ARE EDUCATIONAL SCHOLARSHIPS PROSPECTIVE MEANS OF FINANCING EDUCATION IN INDIA?

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ABSTRACT
India has seen many changes in population and economy which affected the educational situation of the country. The utilization of funds are important in providing a ground to best use of finance for education. Educational scholarships provided are one of the major source of financing education. This study aims at finding about the status of educational scholarships in educational institutions. The population of study are the students of B.Ed. colleges, the sample is 185 students of 4 Universities and 5 colleges of Lucknow city. A mixed research design using descriptive survey was used to collect the data using questionnaire for information about the students getting social welfare scholarship of Uttar Pradesh. It was found that there was not genuine division of scholarships. Many students were given scholarships although they had better economic status. The students were not focussed for the course. The procedure of allocation of scholarships needs a review.

INTRODUCTION
“Education has the power to pluck societies out of poverty.”
B.V. Arulanandam

Over last seventy decades India has seen many changes in terms of population, economy & development. These changes have evidently affected the educational situation of the country. The demands of education are rapidly increasing which are not met out with only the government efforts therefore various other resources have been included in it. The utilization of funds also play an important role in thus providing a grounds to best use of finance to upgrade the level of education and provide the desired results which is the present requirement. Educational scholarships provided are a one of the major source of finance in education. Although many scholarships are given by government at each stage of education this study is conducted to inquire about the prospects of educational scholarships in providing assistance for being optimally used as a finance for improving educational status. This study aims at finding about the status of educational scholarships in educational institutions. Financing of education is an important factor in expansion of education.

BACKGROUND OF THE STUDY
Financial issues are directly associated with education costs hindering individuals from accessing education and user cost remain significant barrier for lower income families and the disadvantaged groups. An expanded access to scholarships was thought as the solution for increasing the quality and expansion of education. These are one of the financing options which can be funded by state and centre. Government not only should play role of financing but also ensure equitable distribution of resources. Scholarships are an option to attract talent and encourage effort. But according to Mr. Nasir Kazmi scholarships are the most commonly known and practised solutions but one of the key issues is that they are not cost effective. This study arose out of this concept that scholarships provided by the state and central government of India are serving as the purpose of helping the purpose they are made for. In India there are about 30 centre sponsored scholarships for education and in Uttar Pradesh there are 10 state sponsored scholarships provided to students by the social welfare. Although these scholarships are provided in various level we have taken up the post –metric scholarship given to B.Ed students by the department of social welfare of Uttar Pradesh government on the basis of category, merit and income. In the last educational session an overall students of 1420999 were entitled with the scholarships. All the requirements for the scholarships are based on the documents presented by the scholar our effort is to find out that those students who are awarded the scholarships are really deserving thus making scholarships prospective means of financing education for deserving students.

OBJECTIVE
1. To study the procedure of the selection of students for the award of scholarships of teacher training course.
2. To study the need and award of social welfare scholarships to students of teachers training course.

RESEARCH QUESTIONS
Is there cegency between the need and allotment of scholarships to B.Ed. students?

RESEARCH METHODOLOGY
This is the study which gives us the existing picture of need and requirement of scholarships among the students so the research design used is a mixed research design. The data was collected from primary and secondary resources. The secondary data was collected from the social welfare department and the college and universities of the sample regarding award of scholarships to the students in the course of B.Ed. the primary data regarding the status of the award of scholarships to students was collected by a questionnaire which inquired about general information about the students background and objectives. The population of study are the students of teachers training college(B.Ed.), the sample of the study were 185 students of 4 universities and 5 colleges of Lucknow city. A mixed research design using descriptive survey was used to collect the data though an questionnaire which provided information about the students background as they were was provided scholarship from the Social welfare Scholarships of Uttar Pradesh Government. The data was analysed according to the responses of the students and the conclusions were drawn accordingly.

FINDINGS
OBJECTIVE 1:
To study the procedure of selection of students for the award of scholarships for teacher training programme.

On the detailed study of the procedure of the selection of students it was seen that the basis of the section for the award of scholarships were the certificates provided by the students regarding their category, income, residence, marks of general ability, and the financial status of the student. The students who were considered to be most deserving were given scholarships.

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previous class and all these verified from the institutions the students are studying in. The entire process was online and initially the students of the different category had to pay the fee on the time of admission and further on filling of forms of scholarships the fee was either wholly or partially reimbursed to the account of the students

OBJECTIVE:
To study the need and award of award of social welfare scholarships to students of teachers training course Secondary data collected from the colleges, universities and social welfare department formed the sample of the students of B.Ed enrolled in session 2017-19. All the students were the one who were fresh selections for the award of scholarships it is shown in table 1

TABLE:1 Number Students of B.Ed awarded social welfare scholarship for session 2017-18

<table>
<thead>
<tr>
<th>S.No</th>
<th>College /University</th>
<th>SC</th>
<th>OBC</th>
<th>Minority</th>
<th>General</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Integral University</td>
<td>00</td>
<td>00</td>
<td>05</td>
<td>01</td>
</tr>
<tr>
<td>2.</td>
<td>BBD University</td>
<td>05</td>
<td>07</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>3.</td>
<td>DSRM University</td>
<td>08</td>
<td>14</td>
<td>00</td>
<td>04</td>
</tr>
<tr>
<td>4.</td>
<td>Lucknow U university</td>
<td>11</td>
<td>15</td>
<td>00</td>
<td>02</td>
</tr>
<tr>
<td>5.</td>
<td>VBVM Vidhyalaya</td>
<td>05</td>
<td>15</td>
<td>00</td>
<td>08</td>
</tr>
<tr>
<td>6.</td>
<td>City College</td>
<td>05</td>
<td>05</td>
<td>09</td>
<td>02</td>
</tr>
<tr>
<td>7.</td>
<td>GSRM college</td>
<td>09</td>
<td>11</td>
<td>00</td>
<td>05</td>
</tr>
<tr>
<td>8.</td>
<td>Khun Khun ji college</td>
<td>05</td>
<td>16</td>
<td>01</td>
<td>08</td>
</tr>
<tr>
<td>9.</td>
<td>Karamat Husain college</td>
<td>04</td>
<td>05</td>
<td>12</td>
<td>02</td>
</tr>
</tbody>
</table>

The data from the students was collected through a questionnaire had 20 items. The analysis of responses gave us the idea about the credibility of award of the degree.

About 65% of the students of SC, 78% OBC category, 20% of minority and 87% of general students were using smart phones. 78% of the students of other backward category had their three generations in the urban city area. The parents of these students had assets in city. 76% of SC, 82% of OBC, 56% of minority students resided in their own houses. 86% of students lived in their own houses. 74 % of the SC, 63% of OBC, 32% of minority and 25% of general students went frequently to watch movies. 21% of SC students had the single aim of becoming a teacher while 73% were persuing the degree as they felt it was better than sitting idle. Only 43% of OBC students had focus on teaching as their final profession. 87% of them had confusion about making teaching as their final profession. 85% of minority and 100% of general students had the clear idea that they were sure that they want to take teaching as a profession.

The above information reveals that there is a discrepancy in the award of scholarships. Those students who were given scholarships on the SC category were found incapable for it most of them had no focus on the course they were following they opted for it as it was easily available to them they also spent the money easily on leisure which indicates that their economic status was not low. It was seen that most of the students of backward class residing in urban areas had good economic status still they were entitled scholarships. Ew of the students following the course had full faith in selecting it as a profession. Thus we can see that there is a gap between need and requirement of scholarships. These are given on the basis of certificates presented by the students which is are in contradiction to the actual situation of the students

The analysis of data revealed that there was not genuine division of scholarships. Many student were given scholarships although they had better economic status which was revealed through the questionnaire. This thus gives a clear picture that educational scholarships though provided by the government are not being diverted towards the needy people.

IMPLICATIONS OF THE STUDY
There is a need to examine the clear method of providing scholarships to those who need and utilize it for best possible results. It was also seen that many students were following the course as they had to pay no fees. The diversion of the resources to needy student is required. The procedure which is followed for the section of student for scholarships must be made objective. The scholarships should be given to the students who are sure of using the degree otherwise it will result in waste of the finance provided by the government to the students which could be given to needy people. The economic status of the students should be the prime factor before selecting them for scholarship. The seriousness of the student towards the course should be ensured before giving them scholarship otherwise it would result on waste of time and resources. It can thus be concluded that there is a need of sincere efforts for the allocation of educational scholarships. There is also a need to identify other sources of financing the education in which can be more cost effective than the scholarships as the most evident drawback in scholarships is the equity and access.

REFERENCES