

National Means cum Merit Scholarship Scheme: A Review

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This paper reviews the national means cum merit scholarship scheme with respect to efficiency in implementation and its effectiveness. Delhi state has been taken as a sample study for the nationwide scheme. Inefficiencies, delays, inadequate performance were witnessed by the implementing body in the state, leading to poor success rate in the state. By the end of the paper, certain reforms have been put forth for greater success of the scheme.

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1. INTRODUCTION

'Universalization of education' has been a high aimed objective of the Government of India right since the time of independence. Though inadequate and slow, Government is taking steps in the right direction in order to make primary and secondary education available to all the children in the country. The nationwide 'Sarva Shiksha Abhiyan' launched by the Government of India was a welcome step with regard to elementary education. Coupled with such programs, the Government has also offered scholarship schemes for aiding the needy students so that they are able to complete their schooling. National Merit cum Means Scholarship Scheme is one such program which aims to reduce the drop-out rates from class ninth to twelfth. This nationwide scheme was announced by the former Finance Minister P Chidambaram in the 2007-08 annual budget.

The scheme not only aims at helping the students who are financially weak but also takes their merit into account. Only the students who are able to prove their mettle in a specially conducted examination deserve the scholarship for the rest of the years in school. The scholarship scheme is based on 'Conditional Cash Transfer' which implies that the beneficiaries must fulfill certain conditions in order to avail the scholarship.

Acknowledging the steps taken by the Government to promote the potential talent in the country which could have been otherwise lying latent due to lack of finances, this paper seeks to review this scheme with respect to its concept, objectives, implementation, access and the success achieved so far. The state of Delhi is taken as a sample in order to analyse the implementation and success of the scheme. In this regard, the duties and responsibilities of each of the stakeholders are explored with a direct reference of what remains to be done. In the end, I conclude by analyzing the success of the scheme with respect to two fundamental aspects: efficiency and effectiveness. And henceforth, certain recommendations are proposed for enabling the scheme to be a greater success in the coming years.

2. METHODOLOGY

The methodology involves the following steps in chronological order: data collection, data interpretation, identification of trends and problems, finding out the possible solutions. Delhi has been taken as a sample to analyze this nationwide scheme. I have adopted a realist approach and tried to keep the observations structured and quantifiable. The research approach is largely inductive and almost all information is primary other than the scheme document itself. Further, primary information has been collected through interactions with various stakeholders and the government officers involved with the scheme.

3. CONDITIONAL CASH TRANSFER

Effective policy making in education requires an understanding of the causal impact of particular interventions on school attainments of children. The fact that low-income households invest very little on education has an effect on human capital. As a response, Conditional Cash Transfers have been introduced by policymakers to give support to low income households. These programs possess two peculiarities described in their name. On the one hand, CCT involve direct cash transfers as opposed to in kind transfers or to subsidies of particular goods. In theory, the "cash transfer" element is associated with short-run welfare alleviation. The second characteristic is that reception of resources implies the commitment of the beneficiary to follow certain behavior (school attendance by children, certain percentage of marks in school examinations etc.). The objective within this second element is to align incentives in order for poor households to accumulate human capital. Thus, this second element is expected to enhance welfare in the longer run.

Conditional Cash Transfer type schemes have shown to improve welfare and social indicators for intended beneficiaries in a number of countries. For instance in Mexico, OPORTUNIDADES program (formerly Progressa) has shown to have a positive impact on long-term living standards of households. In terms of OPORTUNIDADES' impact on education indicators, the effect on enrollment is estimated to be around 3.5 percentage points with much higher effects of between 14-15 percentage points for girls completing grade 6 (Schultz, 2004; Behrman, Sengupta and Todd, 2005). Similar evidence is available from other countries. For instance CCT type programs have increased enrollments by around 10 percentage points in Ecuador for the program that targets children in age group 6-17 (Schady and Araujo, 2006) and approximately 18 percentage points in Nicaragua (Malucio et al., 2004) for children up to fourth grade of

primary school. Other studies show some modest increase in enrollments at the primary level and slightly greater at the lower secondary level of education as a result of CCT schemes in other Latin American countries.

4. THE SCHEME

The scheme was documented by the Ministry of Human Resource and Development (MHRD) to give away 1,00,000 scholarships to students in class 8th all over the country.

4.1 Objective

The objective of the scheme is to reduce the drop-out rates from classes ninth to twelfth. The scheme seeks to encourage and support the students from the weaker sections of the society by giving them financial support so that they are not compelled to leave their education due to non-availability of finances. The merit criterion is introduced so that the talented and meritorious students are able to get the scholarship. The need criterion is fixed with respect to annual income of parents so that only the most deserving students get the money.

4.2 Scholarship

The government proposed to give 1 lac scholarships to the meritorious students whose parental income is not more than 1.5 lacs per annum. The students are given Rs 6000 per year or Rs 500 per month under the scheme which is deposited directly into the bank account opened in the name of the student. The money is provided on a quarterly basis to the students in class 9th, studying in government, local body or government aided schools for a period of four years from class 9th to class 12th.

4.3 Quota for states and districts

Each state or Union Territory has a fixed quota of scholarship which is decided on the basis of enrollment in class 7th and 8th and population of the children in the concerned age group. This quota is fixed by the Ministry of HRD for all states. For fixing the scholarship to States/UTs, 2/3rd weightage is given to enrolment of students in classes

VII and VIII and 1/3rd weightage is given to population of children of relative age group for class VII and VIII. This quota for Delhi was fixed at 1576.

The state governments then set a district wise quota within the state on similar lines. There is also a quota set for students belonging to different categories. For Delhi there is 15 percent reservation for the Scheduled castes, 7.5 percent for the Scheduled Tribes and 3% percent for the physically challenged.

4.4 Examination

The state governments conduct the examination for the scheme. For Delhi, it is done by the Directorate of Education, Science Branch. This National Talent Search (NTS) examination already being conducted in every state is used for this scheme. Only for the first exam conducted in August 2008 was there a separate exam. The students are tested on the basis of:

- (i) Mental Ability Test (MAT)
- (ii) Scholastic Aptitude Test (SAT)

Mental Ability Test consists of 90 multiple-choice questions testing verbal and non-verbal meta-cognitive abilities like reasoning and critical thinking. The questions in the test may be on analogy, classification, numerical series, pattern perception, hidden figures etc.

Scholastic Aptitude Test consists of 90 multiple-choice questions covering subjects namely, science, social studies and mathematics as taught in classes VII and VIII. The examination is conducted on the basis of the guidelines received from the NCERT.

4.5 Declaration of Results

For selecting the students, the following conditions may apply:

- (i) The students must pass both the tests i.e. MAT and SAT with at least 40% marks in each. For the reserved category this cut off is 32% marks.
- (ii) The parental income of the students should not be more than Rs. 1.50 lakh per annum from all sources.
- (iii) At the time of selection for the award of scholarship the candidate must have scored at least 55% marks or equivalent grade in Class VIII examination. There will be 5 % relaxation for SC/ST.
- (iv) The awardees should satisfy the eligibilities and the conditions mentioned in the scheme.

4.6 General Eligibility Conditions

An awardee is eligible for the scholarship provided he/she:

1. takes up studies in approved courses.
2. maintains good conduct as certified by the Head of the College/Institution and continues his/her studies as a regular student in Government/Local Body/Government aided school.
3. does not absent himself/herself without proper leave.
4. takes up studies on a whole time basis.
5. does not take up any job.
6. The students shall have minimum of 55% marks or equivalent grade in Class VII examination for appearing in selection test for award of scholarship (Relaxable by 5% for SC/ST).
7. No claim for scholarship arrears will be entertained after the expiry of 12 months of the academic session for which one has applied for the claim. In case any awardee leaves his/her course of study within one month of registration/admission, no scholarship shall be paid to him/her.
8. In case awardee is not able to appear at the annual examination due to serious illness, one should send the medical certificate through the Head of the Institution within three months of one's falling ill. The duration of illness should be clearly certified by a specialist, who is a Registered Medical Practitioner. The facility will be available to the awardee to continue the same course in which one is studying provided the principal or the head of the institution certifies that the overall performance of the awardee during the year is 50% or above.
9. The awardee must join the next class/desired course within 3 months of the declaration of the result of the previous class/course.
10. Scholarship shall be deemed to be discontinued with any gap of one academic session in studies at any time due to any reason.

Eligibility and other conditions for starting and continuing of Scholarship at Secondary and Higher Secondary Stage

1. The awardees should get clear promotion from class VIII to Class IX for being eligible for starting the scholarship.
2. For continuing the scholarship in class X and XII the awardees should get clear promotion from class IX to class X and from class XI to class XII in the first attempt with 55% marks (relaxable by 5% for SC/ST)
3. The awardees must obtain a minimum of 60 per cent marks in Class X (relaxable by 5% for SC/ST) examination or equivalent examination for continuation of the scholarship at higher secondary stage.
4. In case an institution does not conduct an examination at the end of Class IX and /or Class XI, the scholarship for the second year will be continued on the submission of a certificate to this effect from the Head of the Institution.

5. STAKEHOLDERS

5.1 Ministry of Human Resource and Development

The MHRD has formulated the scheme document which was to be implemented from the year 2008-09. MHRD sets the quota of scholarships for different states based on the specified conditions and gives the job of implementation of the scheme to the states. The Ministry had a budget of Rs 750 crores for the scholarship scheme which was deposited in the State Bank of India. An additional amount of 11 crores was sanctioned as administrative expenses out of which 9 crores was again deposited in the bank to be disbursed in scholarships. MHRD also gives Rs 50 per child to each district (on demand from the State Government), upto the limit of 1500 students per district to cover the administrative expenses. The ministry has given the responsibility to the State Bank of India to transfer the amount directly into the account of the student after receiving the list from the state governments.

5.2 Directorate of Education, Science Branch

The Directorate of Education, Science Branch is responsible for implementing the scheme within the state. They are responsible for inviting applications, conducting examinations and declaration of results. The directorate advertises about the scheme through the newspaper and through circulars put on the website. The proforma which the schools are required to fill in is also put along with the circular. The Science Branch, after receiving the list of students from the schools issues them admission cards with the roll numbers for the examination. The date and the centre of examination are fixed. The results are declared by the Branch within four months after the conduct of exams. The job of preparing the results has been outsourced by the Branch to a specialized Government agency. After the declaration of results, the list of successful students is sent to the schools and the schools at this stage are supposed to resend the list with the bank account details of every student. After receiving the final lists from all the schools, it is sent to the SBI nodal officer and the SBI then transfers money to the bank accounts of the students.

The first exam for the year 2008-09 was conducted on 17th August 2008 at 43 examination centers in the state. The results for the same were declared in December 2008. The final list with the bank account numbers was sent to the SBI in April 2009 and the money was received by the students by the end of June 2009.

The second exam for 2009-10 was conducted in November 2008 and the exam for the NTS was used for this scheme as well. The result for this exam was declared on 18th June 2009.

5.3 Schools

Only government, local body or government aided schools are allowed to participate in the scheme. The schools have a multiple responsibility. The schools after receiving the

circulars from the website or the newspaper are required to prepare a list of students from their schools who wish to apply. The verification of conditions like 55% marks in the annual exams of class 7th, parental income being not more than 1.5 lacs per annum is done by the schools. The proforma required to be filled by the schools is duly signed by the Principal of the school, to guarantee that her students satisfy the required eligibility conditions. The application forms (which are also the admit cards) are once again required to be filled by the school.

After the result is declared, the schools have to collect the bank account details of the student. The bank account should be in the name of the student. In some cases the schools help the students to open a zero balance account with the principal's guarantee. The details of the bank account number, bank address is sent to the Science Branch. The responsibilities of the school end here.

5.4 Students

The beneficiaries of the scholarships are the students of class 9th to class 12th who have to apply for the scheme from the school. The students should satisfy the general eligibility conditions necessary for a valid application. They are supposed to give a separate exam (or the first stage NTS exam) which is conducted by the DOE science Branch according to the guidelines received from the NCERT. After the declaration of results, the students are supposed to open a joint account with their parents for the money to be transferred into the account.

6. PROBLEMS IDENTIFIED

1. Low pass percentage

The number of students passing the examination is very less. Out of the 12000 students who had given the exam in August 2008, only 629 students were able to pass. This number decreased further to 215 in the second exam in November 2008. A number of reasons can be thought of for this low success rate.

1. The quality of education in Government schools is not upto the mark and the students are not competent enough.
2. The examination is very difficult for the students. This could be a major reason as the same exam for NTS is used for NMMS too. The NTS exam is a first stage exam for the nationwide NTSE scholarship and hence it has high standards with regard to the examination paper. According to an officer in the DOE, Science Branch, there is no difference in the pass percentage of students from government schools in NTS exam and the students passing the NMMS.
3. Another reason found was that the students have not taken the exam very seriously. This could be due to lack of awareness about the kind of exam or the scholarship. According to a well known government school teacher, the students in her school were not given any sample paper to know the pattern of questions. This statement was confirmed by two more schools in the district. Though, the DOE claims to have given the guidelines as well as the sample paper with the admit cards to all the students.
4. The huge difference in the results of the first and second exam was also due to coaching classes provided by the schools formerly, on the instructions of the DOE. These classes were basically for the NTS exam which helped the students to pass in the first exam. But these classes were later terminated, and hence the poor result in the second exam.

The low pass percentage of students poses a larger question on the quality of education in Government schools and the relevance of school examinations. It was admitted by the officers in the Directorate of Education that because of higher standards of education in public schools, they were able to corner all the places in the National Talent Search Examination and hence NMMS was specifically designed only for the government schools, to help the actual needy and meritorious students. But even in this exam, only about 40% scholarships were given out because the students were unable to pass. This percentage dropped to 13.6% in the second exam. This poses a serious question that the students who are claimed to get 80-90% marks in the 10th board examinations in the Government schools are not able to get even 40% marks to pass the scholarship test. The sample paper obtained from the DOE shows that the paper which consists of 90 multiple choice questions each of MAT and SAT and minimum of 72 have to be answered in all to pass the examination.

2. Lack of Awareness

A major problem witnessed among the students was lack of awareness. Even the students who have passed the examination do not know exactly how they are going to receive the money. They have opened the bank account, but they do not know the purpose. The students do not know the details of the scheme, the minimum percentage of marks they would have to get in class 9th in order to avail the scholarship next year. Some of the students were not aware about the kind of exam before appearing for it. The Directorate claims to have given an information brochure with the sample paper to every applicant. But the response collected from the students reveals that no such information was provided. Now, whether it is because of carelessness of the Directorate or the schools is unknown. Also, since very few schools and students had applied for the scheme, it can be attributed to inadequate publicity and awareness about the scheme. Most of the teachers in government schools are not even aware of such kind of a scheme existing. Consequently there is lack of motivation with the students to work.

According to the figures revealed by an officer in the DOE, Science Branch, out of the 35lacs sanctioned by the Delhi Government for this scheme, 1.5lacs was spent on information and publicity. But the kind of publicity done by the department which is only through the newspaper and the public circular on the department website doesn't reflect that the money was well spent. No amount was spent on television advertisement or involving NGOs or voluntary groups in creating awareness.

3. Delay in processes

There is a delay at every step in the work done by the DOE, Science Branch. Declaration of results takes more than six months and the actual transfer of money takes place almost a year after the exam. The results for the August exam were declared in December 2008 and those for November were declared in June 2009. The Science Branch puts the blame on the resource centers of the DOE for the delay in data availability, to set the district wise quota. Not only the results, the final list with the bank account numbers of the students, was sent to the Bank only in May 2009 and hence the delay in the transfer of money. According to an officer in the Ministry, the states are given timelines for each of the things but they do not adhere to them.

Since the result of the November exam was announced in June 2009, and the student moved up in class 9 in April, he might drop out after class 8, unaware of the fact that he might have qualified for the scholarship. Hence, this delay in the process might defeat the entire purpose of the scholarship which is to reduce the drop-out rates. Questioning this fact from the officer in the Directorate, he refuses to believe that this might be a possibility, as a student who has been performing so well in studies will never choose to drop-out! This response is not tenable as the student may not "choose" to drop out, but may be forced by circumstances (financial or otherwise) to abandon studies. And this fact is one of the reasons for

introducing this scheme. The officer also justifies that because this was the first year of the scholarship, hence a few problems and delays in the processes, but well assures the fact that next year, results of NMMS would be declared along with NTS results by the month of March. Also, there have been talks to introduce the OMR sheets for answers which will speed up the process of computing of results.

4. Students grievances

The students can only apply through the schools. According to an officer in the Science Branch, students can directly come to the branch to take the application form which is then verified and signed by the principal. But according to the information brochure circulated by the branch, the DOE does not entertain any individual applications other than the ones sent by the schools.

Another problem witnessed was that the students who did not receive the money even six months after the declaration of results did not know whom to contact. They cannot personally correspond with the DOE or the nodal officer of the bank to question the delay. The schools are also not interested, or sometimes they do not have the time in knowing the status of money transfer. Also, there is no time frame given to the student or to the school when the money will be credited into the student's account.

5. Bank Account

There was a problem in furnishing the bank account details as the students did not have a bank account. There was a problem in opening the same because of problems of guarantee, residence proof etc. Not all schools were cooperative enough to open the student's account.

In some cases the account number submitted was found to be in somebody else's name.

Also, because of clerical errors, there were problems in accessing the account.

The problems in opening the bank accounts has already been resolved to a great extent since from this year, it has been made compulsory for all the schools to open the bank accounts of all the students in the beginning of the year.

6. No monitoring and impact assessment

There is no monitoring done by the DOE to check how the student has been performing after receiving the scholarship. The scheme document says that the student will not receive the scholarship if he leaves the school after a month. But there is no machinery in place by the DOE to monitor this. The attendance as well as the academic performance of the students is not monitored.

There is also no impact assessment done by the DOE or by the MHRD to assess the success of the scheme through its potential impact on the drop-out rates, greater

enrollment, better annual results. In the absence of any impact assessment, it is difficult to devise mechanisms to improvise the scheme.

7. Computerization of records

The DOE, Science Branch is highly understaffed and underequipped. For this particular exam of NTS and NMMS, only five people are working in the Branch. The Nodal officer of the Delhi state was transferred in February 2009 and his place has been lying vacant since then. The interesting part is that the Ministry is unaware of this. Within the branch, there are more than 60 posts which are lying vacant. All the records are not computerized. The Branch does not have its own website and hence a lot of things which should be public are not there. It uses the website of Directorate of Education to put the public circulars and the results for the scheme.

RECOMMENDATIONS

1. Examinations

The NTS examination used for NMMS is considered too tough for a scheme whose prime objective is not 'talent search'. And this is one of the reasons cited for low success rate of the students. Hence, a reform in the examination system is required. These could be:

1. Conducting a separate exam especially for the NMMS. This exam would be relatively simpler than the present one. In evidence to this, the first exam for NMMS, conducted in Aug 2008 was not the same as NTS and hence the number of successful students was greater in the first exam as compared to the second.
2. Decreasing the percentage of passing marks. This idea may be considered not too desirable as the passing marks are currently only 40% (and 32% for the reserved category) but given the difficulties in conducting an exam separately, it may be a good idea.
3. In order to make sure that the entire quota of scholarships meant for Delhi is exhausted, students should be selected on the basis of merit without taking into consideration the qualifying marks. This will ensure that at least the needy would get the money.
4. If no change can be brought about in the examination system, make provisions for special coaching/training for the exam. This was done earlier for the NTS exams but was terminated last year because "a number of other classes like 'pehel' and summer camps in schools" were started. It must be realized that exams like MATs cannot be attempted without any guidance or training.

2. Information and Publicity

In conversation with the officer incharge in the MHRD, it was found that some of the smaller states like Goa, Mizoram and Arunachal Pradesh have been able to realize their full quota of scholarships. And this has been made possible because of increased awareness among the students, parents and schools. The scheme has been well publicized by the print media, television and websites.

Hence, it is required that greater emphasis is laid on spreading information about the scheme. Greater publicity should be done by involving the television media. Posters/information brochures must be put up in every government school for information of the students and teachers. Officers from the Science Branch or people from the NGOs could go to the schools to spread awareness and motivating students for such kind of exams.

Not only publicity, but the students should be well informed about the kind of examination by way of sample papers or mock questions. Although the DOE, Science Branch seems to be doing this, but many of the students still do not know about this. There needs to be greater coordination between the Science Branch and the schools in this regard.

Students should also be informed and educated about the process of managing their bank accounts. In conversation with the beneficiaries of the scholarship, it was found that the students do not even know of the basic operations in a bank, how to check their account balance, how to deposit money. Such kind of information should be given to every account holder especially for the students whose parents haven't operated a bank account. This can be provided by way of special workshops for students and parents by the schools or by the Directorate.

3. Grievance Redressal

In the Directorate of Education, Science Branch, there must be a person responsible for entertaining the grievances of the students, parents and schools. The students must be given his contact number in case of any problems with the information, examination, results, delays in money transfer and the like. This person in coordination with the Ministry and the Bank will redress the student's grievances by contacting the concerned person. There could also be online feedback/complaints form and online doubts resolving system for convenience of the students and schools. Through this, suggestions can be invited from schools for better implementation of the scheme.

In addition, it would be a good idea to give a confirmation letter to the students who have passed the examination, which will also be an instruction to the beneficiary and the bank to open the account of the student. This government letter will also serve as a guarantee in the hands of the beneficiary that he is entitled to get this amount from the government

4. Strengthening the Directorate of Education, Science Branch

As witnessed during the course of study and in conversation with the officers in the Science Branch it was found that there was a need to strengthen the Science branch and make it more responsible. Greater emphasis must be laid on increasing the qualified manpower and computerization of records. Hardly any staff in the Science Branch is capable of working on a computer. The Branch needs to be given greater responsibility as far the implementation of the scheme is concerned and must be also held responsible in case of any delays/lapses/problems. Right now, it functions as a body only responsible for conducting the examinations and nothing more. It doesn't care to ensure that the money is delivered to the students or to find out the reasons for the delay. The Branch does not have a website of its own where the

details of their organization, responsibilities, workings, budgets, expenditures, etc can be seen. Hence the working is mostly non-transparent.

If the Science Branch is incapable of taking this responsibility, creation of an independent body is highly recommended which will be completely responsible for the implementation of the scheme in the state. The body must be transparent in its procedures and must be held responsible for any delays or problems in the implementation at any stage. The body should also be given responsibility to monitor and review the attendance and academic record of the beneficiary in order to assess the motivation provided by the scheme, at least in the initial years.

5. Fixing the timelines

It is a must that the Ministry gives fixed dates to the state for the issue of application forms, conducting examination, declaration of results and transfer of money. All the dates except for the one decided for the transfer of money can be fixed by the implementing body also. But all these dates must be made public before commencement of the scheme for that academic year. These timelines will increase accountability of the DOE, Science Branch and also the SBI to the students and schools who can now complain/question any delay beyond the fixed date to the grievance redresser. These timelines will also enable the Ministry to warn/penalize the state against non-efficiency in service delivery. The implementing agencies must be strictly advised to adhere to the timelines.

6. Incentivizing successful states and schools

The ministry is advised to incentivize good performing states by way of rewards to the states where the entire quota of scholarship is realized and which have been able to adhere to the timelines. This system will encourage implementing bodies in the state to work more efficiently and diligently.

The same thing can be done by the DOE for the government schools in the state. The school from which the maximum numbers of students are able to qualify signifies better educational quality of the school and greater efficiency in carrying out their duties. Hence, schools like these must be rewarded by the State Government.

7. Impact assessment

Any policy or scheme is successful only if it achieves the desired objectives. In the absence of any impact assessment of the schemes, it is hard to identify how far the scheme has been successful in realizing its multiple goals. Hence it is highly recommendable that there must be a provision for assessing the impact of the scheme, for example, the change in the drop-out rates, and the change in the

success rate in the home examinations will be good indicators of motivation provided by the scheme. The impact assessment must be done every year in order to continuously improvise the scheme.

CONCLUSION

It will be not wrong say that the scheme is an excellent one and has great potential to reduce the drop-out rates at the secondary level, but only if it is implemented in a more professional way. First and the foremost is to identify the baseline scenario, the problems with the existing implementation mechanism, and most importantly quality of school education. Serious reforms are needed in both in order to realize the desired outcomes. The latter is a bigger question which is not only relevant for this scheme, but is the requirement of education system as a whole. In this regard, an impact assessment of each of such schemes is highly recommended. For better functioning of the system, fixing up of timelines is most important and states must be strictly advised to stick to those. In addition, reforms in the examination system is a must, in order to achieve the desired targets. The study has also brought to the forefront, the inadequacy in performance of the implementing body that is the Directorate of Education, Science Branch to take this specific case. The Ministry and the Directorate can shy away by saying that this is "just a beginning, the first year of the scheme". But it should be realized that things will not improve even next year if no changes are brought in the system. The review of the scheme which is supposed to happen in 2010 must take into mind the aforesaid recommendations and devise mechanisms to ensure a better service delivery. The two critical criteria on which the scheme was reviewed in this paper (as mentioned in the beginning) were efficiency and effectiveness. For the first, it can be concluded that there is still long way to go for efficient system to be in place, given the kind of work done by the DOE, and the schools. For the latter, nothing much can be deciphered as the beneficiaries have got the money only in June 2009 and it need time to evaluate their performance and behavioral changes. Although as it has been said again and again the very low pass percentage of the students is a matter of concerns which questions the education system in the State and if not taken care of, will reduce all chances for the success of this scheme.

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