

## C H A P T E R - VI

### FINANCING OF HIGHER EDUCATION

In Chapter III an attempt was made to study the trends in public expenditure on Higher Education, while in Chapter V we examined the expenditure pattern of College students in Tamil Nadu. In this chapter, we propose to analyse the financing of Higher Education in Tamil Nadu with reference to:

- 1) Sources of finance for Higher Education, and
- 2) Estimates of financing by sources.

#### 1) Sources of Finance

The sources of finance for higher education fall chiefly into two categories, namely (a) Private, and

(b) Public (or Social).

A) Private: Let us examine private financing first. The sources of private financing are parents, relatives (brothers and sisters), guardians, 'others' (including friends and well-wishers) and 'self'.

Parents are the chief source of finance for college students in Tamil Nadu and in India. Faculty-wise 90% men and 94% women students of General Higher Education, and 93% men and 88% women students of Professional Education depended on their parents' income for Higher Education.

Relatives (brothers and sisters) financed 6 and 4 per cent men and women, respectively, of General Education, and 4 and 7 per cent men and women, each of Professional Education.

Guardians, including relatives other than brothers and sisters, financed 2.5% men and 1.6% women of General Education and 2% and 4% men and women, each of Professional Education.

Others, namely, friends, well-wishers, private college managements and charitable trusts financed 1% and 0.4% men and women of General Education, and 1% each of men and women students of Professional Education.

In the entire sample population of 1274 under graduates, only 2 students financed their education through work.

This dominant dependence on parental incomes for university education stands in sharp contrast with the position in advanced countries where merit scholarships and opportunities for work are responsible for financing

the education of the bulk of their graduates.<sup>1</sup>

Table VI-(1) presents the sources of private financing of higher education with the number and percentage of students depending upon each source.

B) Public: The alternative to private financing is public (social) or government financing.

The Government of Tamil Nadu finances economically and socially backward students through its well-established schemes of scholarships. The educational subsidy or concession granted by the state/central Government to the children of the Backward Classes, Scheduled Castes and Scheduled Tribes' parents for pursuing higher education is known as Scholarships.<sup>2</sup>

Scholarships are either non-refundable educational grants or refundable loans. In the former case, they are known as Scholarships, while in the latter case they are called Loan Scholarships.

Day-scholars are eligible for non-residential scholarships while hostel residents can have a course to residential scholarships.

Scholarships are based either on caste and income or caste and merit. By caste and income we mean that.

1. Rao, V.K.R.V. - University Education and Employment

A case study of Delhi Graduates, Occasional papers No.3, Asia Publishing House, New Delhi 1961.

2. Notifications governing the grant of State Scholarships:

- Directorate of Backward Classes, Madras, 1975-76
- Directorate of Harijan and Tribal Welfare, Madras, 1976-77, Government of Tamil Nadu, Madras.

TABLE - VI (1)

SAMPLE POPULATION  
PRIVATE SOURCES OF FINANCING OF HIGHER EDUCATION  
NUMBER AND PERCENTAGE  
1978 - 79

Private sources of finance	General Education		Professional Education	
	Men	Women	Men	Women
1	2	3	4	5
Parents	614 (90.0)	291 (94.0)	170 (93.0)	77 (88.0)
Brothers & Sisters	42 (6.0)	13 (4.0)	7 (4.0)	6 (7.0)
Guardians	17 (2.5)	5 (1.6)	4 (2.0)	4 (4.0)
Others	7 (1.0)	1 (0.4)	2 (1.0)	1 (1.0)
Self	2 (0.3)	-	-	-
Total	682 (100)	310 (100)	183 (100)	88 (100)

Note: Numbers in brackets denote percentages.

the annual income of the parents of the eligible castes should not exceed the prescribed income limit.

By caste and merit we mean that the candidates of the particular caste to be eligible for scholarship should have secured the prescribed percentage of marks at the Secondary School Leaving Certificate (S.S.L.C.), or Pre-University or equivalent Examinations.

The scholarship amount does not cover all the expenses of the residential or non-residential student. Separate amounts are given for the payment of college fees, purchase of books and in the case of residential students, for paying hostel fees. Students of Professional Education in addition, get an extra subsidy for the purchase of equipments.

Colleges and Hostels who forgo the collection of fees due to the granting of government scholarships are compensated in full by the government. The financial burden of the student is borne by the Government.

There are three important Scholarships Schemes operating in Tamil Nadu, namely:

- 1) National Scholarships Scheme,
- 2) National Scholarship to the children of teachers, and
- 3) National Loan Scholarship Scheme.

#### Scheduled Caste/Scheduled Tribe

The Directorate of Harijan and Tribal Welfare, Government of Tamil Nadu, Madras, disburses scholarships to Scheduled Caste and Scheduled Tribe students studying in recognized educational institutions.<sup>3</sup>

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3. - ibidem<sup>2</sup>

According to the 1971 census, 18% of the population of Tamil Nadu consisted of Scheduled Caste and Scheduled Tribe communities. Scheduled Caste and Scheduled Tribe students are eligible for either state or central Government scholarships at the Pre-University and Graduate levels of higher education. To be eligible for scholarships, the following conditions should be fulfilled:

- 1) The candidate should have secured at least the prescribed minimum of marks at the S.S.L.C./Pre-University or equivalent examination;
- 2) The candidate should not be over 20 years of age at the Pre-University level;
- 3) The candidate should not be over 21/22/23 years of age at the I/II/III Degree Course; and
- 4) The annual income of the parents of the candidate should not exceed Rs. 2,500/-.<sup>4</sup>

Scheduled Caste and Scheduled Tribe students are eligible for either residential (if, reside in college hostels) or non-residential (if, day-scholars) scholarships. The rates of scholarships vary accordingly. The rates of residential and non-residential scholarships are given below:

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Note - From 1977-78, full fee concession is given in Degree courses and above to all Scheduled Caste and Tribe students irrespective of the annual income of their parents. The income limit of Rs. 2500/- per annum has been removed.

4. - Progress of Education in Tamil Nadu, Note on Demand  
17 - Education 1978-79, Chapter IV, para 16.

General Education:Residential Scholarships:

<u>Hostels in Madras City</u>	-	Rs. 70/- per month.
<u>Hostels outside Madras City</u>	-	Rs. 55/- per month.

Non-Residential ScholarshipsFaculties of Arts and Commerce

I. B.A./B.Com.	-	Rs. 121.25 per year
II B.A./B.Com.	-	Rs. 50.25 per year
III B.A./B.Com	-	Rs. 50.25 per year
Total	-	<u>Rs. 221.75 for 3 years.</u>

Faculty of Science

I. B.Sc.	-	Rs. 133.25 per year
II B.Sc.	-	Rs. 62.25 per year
III B.Sc.	-	Rs. 62.25 per year
Total	-	<u>Rs. 257.75 for 3 years.</u>

Book Allowance

In addition to the above scholarships, all residential and non-residential students also get an allowance of R. 50/- towards the purchase of books per year.

Fees

S.C./S.T. candidates are exempted from paying college tuition fees. They, however, have to pay college special fees.

Professional Education:Residential Scholarships:

Hostels in Madras City - Rs. 75/- per month

Hostels outside Madras City - Rs. 70/- per month

Scholarships towards the cost of Books and Equipments  
granted to both residential and non-residential students:

Faculty of Medicine

I. M.B.B.S.	-	Rs. 100/- per year
II. M.B.B.S.	-	Rs. 407/- per year
III. M.B.B.S.	-	Rs. 488/- per year
IV and V M.B.B.S.	-	Rs. 692/- per year
Total	-	Rs. 1687/- for 5 years. =====

Faculty of Engineering

I B.E.	-	Rs. 100/- per year
II B.E.	-	Rs. 100/- per year
III B.E.	-	Rs. 100/- per year
IV B.E.	-	Rs. 125/- per year
V B.E.	-	Rs. 125/- per year
Total	-	Rs. 550/- for 5 years. =====

Fees

S.C./S.T. candidates are exempted from paying college tuition fees. They, however, have to pay college special fees.



Backward classes:

The Directorate of Backward classes, Government of Tamil Nadu, Madras, grants Scholarships to students of backward class communities studying in recognized educational institutions.<sup>5</sup> 54% of the population of Tamil Nadu consisted of backward class communities. Backward class students are eligible for state government scholarships at the Pre-University and Graduate levels of higher education. The conditions for eligibility for the grant of scholarships are:

- 1) The candidate should have secured at least the prescribed minimum of marks at the S.S.L.C./Pre-University or equivalent examination;
- 2) The candidate should be within the prescribed age - limit;
- 3) The annual income of the parents of the candidate should not exceed Rs. 2500/- and
- 4) The candidate should be a member of one of the backward class communities eligible for the grant of State Government Scholarships.

Backward class students are eligible for either residential or non-residential scholarships. The rates of scholarships are given below:

General Education:Residential Scholarships:

<u>Hostels in Madras City</u>	-	Rs. 60/- per month
<u>Hostels outside Madras City</u>	-	Rs. 50/- per month

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5. - ibidem<sup>2</sup>

Non-Residential Scholarships:

The rates of non-residential scholarships vary according to the recipient's eligibility to receive either a No-Fee rate or a Half-Fee rate scholarship. In the case of the former, the recipient does not pay college tuition fees. He has to pay only the college special fees. The scholarship amount is for meeting the expenses towards college special fees and the cost of books and stationery. In the latter case, the recipient has to pay part of the college tuition fees plus the special fees. The scholarship amount is for meeting these expenses on college tuition and special fees plus the cost of books and stationery.

The rates of Non-residential scholarships for students of General Education are as follows:

TABLE - VI (2)  
TAMIL NADU - BACKWARD CLASSES  
RATES OF NON-RESIDENTIAL SCHOLARSHIPS  
GENERAL EDUCATION

Faculty	Colleges in Madras		Colleges outside Madras	
	No-Fee Rate Rs.00	$\frac{1}{2}$ Fee Rate Rs.	No-Fee Rate Rs.00	$\frac{1}{2}$ Fee Rate Rs.00
1	2	3	4	5
<u>Arts and Commerce</u>				
I B.A./B.Com.	121-25	223-25	121-25	212-75
II B.A./B.Com.	50-25	151-25	50-25	141-75
III B.A./B.Com.	50-25	151-25	50-25	141-75
Total	221-75	525-75	221-75	496-25
<u>Science</u>				
I B.Sc.	133-25	235-25	133-25	224-75
II B.Sc.	62-25	164-25	62-25	153-75
III B.Sc.	62-25	164-25	62-25	153-75
Total	257-75	563-75	257-75	532-25

Professional Education:Residential Scholarships

Hostels in Madras City	-	Rs. 60.00/month
Hostels outside Madras City	-	Rs. 55.00/month

Non-Residential ScholarshipsRates:

I to V M.B.B.S. (Medicine)

Total (for the whole course)- Rs. 4235.00

I to V B.E. (Engineering)

Total (for the whole course)- Rs. 1480.00

The non-residential scholarships are granted to students of professional education towards the cost of college tuition and special fees, books, stationery and equipment.

Loan Scholarships

Both Scheduled Caste/Scheduled Tribe and Backward Class students are also eligible for Loan Scholarships. The loan has to be repaid one year after the candidate has begun to earn an income. The average amount of loan per recipient is Rs.565/- for General Education and Rs.800/- for Professional Education.

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Note - The rates of Non-Residential Scholarships for General Education are per year.

The rates of Non-Residential Scholarships for Professional Education are different for each year. The Scholarships are given year by year. The amount mentioned here is the Total for the whole course.

The total number of scholarships sanctioned by the Government of Tamil Nadu under the three scholarships schemes of National Scholarships, National Scholarships to the children of teachers and National Loan Scholarships from 1970-71 to 1976-77 is given in Table Number VI - (3).

TABLE - VI (3)

TAMIL NADU

NUMBER OF SCHOLARSHIPS

AND

LOAN SCHOLARSHIPS SANCTIONED<sup>6</sup>

(1970-71 - 1976-77)

Year	<u>National Scholarships Scheme</u>		<u>National Sch. Scheme for the children of teachers</u>		<u>National Loan Scholarships Scheme</u>	
	No. of fresh Sch.allotted	No. of schs. (fresh and renewals sanctioned)	No. of fresh schs. (fresh allot- & re- newals allot- ted).	No. of schs. (fresh & re- newals sanctioned).	No. of fresh schs. (fresh allot- & re- newals sanctioned).	No. of schs. (fresh & re- newals sanctioned).
1970-71	572	1867	48	185	1439	7180
1971-72	577	2704	48	273	1502	5136
1972-73	700	2494	47	249	1499	6999
1973-74	850	2480	47	264	749	5284
1974-75	831	2138	47	184	1492	4817
1975-76	1038	2350	47	125	1491	5647
1976-77	1176	3381	70	212	1491	3987
Total	5744	17414	354	1492	9663	39050

6. Source - Performance Budgets 1979-80

School Education, Collegerate Education and Technical Education.

Government of Tamil Nadu, Madras, March 1979.

Besides the above mentioned three National Scholarships Schemes administered by the Government of Tamil Nadu, certain other scholarships are also awarded to students. Mention may be made here of the "Ad Hoc Merit Grants" given to students belonging to Scheduled Castes and Tribes who have passed in first class the Pre-University or obtained 60 per cent or above in S.S.L.C. (Secondary School Leaving Certificate). The Merit Grant is awarded at the rate of Rs.300/- per student per year for both Pre-University as well as Degree Classes.

The scholarships awarded by the State or Central Government, by and large, go to benefit the socially and economically backward students belonging to the scheduled caste, scheduled tribe and backward classes. Economically backward students belonging to the forward class communities are assisted by private scholarships given by private Management Colleges or by Charitable Trusts.

Thus we have three main sources of scholarships and loan scholarships, namely, State Government Scholarships, Central Government Scholarships and Private Management or Trusts' Scholarships. Table VI-(4) gives the number of the above mentioned three types of scholarships and loan scholarships according to the faculties. From the table we find that 69% of the scholarships recipients of the sample population receive State Government Scholarships as against 19% by the Central Government and 12% by Private sources. Similarly, 34% of the recipients of loan scholarships are assisted by State Government loans, as against 43% by the Central Government and 23% by Private sources.

TABLE - VI (4)

SAMPLE POPULATIONNUMBER AND TYPE OF SCHOLARSHIPS AND LOAN SCHOLARSHIPS' RECIPIENTS1978 - 79

Course	Type of Scholarships			Type of Loan Scholarships				Total Number of Students	
	State Govt.	Central Govt.	Private Sources	Total	State Govt.	Central Govt.	Private Sources		
1	2	3	4	5	6	7	8	9	10
General Education									
Men	222	37	35	294	14	17	13	44	687
Women	67	22	14	103	3	7	4	14	311
Professional Education									
Men	58	27	11	96	14	13	11	38	187
Women	19	14	4	37	1	4	4	9	89
Total	366 (69)	100 (19)	64 (12)	530 (100)	32 (30.5)	41 (39)	32 (30.5)	105 (100)	1274

Note: Numbers in brackets denote percentages

2) Estimates of Financing by Sources:

Table VI - (5) and VI - (6) give the number and percentage of scholarships and loan scholarships recipients and the annual amount of Scholarships and Loan Scholarships per recipient in rupees according to the courses of education of the sample population.

We find that 43% men and 33% women of General Education are recipients of scholarships as against 51% men and 43% women of Professional Education.

Similarly, while only 6% men and 5% women of General Education received loan scholarships, 20% men and 10% women of Professional Education received loan scholarships.

Taking an overall picture of Scholarships and Loan Scholarships, we observe that 49% men and 38% women of General Education were recipients of scholarships and loan scholarships as against 72% men and 52% women of Professional Education.

The average annual amount of scholarships per day-scholar was Rs.340/- and Rs.778/- per male recipient of General and Professional Education, respectively, as against Rs.446/- and Rs.800/- each per female recipient. The corresponding figures for hostel residents were Rs.635/- and Rs.923/- per male recipient of General and Professional Education, respectively, as against Rs.643/- and Rs.895/- each per female recipient.

The corresponding figures of loan scholarships for day-scholars were Rs.544/- and Rs.817/- per male

TABLE - VI (5)  
 SAMPLE POPULATION  
 NUMBER AND PERCENTAGE OF SCHOLARSHIPS (RESIDENTIAL/NON-RESIDENTIAL)  
 RECIPIENTS AND THE ANNUAL AMOUNT OF SCHOLARSHIPS PER RECIPIENT IN RUPEES  
 1978 - 79

		M e n							
		Day Scholars				Hostel Residents			
Course of Education	Scholarship Recipients Number	Total No. of students	Average annual amount Rs.00	Scholarship Recipients Number	Total No. of students	Average annual amount Rs.00	Total No. of students	Average annual amount Rs.00	Total (2+5) Men
1	2	3	4	5	6	7	8		
General Education (Arts, Science & Commerce)	171 (36)	470 (100)	340 -	123 (57)	217 (100)	635 -	294 (43)		
Professional Education (Engineering & Medicine)	18 (26)	70 (100)	778 -	78 (67)	117 (100)	923 -	96 (51)		

Note: Numbers in brackets denote percentages

(Contd.)



TABLE - VI (5) (Contd..)

1978 - 79

Course of Education	W o m e n							
	Day Scholars				Hostel Residents			Total (2+5) Women
	Scholarship Recipients Number	Total No. of students	Average annual amount Rs.00	Scholarship Recipients Number	Total No. of students	Average annual amount Rs.00		
1	2	3	4	5	6	7	8	
General Education: (Arts, Science & Commerce)	56 (30)	189 (100)	446 -	47 (38)	122 (100)	643 -	103 (33)	
Professional Education (Engineering & Medicine)	18 (35)	51 (100)	800 -	19 (50)	38 (100)	895 -	37 (42)	

Note: Numbers in brackets denote percentages.

TABLE VI - (6)

## SAMPLE POPULATION

## NUMBER AND PERCENTAGE OF LOAN SCHOLARSHIPS (RESIDENTIAL/NON-RESIDENTIAL)

## RECIPIENTS AND THE ANNUAL AMOUNT OF LOAN SCHOLARSHIPS PER RECIPIENT IN RUPEES

1978 - 79

		M e n					
Course of Education	Day Scholars (Non-Residential)			Hostel Residents (Residential)			Total (2+5) Men
	Scholarship Recipients Number	Total No. of students	Average annual amount Rs.00	Scholarship Recipients Number	Total No. of students	Average annual amount Rs.00	
	2	3	4	5	6	7	
General Education (Arts, Science & Commerce)	31 (7)	470 (100)	544 -	13 (6)	217 (100)	596 -	44 (6)
Professional Education (Engineering & Medicine)	9 (13)	70 (100)	817 -	29 (25)	117 (100)	778 -	38 (20)

Note: Numbers in brackets denote percentages

(Contd.)

TABLE VI - (6) (CONTD.....)

Course of Education	W o o m e n										Total (9+12)
	Day Scholars (Non-Residential)					Motel Residents (Residential)					
	Scholar- ship Re- cipients Number	Total No.of stude- nts	Aver- age annual amount Rs.00	Scholar- ship Re- cipients Number	Total No.of stud- ents	Average annual Amount Rs.00	Scholar- ship Re- cipients Number	Total No.of stud- ents	Average annual Amount Rs.00		
1	9	10	11	12	13	14	15				
General Education	11	189	559	3	122	683	14				
(Arts, Science and Commerce)	(6)	(100)	-	(2.5)	(100)	-	(5)				
Professional Education	3	51	717	16	38	900	9				
Engineering and Medicine)	(16)	(100)	-	(16)	(100)	-	(10)				

Note: Numbers in brackets denote percentages.

recipient of General and Professional Education, respectively, as against Rs.559/- and Rs.717/- each per female recipient. The corresponding figures for hostel residents were Rs.596/- and Rs.778/- per male recipient of General and Professional Education, respectively, as against Rs.683/- and Rs.900/- each per female recipient.

Thus, both in terms of percentage and actual amount of money received, whether in the case of scholarships or loan scholarships, with reference to day-scholars or hostel residents, men or women, students of professional education faculties received a larger share of financial aid than their counter parts in general education. Tables VI - (7) and VI - (8) show the number of students, number of scholarships' recipients, number of scholarships and loan scholarships' recipients, total annual expenditure, total annual scholarships amount, total annual scholarships plus loan scholarships amount, and the actual annual out-of-pocket expenditure per student after deducting scholarships/ scholarships plus loan scholarships.

#### Caste, Parents' Monthly Income and Scholarships

At this point we may raise the obvious question as to how far the scholarships and loan scholarships schemes of the Government have benefited the socially and economically backward students in pursuing higher education? An attempt is, therefore, made in the subsequent pages of this chapter to analyse this issue with reference to the caste and parents' monthly income of the scholarships' recipients.

#### Scheduled Caste/Scheduled Tribe

9% of the sample population, that is 119/1274

TABLE - VI (7)

## SAMPLE POPULATION

NUMBER OF STUDENTS, NUMBER OF SCHOLARSHIPS RECIPIENTS, TOTAL ANNUAL EXPENDITURE, TOTAL ANNUAL SCHOLARSHIPS' AMOUNT AND ACTUAL ANNUAL OUT-OF-POCKET EXPENDITURE PER STUDENT  
1978-79

(IN RUPEES)

M									
Men Students									
Course	Total No. of students	Average Annual Expenditure	Total Annual Expenditure	Total Scholarships Recipients	Average Annual Scholarships Amount	Total Annual Scholarships Amount	Average Annual out-of-pocket Expenditure	Total Annual Scholarships Amount	Total Annual out-of-pocket Expenditure
	Number	Rs.00	Rs.00	Number	Rs.00	Rs.00	Rs.00	Rs.00	Rs.00
1	2	3	4	5	6	7	8		
<u>General Education</u>									
Day-Scholars	470	1322	6,21,340	171	340	58,140	1198		
Hostel Residents	217	2772	6,01,524	123	635	78,105	2412		
<u>Professional Education</u>									
Day Scholars	70	1709	1,19,630	18	778	14,004	1509		
Hostel Residents	117	3855	4,51,035	78	923	71,994	3240		

(CONTD...)

TABLE - VI - (7) (CONTD)

Women Students									
Course	Total Students	Average Annual Expenditure	Total Annual Expenditure	Total Scholarships Recipients	Average Annual Scholarships Amount	Total Annual Scholarships amount	Average Annual out-of-pocket expenditure		
	Number	Rs.00	Rs.00	Number	Rs.00	Rs.00	Rs.00		
1	9	10	11	12	13	14	15		
<u>General Education</u>									
Day-Scholars	189	1100	2,07,900	56	446	24,976	978		
Hostel Residents	122	2329	2,84,138	47	643	30,221	2081		
<u>Professional Education</u>									
Day-Scholars	51	1579	80,529	18	800	14,400	1297		
Hostel Residents	38	3424	1,30,112	19	895	17,005	2977		

Note: Prepared from Tables V - (2) to V - (9) and Tables VI - (5) and VI - (6)

TABLE VI - (8)

## SAMPLE POPULATION

NUMBER OF STUDENTS, NUMBER OF SCHOLARSHIPS RECIPIENTS, TOTAL ANNUAL EXPENDITURE, TOTAL ANNUAL SCHOLARSHIPS PLUS LOAN SCHOLARSHIPS' AMOUNT AND ACTUAL ANNUAL OUT-OF-POCKET EXPENDITURE PER STUDENT  
1978 - 79

(IN RUPEES)

Men Students									
Course	Total Students	Average Annual Expenditure	Total Annual Expenditure	Total Scholarships + Loan Scholarships Recipients	Average Annual Scholarships + Loan Scholarships Amount	Total Annual Scholarships + Loan Scholarships Amount	Average Annual out-of-pocket expenditure		
	Number	Rs.00	Rs.00	Number	Rs.00	Rs.00	Rs.00	Rs.00	
1	2	3	4	5	6	7	(4-9/2)		
<u>General Education</u>									
Day Scholars	470	1322	621340	202	371	74942	1162		
Hostel Residents	217	2772	601524	136	631	85816	2377		
<u>Professional Education</u>									
Day Scholars	70	1709	119630	27	791	21357	1404		
Hostel Residents	117	3855	451035	107	884	94588	3047		

(CONTD...)

TABLE VI - (8) (CONTD...)

Course	Total Students	Average Annual Expenditure	Total Annual Expenditure	Total Scholarships + Loan Scholarships Recipients	Average Annual Scholarships + Loan Scholarships Amount	Total Annual Scholarships + Loan Scholarships Amount	Average Annual out-of-pocket expenditure
	Number	Rs.00	Rs.00	Number	Rs.00	Rs.00	Rs.00
1	9	10	11	12	13	14	15
							(11-14/9)
<u>General Education</u>							
Day Scholars	189	1100	207900	67	465	31155	935
Hostel Residents	122	2329	284138	50	645	32250	2065
<u>Professional Education</u>							
Day-Scholars	51	1579	80529	21	788	16548	1255
Hostel Residents	38	3424	130112	25	896	22400	2835

Note: Prepared from Table V - (2) to V - (9) and Table VI - (5) to VI - (7)



students belonged to the scheduled caste/scheduled tribe (S.C./S.T.) communities. They were distributed as follows:-

General higher education - 57 men and 27 women, and  
Professional higher education - 27 men and 8 women.

#### Parents' monthly income

The income-wise distribution of the S.C./S.T. candidates were as follows:-

#### General Higher Education:

Below Rs.120/- per month income:

19 men (33.5%) and 9 women (33.5%),

Rs.120/- - Rs.400/- per month income:

19 men (33.5%) and 9 women (33.5%),

Rs.400/- - Rs.1000/- per month income:

15 men (26%) and 6 women (22%), and

Rs.1000/- and above per month income:

4 men (7%) and 3 women (11%).

#### Professional Higher Education:

Below Rs.120/- per month income:

6 men (22%) and 2 women (25%),

Rs.120/- - Rs.400/- per month income:

13 men (48%) and 4 women (50%),

Rs.400/- - Rs.1000/- per month income:

7 men (26%) and 1 woman (12.5%), and

Rs.1000/- and above per month income:

1 man (4%) and 1 woman (12.5%).

#### Scholarships

All the S.C./S.T. candidates, irrespective of

their incomes, were recipients of either Central or State Government scholarships.

Backward Classes:

Out of the total sample population of 1274 students, 663 students belonged to the Backward Class (B.C.) communities, that is, 52%. They were distributed as follows:-

General Higher Education - 378 men and 132 women,

Professional Higher Education - 109 men and 44 women.

Parents' monthly income

The income-wise distribution of the B.C. candidates were as follows:-

General Higher Education:

Below Rs.120/- per month income:

58 men (15%) and 20 women (15%),

Rs.120/- - Rs.400/- per month income:

167 men (44%) and 48 women (36%),

Rs.400/- - Rs.1000/- per month income:

106 men (28%) and 43 women (33%), and

Rs.1000/- and above per month income:

47 men (13%) and 21 women (16%).

Professional Higher Education:

Below Rs.120/- per month income:

13 men (12%) and 2 women (4%),

Rs.120/- - Rs.400/- per month income:

36 men (33%) and 11 women (25%),

Rs.400/- - Rs.1000/- per month income:

27 men (25%) and 17 women (39%), and

Rs.1000/- and above per month income:

33 men (30%) and 14 women (32%).

### Scholarships

All the candidates belonging to the below Rs.120/- per month income group of both general and professional education, men and women, were recipients of scholarships.

Of the Rs.120/- - Rs.400/- per month income group, 86% men (144/167) and 88% women (42/48) of general education and cent percent men (36/36) and women (11/11) of professional education received scholarships.

Of the Rs.400/- - Rs.1000/- per month income group, 33% men (9/27) and 71% women (12/17) of professional education were recipients of scholarships. There were no scholarship holders among the general education candidates in this income group.

In the income group of Rs.1000/- and above per month, there were no scholarship recipients among the general education and professional education candidates.

### "Others" (Forward caste students)

492 out of 1274 candidates, that is 39%, belonged to the "Others", that is, candidates belonging to communities other than the reserved communities of S.C./S.T. and B.C. In common parlance, they are known as Forward Caste communities. They were distributed as follows:-

General higher education - 252 men and 152 women,

Professional higher education - 51 men and 37 women.

#### Parents' monthly income

The income-wise distribution of 'Others' were as follows:-

#### General Higher Education:

Below Rs.120/- per month income:

9 men (3%) and 3 women (2%),

Rs.120/- - Rs.400/- per month income:

57 men (23%) and 30 women (20%),

Rs.400/- - Rs.1000/- per month income:

121 men (48%) and 61 women (40%), and

Rs.1000/- and above per month income:

65 men (26%) and 58 women (38%).

#### Professional Higher Education:

Below Rs.120/- per month income:

2 men (4%) and no woman,

Rs.120/- - Rs.400/- per month income:

5 men (10%) and 3 women (8%),

Rs.400/- - Rs.1000/- per month income:

19 men (37%) and 12 women (32%), and

Rs.1000/- and above per month income:

25 men (49%) and 22 women (60%).

#### Scholarships

All the students belonging to the below Rs.120/- per month income group of both general and professional education, men and women, were recipients of scholarships (private).

Of the Rs.120/- - Rs.400/- per month income group, 46% men (26/57) and 37% women (11/30) of general education and cent percent men (5/5) and women (3/3) of professional education received scholarships (private).

Of the Rs.400/- - Rs.1000/- per month income group, there were no scholarship holders among the general education candidates, while 21% men (4/19) and 8% women (1/12) of professional education were recipients of scholarships (private).

There were no scholarship recipients among the general education and professional education candidates in the income group of Rs.1000/- and above per month.

#### Loan Scholarships

Students who were not eligible for State or Central Government scholarships, due to reasons of caste or income or both, could however, have recourse to loan scholarships. Altogether 105 students received loan scholarships from the following 3 sources, namely, 32 State Government loan scholarships, 41 Central Government loan scholarships and 32 Private sources loan scholarships. Faculty-wise, they were distributed as follows:-

#### General Education:

44 men and 14 women,

#### Professional Education:

38 men and 9 women.

Caste-wise, they were distributed thus:-

#### General Education:

men - 25 B.C. and 19 'Others', and  
women - 3 B.C. and 11 'Others'

Professional Education:

men - 27 B.C. and 11 'Others', and  
 women - 5 B.C. and 4 'Others'.

The detailed break-up of scholarships recipients according to caste and parents' monthly income is given in Table number VI - (9).

Table number VI - (10) shows the number of scholarships and loan scholarships recipients according to caste only.

Table number VI - (11) gives the number and percentage of scholarships and loan scholarships recipients according to the parents' monthly income (All castes combined).

Conclusion:

The above analysis of the distribution of scholarships and loan scholarships according to caste and parents' monthly income, highlights the following points:-

- 1) Higher education in Tamil Nadu is highly subsidized through the government's schemes of National Scholarships and Loan Scholarships.
- 2) All the students belonging to the S.C./S.T. communities, irrespective of income, are recipients of government scholarships.
- 3) The lower income brackets of the B.C. Community have benefited from the scholarship schemes of the government.
- 4) Private Scholarships help the lower income groups

of the 'Other' castes.

- 5) 57% (60/105) of loan scholarships benefit the B.C. Students as against 43% (45/105) loan scholarships benefiting the 'Other' castes.
- 6) Faculty-wise, we observe that as income increases, the percentage of scholarships recipients among the B.C. and 'Others' castes decrease at a faster rate among general education students than professional education students. Thus, for instance, while all the students of professional education belonging to the below Rs.120/- and Rs.120/- -- Rs.400/- per month income groups are recipients of scholarships, among general education students cent percent scholarships are received only by those belonging to the below Rs.120/- per month income group. That is to say, professional education in Tamil Nadu is much more subsidized than general education.
- 7) In both general and professional education, the percentage of men students who received scholarships are higher than that of women.

TABLE - VI (9)

NUMBER AND PERCENTAGE OF SCHOLARSHIPS RECIPIENTS  
ACCORDING TO CASTE AND MONTHLY INCOME OF PARENTS  
1978 - 79

Monthly Income of Parents  Rs.00	General Education				
	Backward Class				
	Men	Women	Number of Scholarships Recipients	Number of students	Number of students
1	2	3	4	5	5
Below 120/-	58 (100)	58 (100)	20 (100)	20 (100)	20 (100)
120 - 400/-	144 (86)	167 (100)	42 (88)	48 (100)	48 (100)
400 - 1000/-	-	106 (100)	-	43 (100)	43 (100)
1000/- and above	-	47 (100)	-	21 (100)	21 (100)
Total Number	202 (53)	378 (100)	62 (47)	132 (100)	132 (100)

(CONTD...)



TABLE-VI (9) (CONTD....)

Monthly Income of Parents Rs.00	General Education					
	Scheduled Caste/Scheduled Tribe					
	Men			Women		
	Number of Scholarships Recipients	Number of Students	Number of Scholarships Recipients	Number of Scholarships Recipients	Number of Students	Number of Students
1	6	7	8	9		
Below 120/-	19 (100)	19 (100)	9 (100)	9 (100)		
120 - 400/-	19 (100)	19 (100)	9 (100)	9 (100)		
400 - 1000/-	15 (100)	15 (100)	6 (100)	6 (100)		
1000/- and above	4 (100)	4 (100)	3 (100)	3 (100)		
Total Number	57 (100)	57 (100)	27 (100)	27 (100)		

(CONTD....)

TABLE - VI (9) (CONTD....)

General Education					
Monthly Income of Parents Rs.00	Others				
	Men		Women		
	Number of Scholarships Recipients	Number of Students	Number of Scholarships Recipients	Number of Students	
1	10	11	12	13	
Below 120/-	9 (100)	9 (100)	3 (100)	3 (100)	
120 - 400/-	26 (46)	57 (100)	11 (37)	30 (100)	
400 - 1000/-	-	121 (100)	-	61 (100)	
1000/- and above	-	65 (100)	-	58 (100)	
Total Number	35 (14)	252 (100)	14 (9)	152 (100)	

Note: Numbers in brackets denote percentages

(CONTD...)

TABLE VI - (9) (CONTD...)

Monthly Income of Parents Rs.00	Professional Education				
	Men		Women		
	Number of Scholar- ships Re- cipients	Number of students	Number of Scholar- ships Re- cipients	Number of students	Number of students
1	2	3	4	5	
Below 120/-	13 (100)	13 (100)	2 (100)	2 (100)	
120/- - 400/-	36 (100)	36 (100)	11 (100)	11 (100)	
400/- - 1000/-	9 (33.3)	27 (100)	12 (71)	17 (100)	
1000/- and above	-	33 (100)	- (100)	14 (100)	
Total Number	58 (53)	109 (100)	25 (57)	44 (100)	

(CONTD...)

TABLE VI - (9) (CONTD....)

Monthly Income of Parents Rs.00	Professional Education			
	Men		Women	
	Number of Scholar- ships Re- cipients	Number of Students	Number of Scholar- ships Re- cipients	Number of students
1	6	7	8	9
Below 120/-	6 (100)	6 (100)	2 (100)	2 (100)
120/- - 400/-	13 (100)	13 (100)	4 (100)	4 (100)
400/- - 1000/-	7 (100)	7 (100)	1 (100)	1 (100)
1000/- and above	1 (100)	1 (100)	1 (100)	1 (100)
Total Number	27 (100)	27 (100)	8 (100)	8 (100)

(CONTD...)

TABLE VI - (9) (CONTD....)

Monthly Income of Parents Rs.00	Professional Education			
	Men		Women	
	Number of Scholar- ships Re- cipients	Number of Students	Number of Scholar- ships Re- cipients	Number of Students
1	10	11	12	13
Below 120/-	2 (100)	2 (100)	-	-
120/- - 400/-	5	5	3	3
400/- - 1000/-	4 (21)	19 (100)	1 (8.3)	12 (100)
1000/- and above	-	25 (100)	-	22 (100)
Total Number	11 (22)	51 (100)	4 (11)	37 (100)

Note: Numbers in brackets denote percentages

TABLE VI - (10)

NUMBER AND PERCENTAGE OF SCHOLARSHIPS AND LOAN SCHOLARSHIPS  
RECIPIENTS ACCORDING TO CASTE  
1978 - 79

Caste	General Education									
	Men					Women				
	Number of Scholar- ships Rec- ipients	Number of Loan Sch- olarships Recipients	Cols. (2+3)	Total Number of stu- dents	No. of Scholar- ships Recipi- ents	Number of loan sch- olarships Recipients	Cols (6+7)	Total Number of loan Scholar- ships Recipients		
1	2	3	4	5	6	7	8	9		
Backward class	202	25	227	378	62	3	65	132		
	(53)	(7)	(60)	(100)	(47)	(2)	(49)	(100)		
Schedule Caste	57	-	57	57	27	-	27	27		
Caste/Sch. Tribe	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)		
Others	35	19	54	252	14	11	25	152		
	(14)	(8)	(22)	(100)	(9)	(7)	(16)	(100)		
Total	294	44	338	687	103	14	117	311		
	(43)	(6)	(49)	(100)	(33)	(5)	(38)	(100)		

(CONTD...)

TABLE VI - (10) (CONTD...)

Caste	Professional Education									
	Men					Women				
	Number of sch- olarships Recipi- ents	Number of Loan Sch. Recipients	Cols. (10+11)	Total Number of stu- dents	Number of sch. Recipi- ents	Number of Loan Sch. Rec- ipients	Cols. (14+15)	Total Number of stu- dents		
1	10	11	12	13	14	15	16	17		
Backward class	58 (53)	27 (25)	85 (78)	109 (100)	25 (57)	5 (11)	30 (68)	44 (100)		
Schedule Caste/ Schedule Tribe	27 (100)	-	27 (100)	27 (100)	8 (100)	-	8 (100)	8 (100)		
Others	11 (22)	11 (22)	22 (44)	51 (100)	4 (11)	4 (11)	8 (22)	37 (100)		
Total	96 (51)	38 (20)	134 (71)	187 (100)	37 (42)	9 (24)	46 (66)	89 (100)		

Note: Numbers in brackets denote percentages

TABLE VI - (11)  
 NUMBER AND PERCENTAGE OF SCHOLARSHIPS AND LOAN SCHOLARSHIPS RECIPIENTS  
 ACCORDING TO THE MONTHLY INCOME OF PARENTS  
 1978 - 79

Parents' monthly income in Rupees.	General Education					Professional Education				
	Men		Women			Men		Women		
	No. of Sch.+L. Recipients	Total No. of students	No. of Sch.+L. Recipients	Total No. of students		No. of Sch.+L. Recipients	Total No. of students	No. of Sch.+L. Recipients	Total No. of students	
1	2	3	4	5		6	7	8	9	
Below 120/-	86 (100)	86 (100)	32 (100)	32 (100)		21 (100)	21 (100)	4 (100)	4 (100)	
120/- - 400/-	156 (64)	243 (100)	42 (48)	87 (100)		54 (100)	54 (100)	18 (100)	18 (100)	
400/- - 1000/-	84 (35)	242 (100)	35 (32)	110 (100)		53 (100)	53 (100)	20 (67)	30 (100)	
1000/- and above	12 (10)	116 (100)	8 (10)	82 (100)		59 (100)	59 (100)	4 (11)	37 (100)	
Total	338 (49)	687 (100)	117 (38)	311 (100)		187 (100)	187 (100)	46 (52)	89 (100)	

Note: Numbers in brackets denote percentages

Prepared from Table IV - (17) and Table VI - (5)