

Access and Challenges in Higher Education: An Analysis of PMSSS Beneficiaries from Ladakh

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Abstract:

Indian government launched the Prime Minister's Special Scholarship Scheme (PMSSS) in 2011 to provide financial assistance for higher education to students in Jammu & Kashmir and Ladakh. Administered by the All India Council for Technical Education (AICTE), the program aims to enhance access to quality education, reduce regional disparities, and integrate students into the national mainstream. While PMSSS has been widely covered in national reports, limited research exists on its specific impact on Ladakh a region characterized by remoteness and inadequate higher educational infrastructure.

The objective of this study is to analyse the experiences of PMSSS availing students from Ladakh a program facilitating higher education access for students from the region and to examine the challenges they face in accessing PMSSS benefits. This study employs a non-probability approach, combining judgment convenience and snowball sampling methods, utilizing primary data collected through structured questionnaires from Ladakhi students who are PMSSS beneficiaries enrolled in various states. The research investigates student's experiences regarding the program's benefits, challenges, and accessibility. Findings indicate that PMSSS has significantly enhanced career aspirations, reduced financial barriers, and enabled students to pursue general and professional degree programs outside Ladakh. However, the analysis also reveals persistent issues, including limited school awareness, insufficient internet access causing registration delays, difficulties in the counselling process, and cultural adjustment challenges faced by students in other states.

The study concludes that while the PMSSS has improved Ladakhi youth's access to education, enhancements are still required in awareness campaigns, local counselling services, and mentorship programs. Strengthening these components will enable the plan to achieve its objectives more effectively and support Ladakh's long term development.

Keywords: Higher Education, Access, Challenges, PMSSS scholarship.

Introduction.

Education is the process through which a country transforms from its current state to its desired future. It serves as the most crucial component of nation-building and progress. As humanity's most significant and potent tool, education forms the foundation of social development. One of the most important factors enabling society to achieve progress is education (Ercis, 2009). It enables individuals to shape themselves

in desirable ways for the betterment of society. In this century economic and social development depends on a well-educated population possessing relevant knowledge, attitudes, and skills. When education fails to meet needs and remain appropriate, a nation's human capital becomes compromised. Problems such as poverty, unemployment, malnutrition, and illiteracy directly stem from inadequate human resource development and improper utilization. A balanced use of human resources across economic sectors is necessary to reduce wealth and income disparities. This balance promotes societal prosperity and overall development, as human resource development remains fundamental to progress. Throughout history, education has been the foundation for all changes in social, cultural, spiritual, and economic aspects of human existence. Education is an investment in human resources, especially higher education, which also serves as a significant social activity. India's economic growth rate has remained consistently high in recent years, solidifying its prominent position in the global knowledge economy. Nations universally relied on public provision for education, with state subsidies serving as a distinctive feature. This unique status is shared with only a limited range of goods and services such as national defence, internal security, court, and police services (Tilak, 2013). Internationally, higher education is perceived as a catalyst for social mobility, unlocking new opportunities for students hailing from disadvantaged backgrounds (Brajkovic, 2019).

The Prime Minister's Special Scholarship Scheme (PMSSS), provide higher education in these exclusive regions of the country, the Ministry of Education, Government of India launched in 2011, the Special Scholarship Scheme for the Union Territories of Jammu & Kashmir and Ladakh (SSS JKL). This initiative is now part of the Pradhan Mantri Uchcharat Shiksha Protsahan Yojana (PM-USPY). The Scholarship & Grants (SAG) Bureau of AICTE's SSS JKL Cell manages all aspects, including application solicitation, counselling, seat allocation, and scholarship distribution.

The scheme's primary objectives are to educate, empower, and enable young people to compete at the national level while exposing them to the cultures, languages, and lifestyles of other Indian states, thereby fostering national integration.

The program provides financial aid to students in Jammu & Kashmir and Ladakh, covering academic fees (including tuition and other allowable fees) as well as a maintenance allowance for expenses such as books, hostel mess fees, and incidental charges. Eligibility requires passing the Class XII or equivalent examination and securing admission through AICTE's online counselling process under the government-established supernumerary quota or seats offered by regulatory bodies.

The scholarship is available at a limited number of reputable institutions outside the Jammu & Kashmir and Ladakh Union Territories (UTs). These institutions must have NBA/NAAC accreditation, NIRF rankings within the top 100, or be listed as Centres of Excellence on the AICTE Portal, as approved by the Inter-Ministerial Committee (IMC), Government of India. For medical stream students, after passing NEET, they must enrol, attend State Level NEET counselling, and submit proof of admission through the AICTE portal. Vacant seats in professional and general streams are also filled through independent admissions, where students enrol themselves in institutions that meet the requirements and subsequently report their admission with proof on the AICTE portal.

Summary of PMSSS.

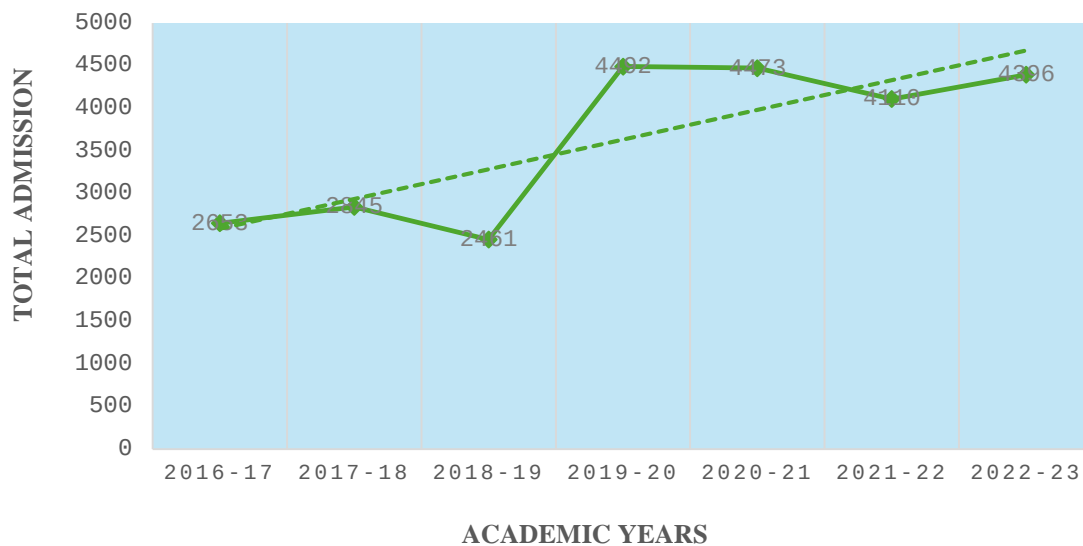
AICTE took proactive measures to inform prospective students about the scholarship program to increase enrollment for the academic year. This involved conducting awareness workshops and placing advertisements in regional newspapers across various locations, including Kathua, Jammu, Rajouri, Doda,

and Reasi in the Jammu Region; Baramulla, Kupwara, Anantnag, Ganderbal, and Srinagar in the Kashmir Region; and Leh and Kargil in the Ladakh Region. These initiatives highlight AICTE's commitment to ensuring deserving students are informed and able to benefit from the PMSSS, thereby expanding educational opportunities in these areas.

In Table 1, fresh admissions under the PMSSS show significant increases over the last four years, though the scheme promised to admit 5,000 students annually. Figure 1 indicates that fresh admissions peaked in 2019-20 and 2020-21 compared to the previous three years, followed by a slight decline in the subsequent two years. The admission trend for the past seven years is illustrated in Figure 1.

Sl No.	Academic Year	Total Admission
1	2016-17	2653
2	2017-18	2845
3	2018-19	2461
4	2019-20	4492
5	2020-21	4473
6	2021-22	4110
7	2022-23	4396

Fig:1 PMSSS FRESH ADMISSIONS

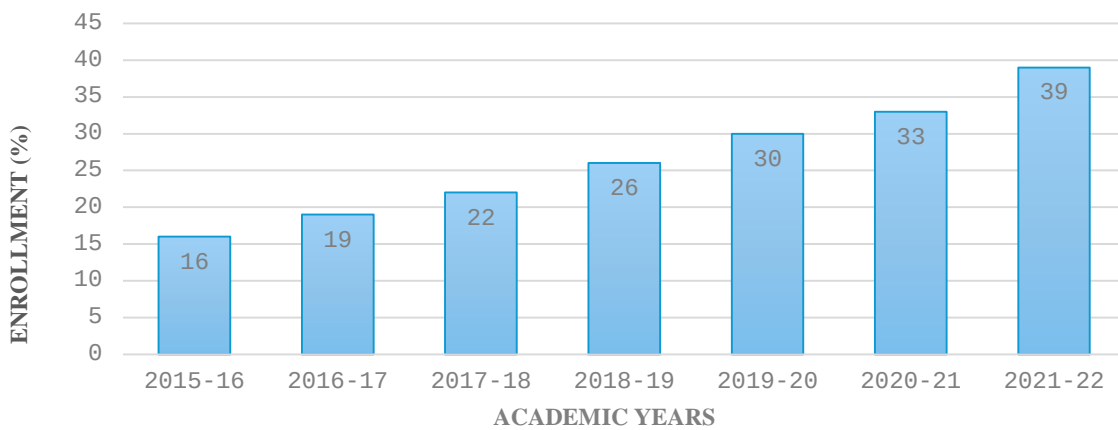


In Table 2, the percentage of women enrolled in PMSSS has been increasing over the past seven years. The share of women admitted under PMSSS was 16% in 2015-16 and increased to 39% in 2021-22. Figure 2 shows this upward trend in women's enrollment, representing significant progress.

Sl No.	Academic Year	Enrollment %
1	2015-16	16

2	2016-17	19
3	2017-18	22
4	2018-19	26
5	2019-20	30
6	2020-21	33
7	2021-22	39

Fig:2 % OF WOMEN ENROLLMENT IN PMSSS.



Literature review.

Merlin, F., & KUMAR, D. (2025), This paper proposes a digital framework for the Prime Minister's Special Scholarship Scheme, replacing the paper-based system. It digitalizes the process from application to fund transfer, examining global best practices and Indian case studies. Key features: user-friendly interface, automated workflows, real-time notifications, security, transparency, and Aadhaar authentication. Benefits include faster processing, higher satisfaction, and sustainability. Solutions cover legacy system integration, policy updates, and stakeholder training to address resistance. Results show this model improves scholarship administration and can enhance other welfare programs.

Patil, A.D., Warke, N.P. (2024), This study explores the challenges arising from declining public funding for education amid increasing demand for resources, drawing on research conducted in North Maharashtra. To support students from economically disadvantaged backgrounds, many countries, including India, are exploring alternative methods of funding higher education. Scholarship programs serve as a notable mechanism in this context. India's education system has relied on such programs since 1961. This critically examines 24 central government-run scholarship programs to assess the private costs students incur while pursuing higher education. The research reveals several key findings: The gross enrolment ratio (GER) for higher education across all categories is 26.3%. When excluding students from Scheduled Tribes (ST) and Scheduled Castes (SC), the GER for other categories rises significantly to 28.25%. Means-based scholarship programs are less prevalent than means-cum-merit and merit-based programs. Over 65% of students' private expenses are allocated to course fees. Only 46% of scholarship programs cover both maintenance and course fees. Despite average private expenditures of ₹7,078 for general degree courses and ₹17,769 for technical/professional degree courses, 70% of scholarship programs offer maintenance amounts below ₹5,000. The study concludes that existing scholarship programs only marginally enhance the effectiveness and equity of India's higher education system.

Karna, R. K., & Swain, D. K. (2022), This study assesses the Post-Matric Scholarship program, India's oldest merit-cum-means student aid initiative, evaluating its effectiveness and accessibility. Building on prior research, the paper examines the scheme's performance considering recent developments, particularly the implementation of ICT for application and disbursement as a major policy intervention. Key findings reveal that approximately 63% of eligible students remain outside the program's coverage. The study concludes that while ICT tools enhance transparency, many beneficiaries still face usability challenges. Additionally, the scheme only partially mitigates the significant gap between recipient's financial circumstances and higher education requirements.

Bedi, P., Gole, P., Dhiman, S., & Gupta, N. (2020), The Indian government promotes higher education through measures like scholarships for low-income students. The Central Sector Scheme (CSS), launched in 2008, supports meritorious students in graduation and post-graduation studies. However, CSS faces challenges: lost application forms, postal delays, poor communication with Education Boards, and bank verification issues. This paper proposes a Blockchain-based Smart Contract for CSS, involving banks, colleges, education boards, and students. It aims to create a transparent, user-friendly system. Currently, India has no government scholarship program on Blockchain.

Farooqui, N., Bansal, A., & Agarwal, A. K. (2018), This paper analyses India's Madrasa educational system and its relevance to modern societal needs. Many Muslim families rely on these traditional institutions due to financial constraints, particularly affecting girl's education and life satisfaction. The government's Madrasa Modernisation Program introduced redesigned scholarships to integrate students into mainstream education. This study examines how financial aid impacts Muslim adolescent girl's education and quality of life in madrasas. Field surveys in Uttar Pradesh's Gonda, Rampur, and Aligarh districts included 300 scholarship recipients from 20 institutions. Results show scholarships significantly improve educational attainment and living standards. Government initiatives aim to elevate Muslim girls' social and educational status through these programs.

Ross, A. J. (2007), According to the study, the scholarship program was successful, with 24 of the students supported by FOMSS graduating. The program's effectiveness is further demonstrated by the fact that most graduates (18) are employed within the district, indicating success in retaining talent in rural areas. These students' achievements stem from their personal motivation, university support, and work experience during vacations, highlighting the importance of these factors in overcoming academic challenges. A key finding for addressing rural workforce shortages is that students from these areas can thrive in higher education and subsequently contribute to rural districts through employment. It highlights how district hospitals can assist students from rural backgrounds, suggesting a potential strategy to improve healthcare worker retention in rural areas.

Objectives of the Study.

The objective of the study is to conduct an analysis of the following aspects:

1. To analyse the facilitation of access to higher education for students from the Ladakh region under the PMSSS.
2. To examine the challenges faced by students from Ladakh in accessing the benefits provided by the PMSSS.

Methodology.

Research Design- This paper is based on descriptive research type, the secondary data and primary data,

primary data was collected through the structured questionnaire by the researcher for the study.

Sample Design-The study is based on Non probability approach of sampling, a combination of Judgment, Convenience and snowball sampling method is used.

Sample Size-The sample of the study comprises of 150 students from Ladakh, studying outside Jammu & Kashmir and Ladakh who are availing the PMSSS scholarship. The sample were taken across Delhi, Uttar Pradesh, Chandigarh, Hyderabad, and Haryana.

Table3: Respondents Towards (know about the PMSSS scheme).

	Frequency of response				Total
	School/Teacher	Friends/Relatives	Social Media/Website	Government/AICTE notice	
How did you first come to know about the PMSSS scheme?	20 (13.3%)	110 (73.3%)	10 (6.7%)	10 (6.7%)	150 (100%)

Analysis of data: In the table 3 above, the data related to awareness about the scheme shows that students learned about the PMSSS scheme from friends, relatives, school, and teachers. 73.3% of students became aware of the scheme through friends and relatives, while government and AICTE notices were less effective, with only 6.7% of students learning about the scheme through these notices. Social media also had minimal influence, accounting for 6.7% of student awareness.

Table4: Respondents Towards the PMSSS.

Response	Frequency (F) of response						Total
	Yes	(F)	No	(F)	May Be	(F)	
Without PMSSS, would you have been able to pursue higher education outside Ladakh?	20	13.3%	50	33.3%	80	53.3%	150 (100%)
Are you willing to complete OR completed the course under PMSSS.	110	73.3%	10	6.7%	30	20%	150 (100%)

In Table 4 above, the data shows student’s ability to pursue higher education outside Ladakh and their course completion status. 13.3% of students can pursue higher education outside Ladakh without the PMSSS scholarship, while 33.3% can afford to do so without the scholarship. Additionally, 53.3% are uncertain about their ability to pursue education outside Ladakh. Regarding course completion, 73.3% of students are willing to complete or have already completed their courses under PMSSS, while 6.7% are unwilling to complete them.

Table5: Respondents Towards the PMSSS and Its Benefits.

Various response	Frequency (F) of response on Likert scale										Total
	SA	(F)	A	(F)	N	(F)	D	(F)	SD	(F)	

a). Was the online application process easy?	20	13.3%	70	46.7%	30	20%	30	20%	00	00%	150 (100%)
b). Do you feel the counselling and admission process is clear and easy?	10	6.7%	50	33.3%	60	40%	30	20%	00	00%	150 (100%)
c). Is the scholarship amount sufficient to cover your college (tuition) fee?	40	26.7%	70	46.7%	10	6.7%	30	20%	00	00%	150 (100%)
d). Is the maintenance allowance (hostel, food, books, etc.) sufficient?	40	26.7%	30	20%	40	26.7%	30	20%	10	6.7%	150 (100%)
e). Have you been receiving your scholarship in a timely manner?	00	00%	30	20%	30	20%	40	26.7%	50	33.3%	150 (100%)
f). Did PMSSS helped you in your academic journey?	110	73.3%	40	26.7%	00	00%	00	00%	00	00%	150 (100%)
g). Do you feel the scheme has improved higher education opportunities for Ladakhi students?	90	60%	50	33.3%	10	6.7%	00	00%	00	00%	150 (100%)
Note: SA= Strongly Agree, A=Agree, N=Neutral, D=Disagree, SD=Strongly Disagree.											

Table 5 displays various responses showing different results. Regarding the online application process, 60% of respondents combining both ‘strongly agree’ and ‘agree’ found it easy. The counselling and admission process showed 40% neutral responses. For college tuition fees, over 70% agreed combining both ‘strongly agree’ and ‘agree’ categories that the amount was sufficient. Regarding maintenance costs (hostel, food, books, etc.), 26.7% strongly agreed while another 26.7% remained neutral. Timely scholarship disbursement received negative feedback, with 26.7% disagreeing and 33.3% strongly disagreeing. In academic support, 73.3% strongly agreed the scholarship helped their journey, and 60% strongly agreed it provided opportunities for higher education.

Lack of awareness	Complicated documentation	Admission/ counselling issues	Delay in scholarship release	Hostel/ accommodation problems	Internet access causing registration delay
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80 (53.3%)	20 (13.3%)	50 (33.33%)	140 (93.3%)	30 (20%)	50 (33.3%)
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In Table 6, the challenges faced by students in availing the scholarship are presented. The main problem is the delay in scholarship release, with 93.3% of respondents expressing concern. The next challenge is the lack of proper knowledge about the scheme, as 53.3% of respondents show unawareness. During registration, 33.3% of students face issues with internet access, while another 33.3% encounter admission and counselling problems.

Results and Discussion.

From the data analyses above and keeping the objective in mind the study arrived at the following result.

- Students became aware of the scheme through various sources, including friends, relatives, school/teachers, social media, and government/AICTE notices. However, less than 15% of respondents learned about it through school/teachers, social media, or government/AICTE notices, while over 70% heard about it from friends and relatives.
- Without this scholarship, 33.3% of the respondent students would be unable to pursue higher studies outside Ladakh. Approximately 53.3% of the respondents lack a clear idea about pursuing further education, while less than 15% can proceed. Among the respondents, 73.3% are willing to complete or have already completed their courses, Where as approximately 6.7% of students fail to complete their courses, the primary reasons for non-completion include discomfort with the medium of instruction, accommodation challenges, and inability to secure admission to their preferred programs.
- The online application process received aggregate agreed responses indicating that 60% of respondents found the process easy, 20% were neutral, and the remaining disagreed. Regarding the counselling and admission process, 6.7% of respondents strongly agreed about its ease and clarity, 33.3% agreed, and 40% remained neutral.
- The total percentage of respondents who ‘strongly agree’ and ‘agree’ exceeds 70%, indicating that the college tuition fee is covered. Meanwhile, 20% disagree and 6.7% remain neutral. Regarding the maintenance allowance for students, 26.7% strongly agree that it is sufficient, 20% agree, and 26.7% are neutral.
- The timely disbursement of the scholarship is imperative for students to continue their studies. Regarding this issue, 33.3% of respondents strongly disagree with the timely disbursement process, 26.7% disagree due to not receiving the scholarship on time, 20% agree that they receive it on time, and 20% remain neutral.
- The PMSSS supports student’s academic journey and provides opportunities for higher education. Among respondents, 73.3% strongly agreed and 26.7% agreed that the scholarship helped their academic achievement. Additionally, 60% strongly supported and 33.3% agreed that it provided opportunities for students to pursue higher education.
- The delayed release of scholarships is one of the most significant challenges, with 93.3% of students responded that they do not receive scholarships on time. Additionally, 53.3% of respondents indicate a lack of awareness about the process, while 33.3% face internet connectivity issues. Another 33.3% report encountering problems during counselling and admission procedures.

Conclusions and recommendations.

The study underscores the significant impact of the Prime Minister's Special Scholarship Scheme (PM-

SSS) in facilitating enhanced access to higher education for students from the Ladakh region. According to the research findings, PMSSS has emerged as an indispensable resource for students from Ladakh pursuing higher education. The data substantiates the program's pivotal role in addressing disparities in educational access, with 73% of respondents indicating they would have been unable to pursue studies outside Ladakh without this financial assistance, while 53.3% expressed uncertainty. Furthermore, an overwhelming majority 93% of beneficiaries acknowledged the PMSSS's contribution to expanding higher education opportunities in the region, with 73.3% strongly affirming its positive impact on their academic progression.

The program has demonstrated notable success in ensuring inclusivity. A prominent example of progress toward gender parity is the substantial rise in female enrollment, increasing from 16% during the 2015–16 academic year to 39% by 2021–22. Furthermore, new admissions exhibited consistent growth despite regional challenges and infrastructure limitations, reaching peak figures of 4,492 in 2019–20 and 4,473 in 2020–21.

The study, however, also identifies persistent challenges. Specifically, 93.3% of students reported scholarship disbursement delays as the most pressing concern, followed by lack of awareness 53.3%, admission and counselling difficulties 33.3%, and registration related internet connectivity issues 33.3%. Furthermore, merely 46.7% of respondents considered maintenance allowances sufficient, whereas 73.4% affirmed the adequacy of tuition fee coverage.

The PMSSS has substantially broadened educational access for students from Ladakh while mitigating financial constraints. However, to fully actualize its transformative capacity, it is essential to resolve delays in fund allocation, intensify awareness campaigns, streamline admission procedures, and augment support mechanisms. These measures will guarantee the scheme's sustainability and optimize its influence on the prospects of Ladakh's youth.

The counselling and admission procedures warrant simplification through comprehensive guidelines, digital assistance platforms, and dedicated helplines to facilitate student decision-making. Given the persistent challenges posed by inadequate internet connectivity, the enhancement of digital infrastructure in Ladakh remains a critical priority.

Moreover, the maintenance allowance necessitates revision to align with escalating living expenses, ensuring students can adequately accommodate costs related to sustenance, academic materials, accommodation, and transportation. To uphold transparency and accountability, the establishment of a robust feedback and monitoring mechanism is essential, enabling prompt identification and resolution of systemic inefficiencies.

Limitation.

This study is confined to students from Ladakh, with potential applicability extended to students in Jammu and Kashmir who are beneficiaries of this scholarship. The research is exclusively concentrated on one union territory (Ladakh). Considerable scope remains for subsequent investigation encompassing both union territories to evaluate the scholarship's influence on higher education.

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