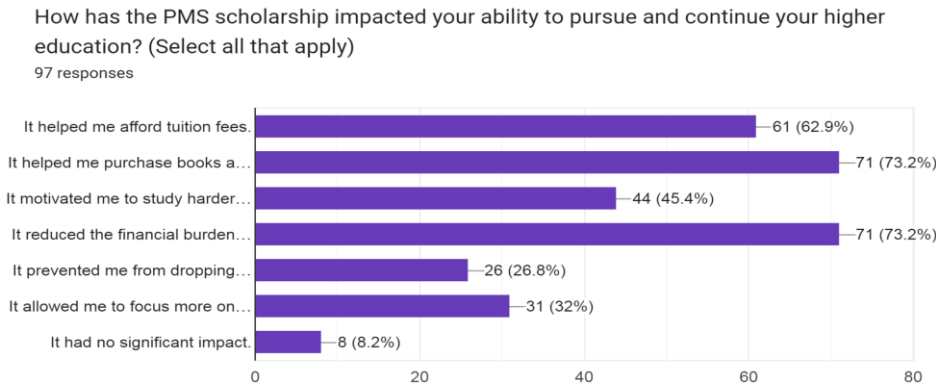


Figure 1 shows the impact of the Post Matric Scholarship (PMS) scheme on students' higher education. The findings reveal that the scholarship significantly reduced the financial burden on families, with 78.4% of respondents reporting this benefit. Additionally, 70.1% of the respondents stated that the scholarship helped them afford tuition fees; while 64.9% reported that it enabled them to purchase books and study materials. About half of the respondents (50.5%) indicated that the scholarship allowed them to focus more on their studies rather than earning money. Furthermore, 48.5% reported that the scholarship motivated them to maintain good academic performance, and 33.0% stated that it helped prevent them from dropping out of their course. Only a small proportion of respondents (8.2%) reported that the scholarship had no significant impact on their education. Overall, the findings suggest that the PMS scheme plays a crucial role in supporting the educational continuity and academic motivation of Scheduled Caste students.

Figure 2: Perception of Sufficiency of the PMS Scholarship Amount

Do you believe the scholarship amount is sufficient to cover your educational expenses (fees, books, living costs etc.)?
97 responses

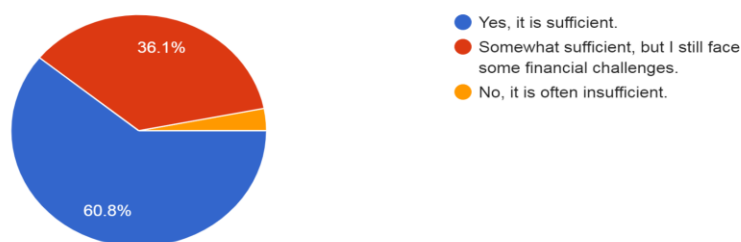


Figure 2 presents respondents' perceptions regarding the sufficiency of the Post Matric Scholarship (PMS) amount in covering their educational expenses such as tuition fees, books, and living costs. The findings show that a majority of respondents (58.8%) reported that the scholarship amount is sufficient to meet their educational expenses. However, a considerable proportion of respondents (38.1%) indicated that the scholarship is only somewhat sufficient and that they still face certain financial challenges. Meanwhile, a small percentage (3.1%) reported that the scholarship amount is often insufficient to cover their educational needs. These findings suggest that while the PMS scholarship

provides significant financial support to students, some beneficiaries continue to experience financial difficulties in fully meeting their educational expenses.

Figure 3: Difficulties Faced by Students in Accessing the PMS Scheme

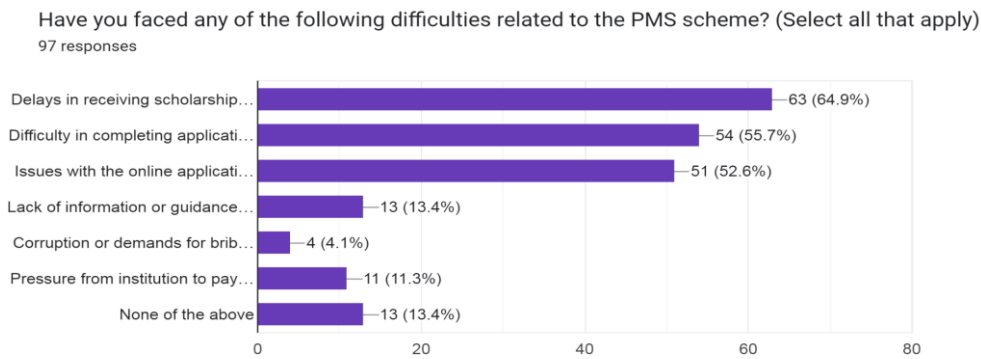


Figure 3 presents the various difficulties faced by respondents while accessing the Post Matric Scholarship (PMS) scheme. The findings reveal that the most common issue faced by students was delays in receiving scholarship funds, reported by 64.9% of the respondents. More than half of the respondents (52.6%) also experienced difficulties in completing application procedures and documentation requirements such as caste and domicile certificates. Additionally, 47.4% of respondents reported issues with the online application portal. A smaller proportion of respondents indicated lack of information or guidance about the scheme (14.4%) and pressure from institutions to pay fees due to scholarship delays (12.4%). Only a few respondents reported corruption or demands for bribes during the application or disbursement process (4.1%). Meanwhile, 11.3% of the respondents stated that they did not face any of the listed difficulties. These findings highlight that administrative delays and procedural challenges remain significant barriers in the effective implementation of the PMS scheme.

Section 4: Overall Impact and Suggestions:

Figure 4: Perceived Importance of PMS Scheme

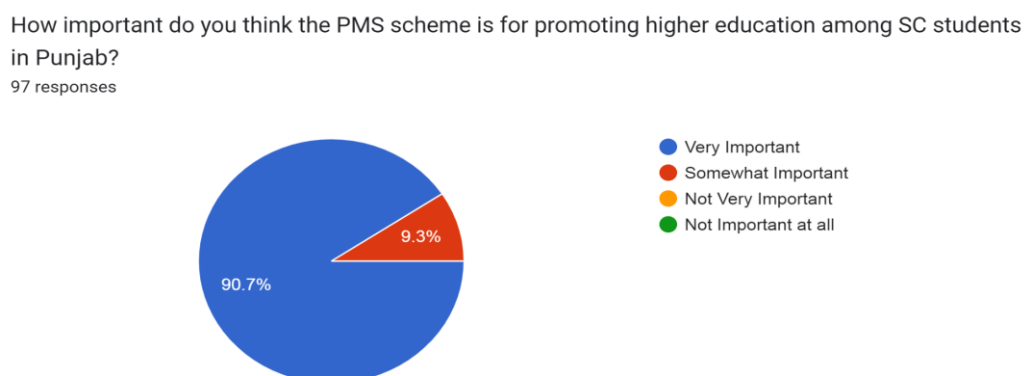


Figure 4 reflects the perceived importance of the Post Matric Scholarship (PMS) scheme in promoting higher education among Scheduled Caste (SC) students in Punjab. A vast majority of respondents (90.7%) consider the scheme to be very important in supporting their educational pursuits, while a

smaller proportion (9.3%) view it as somewhat important. This overwhelming recognition highlights the critical role the PMS scheme plays in facilitating access to higher education for SC students in the region.

Figure 5: Motivation to Achieve Good Grades Due to the Scholarship

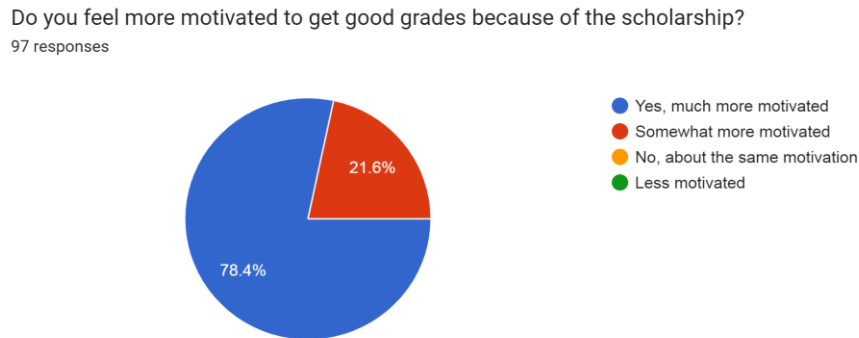


Figure 5 illustrates the impact of the Post Matric Scholarship (PMS) on students' motivation to achieve good academic performance. The majority of respondents (78.4%) reported that they feel much more motivated to obtain good grades because of the scholarship. Additionally, 21.6% of respondents indicated they feel somewhat more motivated. These results suggest that the PMS scheme not only supports students financially but also positively influences their academic motivation and engagement.

Figure 6: Perceived Security about Completing Degree Due to PMS Scholarship

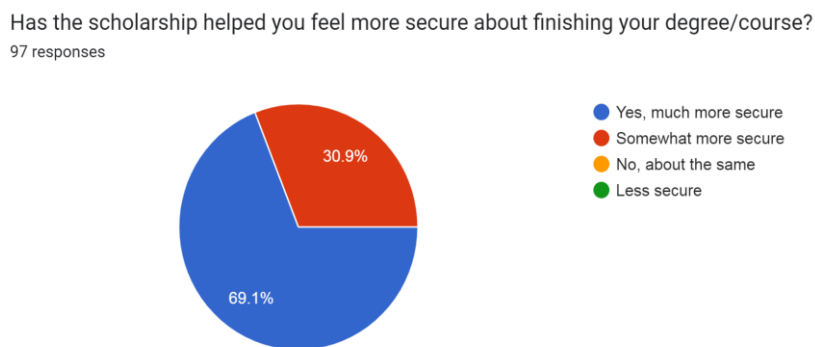


Figure 6 shows that the PMS scholarship has a significant effect on students' sense of security in completing their higher education. Most respondents (69.1%) reported feeling much more secure about finishing their degree due to the scholarship, while 30.9% indicated feeling somewhat more secure. This suggests that the financial support provided by the PMS scheme not only reduces monetary stress but also boosts students' confidence and assurance in pursuing their academic goals.

Figure 7: Perceived Career Opportunities Due to PMS Scholarship

Do you think the scholarship has given you better career opportunities after you graduate?
97 responses

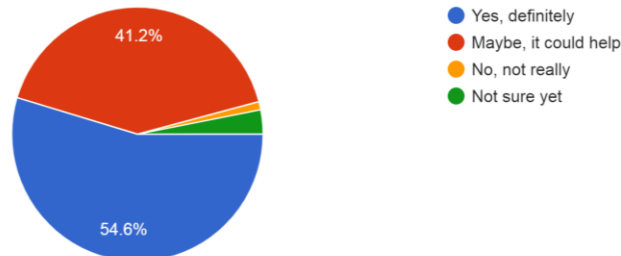


Figure 7 shows that 54.6% of respondents clearly believe that the scholarship has definitely improved their career opportunities. 41.2% feel that it might help, indicating that while the scholarship provides support, and other factors (like academic performance or job market conditions) may also play a role. Very few students were uncertain or felt no impact, showing that the scholarship is broadly perceived as beneficial for future careers. These results indicate that, although the scholarship mainly supports students financially and academically, its influence on post-graduation career outcomes is perceived as positive but somewhat uncertain.

Figure 8: Confidence about Future Due to PMS Scholarship

Do you feel more confident about your future because of the scholarship?
97 responses

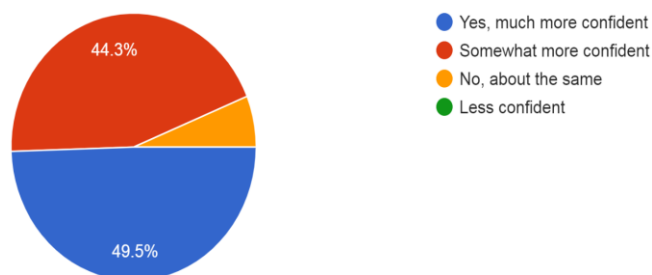


Figure 8 demonstrates that the influence of the Post Matric Scholarship (PMS) on students' confidence about their future. Nearly half of the respondents (49.5%) reported that they feel much more confident about their future because of the scholarship, while 44.3% stated that they feel somewhat more confident. Only a small proportion of respondents (6.2%) indicated that their level of confidence remained about the same. These findings suggest that the PMS scholarship plays an important role not only in providing financial assistance but also in strengthening students' confidence and optimism regarding their future educational and career prospects.

LIMITATIONS OF THE STUDY

The study was conducted with a sample of 97 respondents, which may not fully represent all Scheduled Caste students benefiting from the PMS scheme. The research focused on students from selected colleges in Punjab, so the findings may not be generalized to all regions of India. The data collected through questionnaires relied on the respondents' personal perceptions and experiences, which may sometimes involve subjective bias. The research mainly focused on awareness, access, and

impact of the scholarship. Other important factors such as long-term career outcomes and economic mobility were not explored in depth.

Despite these limitations, the study provides valuable insights into the role of the PMS scheme in supporting higher education among Scheduled Caste students.

CONCLUSION

The findings of the study indicate that the Post Matric Scholarship (PMS) scheme plays a crucial role in supporting higher education among Scheduled Caste students in Punjab. The scheme has significantly contributed to reducing financial barriers, enabling students to afford tuition fees, purchase educational materials, and continue their education without interruption. The high level of awareness and participation among respondents demonstrates the scheme's importance and accessibility. Moreover, the scholarship has positively influenced students' academic motivation, confidence, and sense of security regarding the completion of their studies. However, the study also highlights certain challenges such as delays in scholarship disbursement, difficulties in completing documentation, and issues related to the online application process. These issues can create financial stress for students and sometimes hinder the smooth implementation of the scheme.

Overall, the PMS scheme has proven to be an important policy initiative for promoting educational equity and social mobility among Scheduled Caste students, although improvements in administrative processes are needed to maximize its effectiveness.

SUGGESTIONS AND RECOMMENDATIONS

Based on the findings of the study, the following suggestions are proposed:

- **Timely Disbursement of Scholarships:** Government authorities should ensure that scholarship funds are disbursed on time to avoid financial difficulties for students.
- **Simplification of Application Procedures:** The documentation and application process should be simplified to make it easier for students to apply.
- **Improvement of Online Application Portal:** The online system should be improved to reduce technical issues and make the process more user-friendly.
- **Better Awareness Programs:** Educational institutions and government departments should organize awareness campaigns to inform students about the scholarship scheme and its benefits.
- **Monitoring and Transparency:** Proper monitoring mechanisms should be introduced to prevent delays, corruption, or misuse of funds.
- **Increase in Scholarship Amount:** Considering rising educational expenses, the scholarship amount may be increased to better support students' financial needs.

SCOPE FOR FUTURE RESEARCH

The study highlights several directions for future research on educational support schemes and social equity. Future studies could compare the impact of the PMS scheme across different regions, include larger samples from multiple institutions, and examine its long-term effects on students' careers and economic mobility. Researchers may also compare PMS with other scholarship programs, analyze the role of educational institutions in its implementation, and evaluate how policy or administrative improvements influence the scheme's effectiveness.

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