

**IMPACT OF FINANCIAL AID AS SCHOLARSHIPS ON  
EDUCATIONAL  
ATTAINMENT & QUALITY OF LIFE AMONG MUSLIM  
ADOLESCENT GIRLS IN MADRASAS**

**Dr. Neelo Farooqui Ph.D<sup>1</sup>**

**Dr. Abhishek Bansal M.D<sup>2</sup>**

**Dr. Vijay Kumar DCH<sup>3</sup>**

**Dr. Anand K. Agarwal M.D., DCH., PGDip(Adol)<sup>4</sup>**

**Abstract**

The Madarsa system of education has been an important institution for education in India. However, the relevance of the system to impart education as per the changing needs of the society has been still a debate topic in India. The majority of the Muslim girls are illiterate and low educated while their living conditions are poor. Moreover, most of the Muslim families cannot afford modern education and thus they are forced to send their wards to traditional educational institutions where fee charges are normal or free education is being provided. Which also correlates indirectly to their quality of life. The government has realized the weakness of the system in terms of expediently to provide education to Muslim children which relevant from day to day needs of the society as result government has initiative Madrasa modernization programme. Many Scholarship and fellowship programmes have been redesigned to bring it at par with mainstream educational system in the country. Scholarships to the students of Madrasas are being provided to enhance their goodself. In the light of these facts the present study is designed to explore the **impact of financial aid as scholarships on educational attainment & quality of life amongst muslim adolescent girls in Madrasas**. The present study is empirical in

<sup>1</sup> **Psychologist Career Institute of Medical Sciences, Lucknow**

<sup>2</sup> **Assistant Professor, Pediatrics, Career Institute of Medical Sciences, Lucknow**

<sup>3</sup> **S.R. Pediatrics, Career Institute of Medical Sciences, Lucknow**

<sup>4</sup> **Professor & Head, Pediatrics, Career Institute of Medical Sciences, Lucknow**

nature and based on mainly primary data. The field survey has been conducted in 3 districts of Uttar Pradesh. The sample covers **Gonda, Rampur** and **Aligarh** districts from **Uttar Pradesh**. In each Institution 15 scholarship awarded students have been randomly selected and interviewed. The sample size includes 3 districts, 20 Institutions and 300 adolescent girls.

Our survey highlights that the scholarships significantly affect the educational attainment and their quality of life. Government tried their best to enhance the educational standard of Muslim girls. For this purpose government initiated scholarship programmes to uplift the status of Muslim adolescent girls in the society.

**Key words:** Madrasa, Scholarship, Attainment, Quality of life, Financial aid

### **Impact of Financial aid as scholarships on Educational Attainment & Quality of life amongst Muslim Adolescent Girls in Madrasas**

The Madarsa system of education has been an important institution for education in India. However, the relevance of the system to impart education as per the changing needs of the society has been as debates issue.

Muslim girls in India are influenced by the Islamic injunctions and also the impact of Hindu culture and traditions. Muslim girls are educationally backward and mainly engaged in unpaid domestic work while a few are employed in unorganized sector where the enforcement of legal provisions for protecting their rights is found to be low. The majority of the Muslim girls are illiterate and low educated while their living conditions are poor. Moreover, most of the Muslim families cannot afford modern education and thus they are forced to send their wards to traditional educational institutions where fee charges are normal or free education is being provided. Another interest of Muslims is to maintain their cultural heritage and thus they are sending their wards where Islamic teaching is also imparted to children. Though, the Government and nongovernment Organizations and institutions are provided financial support for attainment and imparting modern education. Scholarships to the students of Madrasas are being provided to the interns so that they may sustain their education for their attainments. An attempt has been made to assess Impact of Financial aid as scholarships on Educational Attainment & Quality of life amongst Muslim Adolescent Girls in Madrasas.

Central and State Government tried their best to enhance the educational standard of Muslim girls. For this purpose, the government initiated a scholarship program for Muslim girls to attend schools either in Muslims owned schools i.e., Madarasas or in other schools. But it is found that the presence of Muslim girls in schools is not very encouraging. The present study is to assess Impact of Financial aid as scholarships on Educational Attainment & Quality of life amongst Muslim Adolescent Girls in Madrasas. The study examines the critical areas of growth and challenges being faced by the Muslims adolescent girls. It may be useful for policy implementations for both for State and Central Government.

### Review of Literature:

Several researches have been conducted in research institutions and universities about girls education in Madrasa. Few of them are quoted here.

**Prof. Fahimuddin (2004)**, emphasized in his book on “Modrization of Muslim education in India” that the proposed plan of Madrasa modernization is not at all needed to be applied to the Jamias or the Masdrasa of higher Islamic teachings like Nadwatul Ulum, Lucknow. The modernization of curriculum is needed in smaller Madrasas which are larger in number and are growing day by day. He concluded in the study that Muslims in India must strive to break the shackle of educational backwardness as fast and early as possible.

**Moh. Haleem Khan (3003)** has written in his study on minority issues and state intervention. He pointed out the status of Muslim girls who are getting their education in schools and other institutions.

**Noor Mohammad (2003)**, highlighted in his study on **Scope of Modernization of Madarasa in India** suggested that Islamic Institutions meant for imparting religious education among Muslim can be given the responsibility of coordinating government efforts facilities with the community leaders in their areas. These Institutions should be modernized to impart modern and secular education among Muslims.

**Seema Parveen** emphasized in her study on **Educational Development among Muslim Women : Emerging Perspective and Trends** focused on educational development among Muslim women for their socio economic development.

**Fatima Alam** has written in her paper on **Study of Girls' Madrasa Education in India** focused that In the context of present day madrasas, the paper looks at how discourses of nationhood and liberal feminism, with their ideas of freedom and individual autonomy, inform the debate on Muslim women's education in India

**Justice M.S.A.Siddiqui, Chairman of Ministry of HRD** submitted in his report as per the Census of 2001, only 55% of Muslim men and 41% of Muslim women in India are literate; whereas the corresponding figures for non-Muslims are 64.5% and 45.6%. Only one in 101 Muslim women is a graduate, whereas one out of 37 women in the general population is a graduate. What is even more worrisome is the fact that the drop-out rate for Muslims rises steeply as they move up the pyramid of education. Muslims are 53% worse off as compared to the national average in respect of higher education. Muslim women at the graduate level are fewer by 63%.

**Sachar Committee Report** (India, 2006) has surveyed the educational condition of Muslims in India. The condition as presented in the presents a very pathwtic situation. Consider some of the observations, Many so called literacy did not have the ability to apply their reading and writing skill to real life situations, ande often a substantialioal proportion reverted to illiteracy within 4-5 years of leaving school....Muslim have not been able to respond to the challenge of improving their educational status....the literacy rate among .Muslims in 2001 was far below the national average....the literacy gap between Muslim and the general average is greater in urban areas and for women....Drop out rates among Muslims are highest at the l;evel of Primary, Middle and Higher Secondary compared to all the SRC's .....Only one out of the 25 under- graduate student and one out of the 50 Post Graduate student is a Muslim in premier college.....The provision of education through Urdu medium is precarious in Uttar Pradesh, Jharkhand, Andhra Pradesh and Bihar.... Muslim parents are not average to mainstream education or not to send their children to affordable government schools" ( India, 2006).

Interestingly, in any society, education is the most effective vehicle for socialization, social change and increase quality of life. However, the Muslim of India did not progress much in terms of modern education, attending schools outside their homes. Traditional outlook, poverty and backwardness were the primary reasons for educational backwardness and decrease quality of life among Muslim women in India.

### Need of the study:

It is a general notion that quality of life of Muslims are economically and educational backwardness in India and they are believe in greater adherence to religious teachings and traditions. The Muslims masses also prefer Madrasas for the education of their children. It is believed that only poor Muslims opt for Madrasa education. The quality of education among Muslim in comparison with non-Muslim in India has become a matter of concern at present. Madrasa education has played a pivotal role in sustaining the Islamic knowledge among the Indian Muslims but the education imparted here have proved to be of little relevance to fulfill the contemporary educational needs of Muslims in terms of providing competitive capabilities to get jobs, economic justice and equality of life and status. On account of low quality of life and low educational attainment, some of the Indian Muslims girls could not have option in employment market.

A large number of Muslims girls in India, in fact a vast majority, is of poor and illiterate variety. Very few have emerged successfully from their inherited position to take up modern professions. These poor Muslims cannot afford, even if they want, to send their children to Madrasa. State Government tried their best to enhance the educational standard of Madrasa education. For this purpose government, Waqf Boards and Minority of welfare initiated many program for improvement of madrasa education. But it is found that the presence of Madrasa education is not very encouraging. Against this backdrop present study is proposed “**impact of financial aid as scholarships on educational attainment & quality of life amongst muslim adolescent girls in Madrasas**”.

**Methodology:**

The present study is empirical in nature and based on mainly primary data. The primary data has been collected from field survey in Muslim concentrated areas of Uttar Pradesh. Besides the collection of primary data, secondary data and pertinent literature has been compiled from published and documented sources.

**Selection of Districts:**

The field survey has been conducted in 3 districts of Uttar Pradesh. The sample covers **Gonda**, **Rampur** and **Aligarh** districts from **Uttar Pradesh**. Thus, the selection of districts is purposively.

**Selection of Institutions:**

Muslim educational Institutions have been surveyed. The priority has been given to government added and run by Waqf Board or NGO's/Trust's educational institutions. The short listing of educational Institutions has been in such a way that all important levels of educational institutions viz. Primary, Junior High School, High School, Intermediate, Graduate, Post Graduate Colleges and Technical Institutions are covered in the sample. The selected Madarsas represent in the sample focus on educational attainment, challenges being faced and educational standards achieved so far. The students belonging to different levels of education have been randomly selected.

**Selection of Beneficiaries:**

In each Institution 15 scholarship awarded students have been randomly selected and interviewed. In the sample size include 3 districts, 20 Institutions and three hundred students.

**Result & Findings****Purpose of Scholarship**

Purpose of scholarships has been mentioned in table 1, which clearly depicts that the main expenditure is on tuition fee, purchase of textbooks and other reference material. Very few students were found to be utilizing the scholarship amount for payment of hostel fee and other charges.

**Table 1****Purpose of Scholarship**

	Aligarh	Gonda	Rampur	Total
Tuition Fee	20 [20.0]	58 [58.0]	32 [32.0]	110 [36.67]
Books & reading materials	27 [27.0]	42 [42.0]	17 [17.0]	86 [28.67]
Hostel Fee	10 [10.0]	-	7 [7.0]	17 [5.67]
Others	43 [43.0]	-	44 [44.0]	87 [39.0]
N.	100	100	100	300

Source: Field Survey.

**Adequate Amount of Scholarship**

The students were asked whether the amount of scholarship is adequate for educational attainment. About half of the students reported that the amount of scholarship is not adequate to meet the expenses of education. (Table 2).

**Table 2****Whether Amount of Scholarship is Adequate**

	Aligarh	Gonda	Rampur	Total
Yes	12 [12.0]	21 [21.0]	14 [14.0]	47 [15.67]
No	55 [55.0]	52 [52.0]	56 [56.0]	163 [54.33]
Some extent	33 [33.0]	27 [27.0]	30 [30.0]	90 [30.0]
N.	100	100	100	300

Source: Field Survey.

**Get scholarship in time**

The students were asked that whether they get scholarship in time. Only 6.0 percent respondents said that they get scholarship in time and majority of students do not get scholarship in time. Thus, they suffer in terms of mobilizing resources for educational attainment. (Table 3).

**Table 3****You get scholarship in time**

	Aligarh	Gonda	Rampur	Total
Yes	8 [8.0]	-	10 [10.0]	18 [6.0]
No	64 [64.0]	80 [80.0]	60 [60.0]	204 [68.0]
Some Time	28 [28.0]	20 [20.0]	30 [30.0]	78 [78.0]
N.	100	100	100	300

Source: Field Survey.

**Utilization of scholarship amount**

The scholarship utilization pattern is shown in Table 4. These are tuition fees, books and reading materials and hostel accommodation. More than one third respondents reported that they utilized money for purchase of books and reading materials. About 16 percent students reported that they utilized amount of scholarship on tuition fee. Again it was recorded high in Aligarh as compared to Gonda and Rampur. The expenditure on hostel has been reported to be low i.e. only 3 percent of students. The students were further asked that whether the scholarship was utilized for the same purpose for which it was sanctioned.

**Table 4****Utilization of scholarship amount**

	Aligarh	Gonda	Rampur	Total
Tuition fee	10 [10.0]	18 [18.0]	18 [18.0]	46 [15.33]



Books & reading material	17 [17.0]	22 [22.0]	26 [26.0]	65 [21.67]
Hostel accommodation	5 [5.0]	-	3 [3.0]	8 [2.67]
Others	68 [68.0]	60 [60.0]	53 [53.0]	181 [60.33]
N.	100	100	100	300

Source: Field Survey.

### Use of scholarship for more than specific purpose

Use of scholarship for more than one specific purpose is shown in Table 5. More than one fourth students reported that they utilized amount of scholarship for more than one specific purpose. Those who reported that they utilized scholarship for more than one specific purpose said that they mainly utilized scholarship for purchase of assets and payments of dues.

**Table 5**

### Use of scholarship for more than specific purpose

	Yes	No	Some extent	Total
Domestic	3 [12.0]	2 [10.0]	-	5 [6.17]
Repayment of fees	6 [24.0]	7 [35.0]	10 [27.78]	23 [28.39]
Purchase of assets	12 [48.0]	6 [30.0]	12 [33.33]	30 [37.04]
Others	4 [16.0]	5 [25.0]	14 [38.89]	23 [28.39]
N	25	20	36	81

Source: Field Survey.

### Scholarship significantly contributed in continuation of education

The students were asked that whether scholarship significantly contributed in continuation of education. Only 6.67 percent students were found in this favour while about two fifth students reported that scholarship has not contributed significantly in continuation of their education. However, about 30 percent students said that scholarship has contributed in the continuation of their education to some extent (Table 6).

**Table 6**

#### Whether scholarship significantly contributed in continuation of education

	Aligarh	Gonda	Rampur	Total
Yes	5 [5.0]	6 [6.0]	9 [9.0]	20 [6.67]
No	65 [65.0]	54 [54.0]	70 [70.0]	189 [63.0]
Some extent	30 [30.0]	40 [40.0]	21 [21.0]	91 [30.33]
N.	100	100	100	300

Source: Field Survey.

### Scholarship led to quality of employment

The students were asked that whether the scholarship has led to quality employment. More than 29.33 percent students said that scholarship has led to employment. However, more than half of the students reported that scholarship has led to employment to some extent (Table 7).

**Table 7**

#### Whether scholarship led to quality of employment

	Aligarh	Gonda	Rampur	Total
Yes	30 [30.0]	26 [26.0]	32 [32.0]	88 [29.33]
No	16 [16.00]	10 [10.0]	15 [15.0]	41 [13.67]

Some extent	54 [54.0]	64 [64.0]	53 [53.0]	171 [57.0]
N.	100	100	100	300

Source: Field Survey.

### Level wise contribution of scholarship in development of quality of Education

Again, the students were asked to report the level of contribution of scholarship in educational development. More than 61 percent students reported that their scholarship has contributed in educational development to some extent. It was recorded high in Rampur and Aligarh, while 35 percent students said that scholarship has contributed to the greater extent in educational development. It was reported high in Rampur and Aligarh (Table 8).

**Table 8**

### Level wise contribution of scholarship in development of quality of Education

	Aligarh	Gonda	Rampur	Total
<b>To greater extent</b>	32 [32.0]	40 [40.0]	30 [30.0]	<b>102</b> <b>[34.0]</b>
<b>Some extent</b>	61 [61.0]	60 [60.0]	63 [63.0]	<b>184</b> <b>[61.33]</b>
<b>Not at all</b>	7 [7.0]	-	7 [7.0]	<b>14</b> <b>[4.67]</b>
<b>N.</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>300</b>

Source: Field Survey.

### Level of Burden reduced by scholarship

The students were asked to report the level of burden reduced by scholarship (Table 9). About one fourth respondents reported that there has been reduce of burden to the greater extent. Those who reported that burden has reduced to the some extent have been reported high in Aligarh and Rampur.

**Table 9****Level of Burden reduced by scholarship**

	Aligarh	Gonda	Rampur	Total
To greater extent	18 [18.0]	20 [20.0]	22 [22.0]	60 [20.0]
Some extent	76 [76.0]	67 [67.0]	69 [69.0]	212 [70.67]
Not at all	6 [6.0]	13 [13.0]	9 [9.0]	28 [9.3]
N.	100	100	100	300

Source: Field Survey.

**Satisfaction level of the present system of scholarship**

The respondents were asked about their satisfaction regarding present system of scholarship distribution. Only, 3.00 percent respondents were found satisfied with the present system of scholarship distribution. Interestingly, 69.33 percent students were found ignored on this issue because of the facts that they are too small to give their opinion on this issue (Table 10).

**Table 10****Whether you are satisfied with the present system of scholarship**

	Aligarh	Gonda	Rampur	Total
Yes	2 [2.0]	3 [3.0]	4 [4.0]	9 [3.0]
No	38 [38.0]	21 [21.0]	24 [24.0]	83 [83.0]
Cannot say	60 [60.0]	76 [76.0]	72 [72.0]	208 [69.33]
N.	100	100	100	300

Source: Field Survey.

**Conclusions:**

Our study demonstrates that the scholarship provided by government is quite inadequate, The processes in terms of delay and distribution is climzy. The main purpose of scholarship has been reported to be aimed towards tuition fee, books and reading materials etc. This has been noted that the amount of scholarship is inadequate and not timely distributed. The scholarships have significantly contributed to the educational purposes. Better financial conditions and quality education have significantly changed the quality of life. Therefore, these adolescent muslim girls would definitely enjoy the liberal and democratic advantages and benefits of such initiatives. Quality of education increase better opportunity of placement in society, competitive capabilities to get jobs, economic justice and equality of life and status. It is found that there is no significant involvement of scholarship in the encouragement of the life attainments of Muslim girls. Hence, there is no significant change in the quality of life and in the status of Muslim adolescent girls in the society.

**Policy Recommendations:**

Madarsa certificates need to be declared equivalent to high school and secondary board certificates. Madarsas that are providing facilities for graduate and post-graduate studies similarly be made eligible for affiliation with the universities in relevant subjects.

- (i) The amount of scholarship should be increased and the quantum of amount (grant) should be based on strength of students of various classes in institutions. There should be uniformity of scholarship channelizing agencies to the traditional educational institutions.
- (ii) Distance education for Muslim girls using modern communications technology needs particular attention. The possibility of linking up IGNOU and other open universities with Muslim educational institutions for girls needs to be seriously explored.
- (iii) Institutions of higher education run by minorities should receive special grants from the government to start centres of excellence, training programmes etc. in order to promote professional and technical education among Muslim students.
- (iv) Educational programmes for the development of Dalit Muslims should be extended to Muslim community as well. Good quality government schools providing free education to Muslim girls should be setup in districts of high Muslim concentration. Special measures should be taken to promote modern school education for Muslim girls

**References:**

1. Ahmad, A. Muslim in India, No.1, Bihar, Vol. 1, InterIndia Pub., Delhi, 1993.
2. Amin, Najma. Participation of Muslim Families in the Education of Girl Child, Abhijeet Pub. Delhi, 2003.
3. Azim, S. Muslim Women: Emerging Identity, Rawat Pub., Jaipur, 1997.
4. Bandyopadhyaya, D. Madarsa Education and conditions of Indian Muslims Economic and Political weekly April, 20, 2002
5. Chowdhary, P.K. Changing Values Among Young Women, Amar Prakashan, Delhi, 1988
6. Engineer, A. A. Muslims and Education, Economic and Political weekly, Vol. XXXVI (34), 2001
7. Engineer, A. A. Indian Muslims and Education, Secular Perspective, July 1-15, 2002.
8. Fahimuddin. Modernization of Muslim Education in India, Adhyayan Pub. Delhi, 2004
9. Khan, M.H. Minority's Issues and State Intervention An Approach with A Difference IN Muslims in India, by (ed) S.N. Singh, Anmol Pub. Delhi, 2003.
10. Mohammad, Noor. Scope for Modernization of Madarsas in India in Muslim in India, by (ed) S.N. Singh, Anmol Pub. Delhi, 2003.
11. Singh, A.K. Empowerment of Muslim Women in India The merging Respective in Muslims in India, by(ed) S.N. Singh, Anmol Pub. Delhi, 2003
12. Singh, S.N. (ed). Muslims in India Anmol Pub. Pvt. Ltd., Delhi 2003