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West Bengal's Scholarship Architecture: Assessment of Fiscal Pressures, Governance, and Policy Outcomes

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Executive Summary

West Bengal has built an extensive scholarship system to support students across different socio-economic groups. Over time, however, the expansion of these scholarship schemes has complicated the governance structure and impacted the targeted delivery of benefits of the scheme. This report examines the existing scholarship architecture of West Bengal.

The study combines policy and fiscal analysis of government records, scholarship guidelines, and audit findings with primary field-level evidence from students and officials. The analysis identifies three interconnected concerns. First, fragmentation across schemes and portals increases administrative and compliance costs and creates overlapping beneficiary pools. Second, weaknesses in verification and coordination create risks of duplicate claims and excess payments, as reflected in audit findings. Third, field responses substantiate these arguments.

Based on these findings, the report proposes a reformed structure of the scholarship system in West Bengal. The reforms proposed in the study include a unified scholarship interface with a common student ID and scheme-routing mechanism, where the student logs in to the portal, which shall direct him/her to the scheme based on his/her eligibility. Further, a term-linked disbursement calendar combined with a scheme-wise payment tracking system and a dedicated corpus shall bring more transparency in the process of scholarship disbursal. Finally, there is a need for a proper grievance redressal unit which can direct student complaints for quick resolution.

These reforms together aim to ensure that public expenditure on scholarships translates into timely support, reduced administrative burden, and better educational outcomes for the students of West Bengal.



Introduction

West Bengal has seen the emergence and growth of numerous scholarship programs over the last few decades. Scholarships have been used as a policy tool for increasing access to education and promoting social inclusion in the state.

These scholarship programmes cater to different groups of students, including SC/ST students, minority students, girls, and students from economically weaker sections of society. They have consequently become an important part of the state's welfare-based approach to education.

Over time, several scholarship programmes have been introduced in West Bengal, which include Kanyashree Prakalpa for girls, Swami Vivekananda Merit-cum-Means Scholarship for students from low-income households, Shikshashree for SC/ST students and Aikyashree for minority students, among others.

Along with the support from the state, students also have access to central programmes including the National Means-cum-Merit Scholarship and Post-Matric Scholarships for SC/ST students.

Together, these scholarship programmes form a layered scholarship architecture covering different social groups and stages of education.

While the increase in the sheer number and budgetary allocation towards scholarship programmes in the state in recent years has improved the accessibility of education for diverse groups, concerns over issues such as fiscal cost, implementation, and whether the ongoing scholarship policies allow for impactful and positive changes in education have also been raised.



This expansion of scholarship programs has not been accompanied by a proper assessment of the educational outcomes, implementation complexity, or overlaps arising from multiple similar schemes administered by different departments. The success of these scholarship schemes is measured in terms of beneficiary coverage and fund disbursal rather than the quality of improvement in educational outcomes or empowerment of the vulnerable groups.

Further, the existing research has focused mainly on individual schemes or the beneficiary coverage. Comparatively less attention has been paid to examining West Bengal's scholarship ecosystem as an integrated policy architecture that simultaneously considers fiscal sustainability, governance, implementation, and educational outcomes.

This study attempts to analyse the scholarship architecture of West Bengal by examining government financial records and conducting field-level investigations. It aims to uncover issues such as payment delays, overlapping objectives, and a lack of accountability regarding student outcomes. While the first chapter analyses the expansion of scholarship and its impact upon it through a fiscal and policy lens, the second chapter examines the ground realities by accessing the experience of the student. Finally, the last chapter proposes an alternative and refined model which is better suited to West Bengal's context.

Taken together, the study seeks to analyze West Bengal's scholarship architecture as an integrated policy ecosystem and, based on the findings, proposes a model that is efficient, accountable, and results-oriented.



Methodology

The study draws upon a range of official government portals, audit sources, and academic works to ensure the reliability and accuracy of the data. Information on scholarship schemes, eligibility criteria, implementation mechanisms, and departmental responsibilities has been compiled from official scholarship portals and government websites of the concerned departments in West Bengal. Fiscal data related to scholarship funding and education expenditure are drawn from the state budget documents. The research also takes into account other non-government organizations' reports for a comprehensive overview.



Chapter 1

Fiscal and Structural Assessment of West Bengal's Scholarship Architecture

West Bengal's scholarship design has changed over time to respond to the evolving social, economic and political context of the state. The expansion of scholarship programmes was intended to reach the communities who have historically faced barriers to formal education. However, this expansion was not accompanied by a parallel strengthening of fiscal discipline, administrative checks, regulations or systems to assess whether additional investments were producing desired educational outcomes or not.

West Bengal scholarship program has expanded significantly between 2000 and 2026, with a total of eight core schemes that include 25 sub-schemes and multiple application tracks. These include the Swami Vivekananda Merit cum Means Scholarships (SVMCM), which support meritorious students from economically weaker sections pursuing higher education^[1]; Kanyashree scholarships that provide financial support to girls till they complete their graduation, thus delaying marriage^[2]; OASIS ^[3]and Aikyashree^[4] welfare scholarship programs for students from SC/ST/OBC and minority communities; and the Sikshashree program, which provides educational assistance to school-going children from eligible communities^[5].

The architecture also includes schemes with more specific purposes. The Nabanna Relief Fund provides financial assistance to students facing financial hardships ^[6]; the Hindi Scholarship Program provides financial support to post-matric students at Higher Secondary, undergraduate, postgraduate, and research levels whose mother tongue is not Hindi and who study Hindi as a subject and have applied using state-sponsored higher education portals^[7].





The West Bengal FreeShip Program provides fee reimbursement for eligible students pursuing technical courses^[8]. Across the scholarship architecture, eligibility and benefit levels vary according to educational stage, social category, household income, academic merit, gender, and the type of course or institution attended.

While this expansion of scholarship infrastructure has improved educational accessibility and affordability^[9], it has also increased fiscal commitments and complexity in the administration. The scholarship architecture of West Bengal has become an overextended welfare system involving multiple implementing departments, overlapping beneficiary categories, and parallel delivery mechanisms.

This chapter examines the consequences of this expansion by analysing issues such as fragmentation of schemes and delivery systems, and the rising fiscal and administrative cost of maintaining them.



It also examines administrative bottlenecks, including pendency, delayed payments, changing guidelines, and beneficiary grievances, while assessing whether existing audit and monitoring mechanisms are capable of identifying duplication, leakage, and other implementation failures.

1. Fragmentation and the Administrative Cost of Scale

The primary issue faced by the system of scholarship in West Bengal is fragmentation. This fragmentation is caused by the existence of a large number of scholarship schemes that serve similar or overlapping beneficiary groups. Further, these schemes are administered through different departments, portals, and eligibility frameworks. For instance, the West Bengal Government has created various websites to administer its various scholarship schemes. SVMCM operates through a dedicated portal under the Department of Higher Education; OASIS operates through a separate system for SC/ST/OBC scholarships under the Backward Classes Welfare Department, while minority students are directed to the separate Aikyashree portal ^[10].

Such fragmentation creates governance problems at multiple levels. For administrators, it increases the cost of processing and verifying applications. For beneficiaries, it creates uncertainty about eligibility, multiple application requirements, and the issue of navigating different portals, thereby increasing the chances of exclusion and duplication ^[11].

Audit findings across public scholarship systems have also highlighted risks such as payments to ineligible beneficiaries, duplicate claims, excess payments, dormant or zero-balance accounts, and weaknesses in beneficiary verification ^[12]. These failures further increase the administrative costs generated when multiple schemes operate without adequate interoperability.



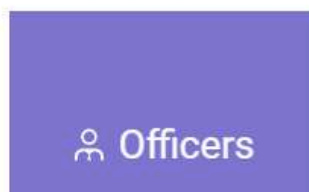
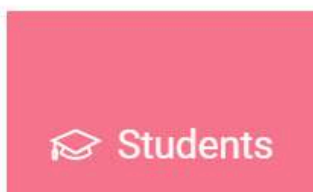
2. Fiscal Sustainability and the Outcomes Gap

The expansion of scholarship programs also raises questions about the fiscal viability of such schemes, particularly in a State where the debt-to-GSDP ratio is already high at around 38% ^[13] and committed expenditure constitutes a significant share of public expenditure ^[14].

Consequently, the effectiveness of these programmes declines despite substantial financial allocation. While improving enrolment in schools and colleges is important, without parallel emphasis on why students drop out, how to retain them, how to equip them with skills for today's needs, and how to improve the quality of educational infrastructure, scholarship programs become a sheer numbers game focused on enrolment and disbursement rather than educational transformation.

Government of India

Ministry of Electronics & Information Technology



Tabular Analysis of Overlaps Between Central and State Scholarship Schemes in West Bengal and Their Consequences

Scholarship Name	Level of Government	Administering Authority / Portal	Target Beneficiaries	Key Eligibility Highlights	Approximate Benefits	Application Portal / Notes
Central Sector Scheme of Scholarships for College and University Students	Central	Ministry of Education / NSP	Meritorious students pursuing UG/PG in colleges/universities	Top 80th percentile in Class 12; family income ≤ ₹4.5 lakh; 50% reserved for girls	₹12,000 p.a. (UG first 3 years), ₹20,000 p.a. (PG/remaining years)	scholarship.s.gov.in
Post-Matric Scholarship for SC/ST/OBC	Central	Ministry of Social Justice & Empowerment / NSP	SC/ST/OBC students post-Class 10	Family income limits vary (typically ≤ ₹2.5 lakh); course-specific	Tuition fee reimbursement + maintenance allowance (up to ₹13,500–₹30,000+ depending on course/hostel)	scholarship.s.gov.in
Pre-Matric Scholarship for Minorities	Central	Ministry of Minority Affairs / NSP	Minority students (Muslim, Christian, Sikh, Buddhist, Jain, Parsi) in Classes 1–10	Family income ≤ ₹1–2 lakh; minimum marks criteria	₹1,000–₹10,000 p.a. + additional for hostellers	scholarship.s.gov.in
Post-Matric Scholarship for Minorities	Central	Ministry of Minority Affairs / NSP	Minority students post-Class 10	Family income ≤ ₹2.5 lakh; 50% marks in previous exam	Up to ₹20,000–₹30,000 p.a. (course-dependent)	scholarship.s.gov.in
Merit-cum-Means Scholarship for Professional/Technical Courses	Central	Ministry of Minority Affairs / NSP	Minority students in professional courses	Family income ≤ ₹2.5 lakh; merit-based	Up to ₹20,000–₹30,000 p.a.	scholarship.s.gov.in
National Means-cum-Merit Scholarship (NMMSS)	Central	Ministry of Education / NSP	Class 8 students for continued studies	Merit in NMMS exam; family income ≤ ₹3.5 lakh	₹12,000 p.a. from Class 9–12	scholarship.s.gov.in / banglarshiksha.wb.gov.in (state coordination)



Swami Vivekananda Merit-cum-Means Scholarship (SVMCM) (including Kanyashree K3)	State	Higher Education Department, Govt. of WB	Meritorious students (Class 11 to PG/professional)	60%+ marks; family income ≤ ₹2.5 lakh; includes K3 for PG girls	₹1,000–₹8,000 monthly (course-dependent)	svcm.wb.gov.in
Kanyashree Prakalpa (K1, K2, K3)	State	Dept. of Women & Child Development, Govt. of WB	Girls aged 13–18 (K1/K2); PG girls (K3)	To prevent child marriage & promote education; income limits apply	K1: ₹1,000 p.a.; K2: ₹25,000 one-time; K3: linked to SVMCM	wbkanyashree.gov.in
Aikyashree Scholarship	State	West Bengal Minorities Development & Finance Corporation	Minority students (pre-matric to PhD/professional)	Family income ≤ ₹2–2.5 lakh; minority communities	Pre-matric: up to ₹11,000; Post-matric: up to ₹16,500; MCM: up to ₹33,000+	wbmdfcscholarship.in
Oasis Scholarship (Post-Matric/Pre-Matric for SC/ST/OBC)	State	Backward Classes Welfare Dept., Govt. of WB	SC/ST/OBC students	Income limits; caste certificate required	Tuition + maintenance (varies; overlaps with central post-matric)	oasis.gov.in
Sikshashree	State	Backward Classes Welfare Dept., Govt. of WB	SC students in Classes 5–8	Consolidated book/maintenance grant	Consolidated aid (varies by class)	oasis.gov.in / banglarshiksha.wb.gov.in
Nabanna Scholarship	State	Chief Minister's Relief Fund / WB Govt.	Post-secondary students	Merit-based one-time aid	One-time financial assistance	wbcmo.gov.in
Hindi Scholarship Scheme	State	Higher Education Dept., Govt. of WB	Students studying Hindi (non-Hindi speakers)	Specific to Hindi courses	Varies	Through higher education portals
West Bengal FreeShip	State	Technical Education Dept.	Economically backward engineering students	Fee waiver in technical courses	Full/partial fee reimbursement	State technical portals



Manual Verification and the SVMCM Case: Evidence from CAG Findings

Erratic renewals and audit-detected duplications of merit-linked scholarships indicate that verification features like the disallowance clauses in SVMCM that prohibits students from receiving another government scholarship for the same course or level, are implemented mainly through applicant self-declarations and college "verification" rather than through real-time cross-portal de-duplication. Consequently, scholarship claims from ineligible students are identified only after disbursement or during audits, resulting in refund liabilities, transaction delays, and recovery hassles, rather than preventing duplication at the application stage itself. This shifts the burden of verification from prevention to post-disbursement recovery. CAG findings provide evidence of the consequences of such weakness in verification. CAG Report No. 22 of 2025 recorded excess payments under both Pre-Matric and Post-Matric Scholarship schemes across several states, including West Bengal.



The report recorded ₹9.465 crore in excess payments under Pre-Matric Scholarship schemes across Manipur, Maharashtra, Uttar Pradesh and West Bengal, and ₹7.3725 crore in excess payments under Post-Matric Scholarship schemes across Maharashtra and West Bengal. These figures represent overpayments made to the students who were either ineligible, received payment in excess of their entitlement, or benefited from duplicate claims due to poor coordination between central and state schemes. The same CAG report also documented 37 cases of fake beneficiaries in Pre-Matric Scholarship schemes and 154 cases of fake beneficiaries under Post-Matric Scholarship schemes in West Bengal.^[15]

Moreover, interviews conducted by *TheRise* suggest that this uncertainty related to scholarship accessibility also creates a counterintuitive beneficiary disincentive of high-merit students "playing it safe" by applying through only one portal out of fear of application rejection.

Scheme-Specific Overlaps

The potential for overlap is also reflected in the eligibility criteria and beneficiary groups of different scholarship schemes. Official records from the Comptroller and Auditor General (CAG Report No. 22 of 2025) Swami Vivekananda Merit-cum-Means Scholarship guidelines, National Scholarship Portal (NSP) scheme documents, West Bengal Budget Speeches (2024-25 and 2025-26), and various state finance review committees point to similarities in eligibility conditions across some central and state schemes, such as in multiple schemes, the family income threshold falls between ₹2–2.5 lakh range and minimum marks requirements of 50–60 per cent. These similarities can create overlapping beneficiary pools and increase the need for effective coordination and verification.^[16]



Other examples include the Central Scheme of Scholarships for College and University Students shares an overlapping beneficiary pool with the state Swami Vivekananda Merit-cum-Means Scholarship. Similarly, the Central Pre-Matric Scholarship for Minorities overlaps with Aikyashree pre-matric scholarships. Both schemes target students from Muslim, Christian, Sikh, Buddhist, Jain, and Parsi communities. Both schemes also have the same primary objective.

Apart from overlap in the major schemes, overlaps also occur at the level of minor schemes such as the Nabanna scheme, the Hindi Scholarship, and the West Bengal Freeship Scheme can intersect with other central or state scholarship programmes at the post-secondary level where eligibility is linked to academic merit, household income or fee support. Although individually these overlaps appear limited, their cumulative effects lead to administrative fatigue by increasing the compliance burden for both applicants and the state machinery.

Overall, the consequences of overlaps vary by the type of scheme. Merit-based schemes cause applicant uncertainty and self-selection; Category-based schemes are susceptible to silo-driven duplication & repetitive verification efforts; conditional schemes like Kanyashree face weak linkages with scholarship opportunities at subsequent stages of education; and smaller state scholarships lead to portal fatigue without significantly expanding the beneficiary coverage.

With remarkable coverage, West Bengal's scholarship programme landscape is overextended, characterized by programme leakages and fragmentation, resulting in a tenuous linkage between scholarships and learning outcomes



While standardisation at the central level allows states room for innovation, multiple scholarship programmes at the state level drive up costs without significantly improving the Gross Enrolment Ratio (GER), reducing dropout among children outside primary school, or improving outcomes of education for marginalised groups.

Going forward, reforms that allow for interoperability of scholarship data, merging of overlapping scholarship schemes, means-based targeting, and disbursements linked to desired outcomes can help West Bengal's scholarship programmes move beyond access and toward translating coverage into genuine educational gain.



Chapter 2

Ground Realities: Governance & Implementation of Scholarship Schemes

While the previous Chapter examined the West Bengal's scholarship architecture through fiscal and policy analysis, understanding the effectiveness of scholarship programmes also requires examining how they function at the ground level. While the disbursals of scholarship benefits may be high, there are widespread delays in payment of fees, poor communication between institutions and portals regarding fee status and criteria used to (de)register applicants, and instances where eligible students are excluded.

Against this backdrop, this chapter examines the ground realities of Scholarship Architecture of West Bengal by accessing the experiences of the beneficiaries and officials involved in the implementation and receipt of scholarship schemes.

Methodologically, the chapter is based on the analysis of primary data collected through a structured questionnaire covering key dimensions, including confusion arising from multiple overlapping schemes, student's

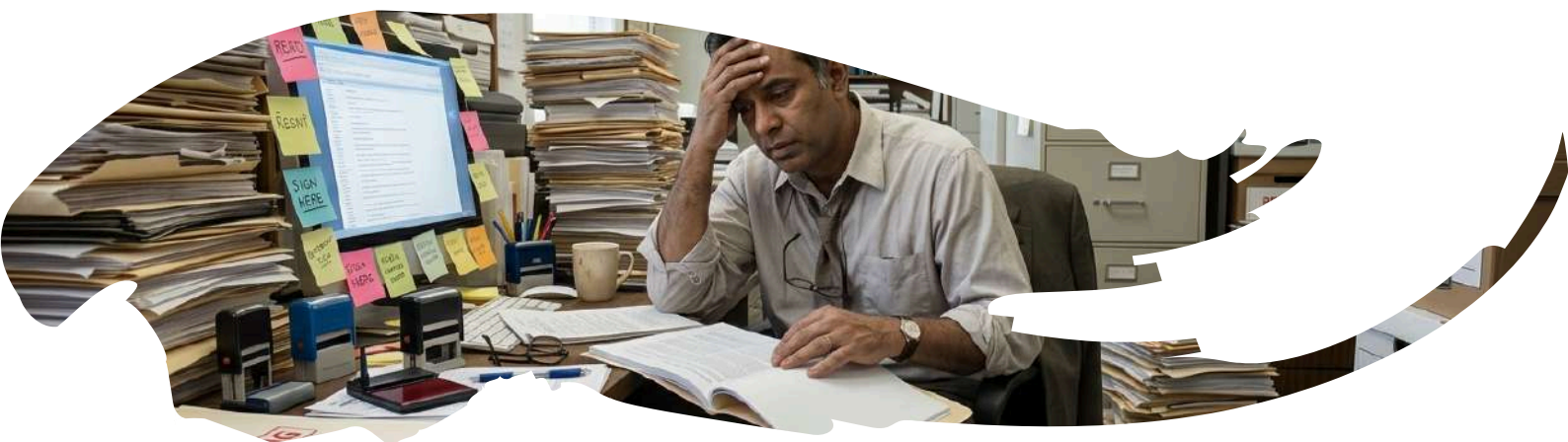


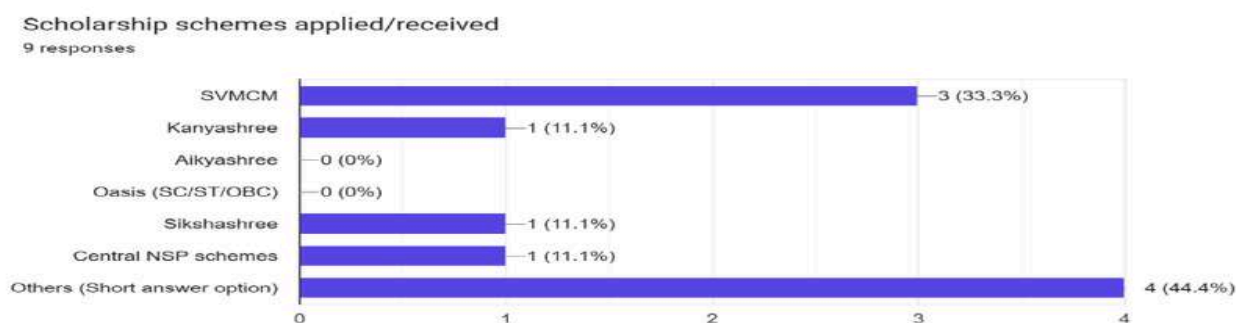
Experience with payment uncertainty and delays, issues relating to eligibility verification and duplicate claims, and experiences of the officials responsible for implementation.

Administrative Burden

This chapter's findings can also be interpreted through the lens of administrative burden theory. *Moynihan, Herd, and Harvey* (2015) define administrative burden as the cumulative costs citizens incur while accessing public services, including learning costs associated with understanding procedures and documentation, compliance costs involved in completing administrative requirements, and psychological costs arising from uncertainty, frustration, and bureaucratic delays.^[7]

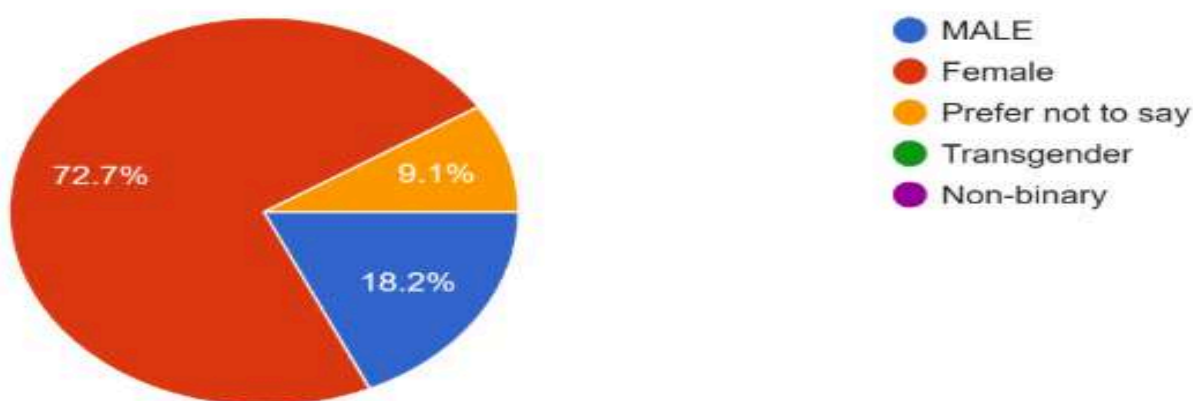
The survey findings align with this framework. Responses relating to sources of confusion indicate that multiple portals, differing deadlines, overlapping eligibility criteria, and varying documentary requirements collectively impose significant learning and compliance burdens on applicants. The frustration expressed by respondents regarding delays and uncertainty in scholarship disbursement further reflects the psychological burden associated with navigating the existing scholarship system. Viewed through this theoretical lens, the West Bengal scholarship architecture demonstrates how administrative complexity can reduce the effectiveness of welfare programmes even when financial support is available.





Distribution of Respondents by Scholarship Scheme Applied

The gender dynamics add another layer of complexity to the interpretation when read along with responses on the number of scholarships applied for. From the pie chart above, it is apparent that majority of the respondents are female, with the highest number of applicants having received or applied for the SVMCM scholarship. One possible explanation is that the financial assistance provided under the SVMCM scholarship offers comparatively higher financial assistance than Kanyashree and several other higher-education scholarships.



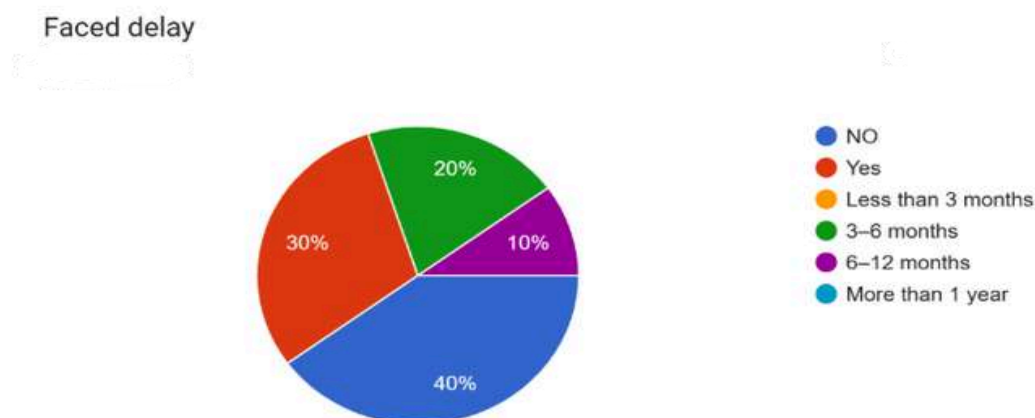
Gender Composition of Respondents Receiving Scholarships in West Bengal

Since a majority of the responses were collected from M.A. students, the findings also suggest that scholarships offering comparatively higher financial assistance tend to attract a larger share of eligible applicants.



This may result in the concentration of beneficiaries within a few schemes, while other scholarship programmes continue to receive budgetary allocations despite relatively lower utilisation.

Disbursement Delays and Beneficiary Confusion



Extent of Delay in Scholarship Disbursement as reported by Respondents

As pointed out in the survey, several factors contribute to beneficiary confusion. For instance, some respondents of the survey pointed to the existence of various online platforms for applications, conflicting deadlines in different programs, and uncertainty about eligibility requirements. Additionally, almost as many respondents pointed at inconsistency in documentation required, with applicants require to provide income-related documents in different formats across programmes.



Uncertainty of scholarship revolves heavily around confusion and delays. The primary cause of the confusion as recorded is conflicting information across multiple official documents.

The comments, however, made by the respondents reflect the demand for timely scholarship disbursement. The survey also recorded instances of duplicate claims. Though SVMCM guidelines prohibit beneficiaries from receiving another government scholarship or stipend for the same course or stage of study, several respondents, particularly female students, reported instances of simultaneously receiving or claiming both SVMCM and Kanyashree.



Thus, despite huge budgetary allocation and scheme-level restrictions, gaps in verification may allow overlapping claims to occur in practice, thereby making scholarship delivery slower, more exclusionary, and less efficient.

Conclusion

The field findings in this chapter demonstrate that the effectiveness of scholarship programmes is shaped not only by financial allocations but also by the quality of implementation. Delayed disbursals, administrative complexity, weak verification mechanisms, and communication gaps continue to influence beneficiaries' experiences despite the expansion of scholarship coverage.



Chapter 3

Towards a Reformed Scholarship Architecture for West Bengal

While the preceding chapters demonstrated the significant challenges persisting in the West Bengal's scholarship architecture, this chapter aims to propose an alternative policy framework to address these structural weaknesses. This chapter draws upon relevant best practices from other Indian states and international scholarship system to develop a more efficient, targeted and accountable scholarship model. Rather than fully replicating these best practices, the proposed framework adopts elements that are administratively and fiscally feasible within West Bengal's existing institutional structure. The proposed framework is also informed by suggestions and experiences shared by students during the field survey.

Mapping Structural Problems to Reform Interventions- Lessons from National and Global Practices

Structural Problem	Alternative Intervention	India-Specific Practices
Multiple overlapping portals and schemes	Unified Scholarship interface with a common student ID and scheme-routing mechanism	India's National Scholarship Portal (NSP)
Delayed and unpredictable payments	Term-linked disbursement calendar+ Scheme-wise payment tracking system+ Dedicated Corpus	UK Student Finance England
Ineligible beneficiaries; duplicate claimsa	Three-layer real-time verification (Aadhaar + income DB + institutional)	India DBT deduplication system
No grievance mechanism	Three-tier Grievance Redressal + Scholarship Ombudsman	UK Student Finance England appeals process
Amount saturation in one scheme	Periodic Amount Rationalisation Review	Germany BAföG legislative review
Mobile and rural access gaps	Mobile-based disbursement channel	Bangladesh bKash-linked stipend disbursement



Learning from What Works: National and Global Examples

National Scholarship Portal— The Indian Model for Digital Consolidation

As far as central scholarship is concerned the National Scholarship Portal (NSP), operated by the Ministry of Electronics and Information Technology, consolidates over 100 central schemes into a single platform.^[18]

West Bengal, in the similar line should also move towards a unified scholarship interface. A common student profile, single registration and central eligibility screening could allow the system to identify the schemes for which a student is potentially eligible. The application could then be routed to the concerned department for scheme-specific verification and sanction.

This would reduce repeated data entry, improve visibility across schemes and create the foundation for cross-scheme de-duplication without requiring the state to dismantle its existing departmental structure.

Stipend Programme for Secondary and Higher Education of Bangladesh

By linking the financial transfer to mobile financial service app named bKash this initiative reduced bureaucratic friction and expand access to stipend payment.^[19] This mobile-based transfer system, used as a complementary channel to conventional banking, can reduce the hurdles such as delays due to bank account verification and other issues related to formal banking. Thus, an app-based system can complement the existing Direct Benefit Transfer mechanisms and make scholarship payments more accessible to students.^[20]

Student Finance England (United Kingdom)

The administration of the student finance system in the United Kingdom is supported by Student Finance England, with the Student Loans Company responsible for administering student finance.^[21]



Two aspects of this system can be highlighted. Firstly, the finance system functions on a rolling academic cycle basis. This implies that the finances will be released to the students according to their academic calendar. Secondly, there is a clear-cut appeals process. In cases where a student's finances are held up or miscalculated, students have an established mechanism through which such decisions can be challenged and resolved.

By creating a dedicated institutional structure responsible for scholarship disbursement, grievance redressal, and performance reporting, West Bengal's scholarship structure can achieve better outcomes. Due to the fragmentation of responsibility for monitoring and executing scholarship programmes across multiple departments, the core ideal of maximizing the reach of educational equity is hindered. Disbursements are handled by different agencies, while students have no clear channel for escalating grievances across the schemes. On similar lines, West Bengal can establish a dedicated scholarship coordination authority. This unit will be responsible for monitoring disbursement timelines, coordinating between departments, managing a central grievance mechanism and publishing scholarship performance data.



Bundesausbildungsförderungsgesetz (BAföG) (Germany)

BAföG in Germany is a needs-based subsidy program for university students. Its unique feature lies in the ease of application and fast processing. In Germany, there is a standardised application process, needs-based assessment according to specific income thresholds, and a defined process for determining the amount of support a student is eligible to receive.^[22]

On the contrary, in West Bengal, students cite conflicting information across scholarship schemes and application processes as the main cause of their confusion. The introduction of a standardized and consistent eligibility matrix will help solve this problem. The case of BAföG in Germany proves that it is possible to design an extensive program in a rather simple way.

Implementation Approach

The implementation of the alternative model can proceed through three phases over four years. This recognizes that administrative systems cannot be radically changed overnight and that any reforms must protect existing beneficiaries.

Year 1: Building Phase

1. Develop a common scholarship interface and student profile.
2. Publish the first annual schedule for scholarship release with defined timelines.
3. Begin identity, bank-account and Aadhaar-based validation, where applicable, and pilot cross-scheme de-duplication especially for schemes like SVMCM and Kanyashree K3.
4. Establish an institution-level grievance ticketing system.



Year 2-3: Structural Change Phase

1. Assess the feasibility of a dedicated scholarship corpus based on the state's fiscal position and scholarship cash-flow requirements.
2. Introduce the next stages of eligibility verification, including integration with available income databases and institutional verification, subject to data-sharing and privacy safeguards.
3. Appoint District Nodal Officers and set time-bound service standards for processing grievances.
4. Pilot test mobile-based scholarship status notification and payments releases in three rural districts.

Year 4: Consolidation and Review Phase

1. Appoint a State-level Scholarship Appeal mechanism or Ombudsman.
2. Conduct the first phase of the Amount Rationalization Review.
3. Expand mobile-based application status and payment notifications statewide.
4. Release Scholarship System Performance Report annually which shall report on applications, approvals, pendency, disbursement timelines, grievances and excess-payment recoveries.

Conclusion

When considering this situation for the 27 lakh enrolled students in West Bengal, even a partial failure becomes a serious issue. The suggested solution does not require a complete reworking of the current system. Instead, it calls for recognizing its shortcomings, having the political will to make necessary changes, and genuinely focusing scholarship policies on the student. From India to Bangladesh, Sri Lanka, the United Kingdom, and Germany, a common theme emerges: scholarship systems that are easy to access, straightforward in their procedures, consistent in their application, and accountable for errors tend to succeed.



Conclusion

As per the report's findings the main challenge in West Bengal's scholarship architecture is not the availability of schemes, but its efficiency implementation, coordination and last mile delivery of benefits.

The fiscal policy analysis highlights the risks created by overlapping schemes, parallel eligibility criteria and weak interoperability, while audit findings point to excess payments and weaknesses in beneficiary verification. The ground-based survey further shows how these structural issues translate into ground-level experiences: conflicting information, multiple application requirements, payment delays and uncertainty. Reports of students simultaneously applying for SVMCM and Kanyashree, despite existing restrictions, indicates the gap between scheme-level rules and their implementation in practice. The lack of accountability across the entire examination and education system has caused immense pressure not only on a student's academic journey but also on their mental stability.

These findings highlight the need of greater rationalisation and coordination within the scholarship architecture. The report proposes building a unified scholarship interface, common student profiles, cross-scheme verification, and a central grievance mechanism to reduce administrative and compliance burdens.

Such reforms can make West Bengal's scholarship system more efficient, transparent and responsive while preserving its fundamental objective of expanding educational opportunity.



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