

# Assessment of the Effectiveness of Bihar Student Credit Card Scheme in enhancing the Gross Enrolment Ratio in Higher Education in Bihar

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## Abstract

This study explores the impact of Bihar Student Credit Card Scheme (BSCCS) in enhancing the Gross Enrolment Ratio (GER) in higher education in the state of Bihar which was at 14.3% in comparison to national average of 24% in the year 2015 when the project was launched by the then Chief Minister of Bihar, Mr. Nitish Kumar for five years upto 2020. With an aim to touch the then national target of achieving the GER of 30% in higher education, the BSCCY was launched under the Saat Nischay Yojna - 1 (Seven Resolve Scheme) in 2015. This scheme was further extended for another five (05) years by the newly formed government of Bihar led by Mr. Nitish Kumar as the Chief Minister under the Saat Nischay Yojna - 2 (Seven Resolve Scheme) upto 2025. As per the report of All India Survey on Higher Education (AISHE) 2021-22 report<sup>1</sup> released by Ministry of Education on January 27, 2024, the GER in the state of Bihar has shown an increase of 5% during the last five years. As per the report the GER enhanced from 12.1% in 2017-18 to 17.1% during 2021-22. Also, the national GER increased from 27.3% to 28.4% during this period. While as per National Education Policy (NEP) 2020 target the Gross Enrolment Ratio in higher education is predicted to be raised to 50 % by the year 2035<sup>2</sup>. With the mission for developed Bihar under the Good Governance programme 2015-2020 the Saat Nischay Yojna in mission mode with Saat (07) goals including the goal Aarthik Hal, Yuvaon Ko Bal (Youth Empowerment) under which the Bihar Student Credit Card Yojna (BSCCS) scheme was launched by the government. This study is an attempt to analyze how BSCC scheme has contributed towards enhancement in the GER percentage of the state. The researchers have also analyzed the fact whether the loan provided to the students are utilized for higher studies in the state of Bihar. For this study, the researchers have used both primary and secondary data. Primary data have been collected through questionnaires from the respondents including beneficiaries of the BSCC scheme.

**Keywords:** Saat Nischay Yojna, Bihar Student Credit Card, Gross Enrolment Ratio, Higher Education, Bihar

## 1. Introduction

A part of BIMARU (an acronym for Bihar, Madhya Pradesh, Rajasthan, and Uttar Pradesh), states described by the demographer Ashish Bose in the 1980s in a research paper presented to the then Prime Minister Mr. Rajiv Gandhi, Bihar was seen from a sympathetic view as it was lagging in major financial indicators like economic growth, healthcare, literacy, employment, etc. The term BIMARU coined from 'bimar' literally means 'sick' used for Bihar was like a BIG blot for India as it was eyeing for all round development of the country. Branding of Bihar as a developing state and erasing the tag of BIMARU was a daunting task before the policy makers of the governments of the state

formed over the years. Development focused various corrective measures were taken and various financial corrective measures were tried by different governments of the state to get rid of BIMARU tag. In the meantime, ranked as a backward state in the development indexes, Bihar also got an infamous tag of 'lawless land', which was mentioned by Steven R. Weisman in an article published in the New York Times (April 27, 1987) with the headline 'India's corner of mystery: Bihar's poor and lawless'.<sup>3</sup> The division of the state of Bihar in the year 2002 into Bihar and Jharkhand was another blow to development fortune of the state. The governments over the years tried to bring the state on the path of development by launching and implementing various schemes time-to-time. In the year 2005, a

coalition government named as NDA was formed, but still the challenge for the government particularly Chief Minister Mr. Nitish Kumar led government was to ensure all round development of the state. In the year 2015, a highly ambitious development project to ensure the 'Good Governance' was launched under the Bihar Vikas Mission with the name "Viksit Bihar Ke Saat Nishchay" which included following goals; <sup>4</sup>

1. *Aarthik Hal, Yuvaon Ko Bal* (Youth Empowerment)
2. *Aarakshit Rozgar Mahilaon Ka Adhikar* (Reservation in Jobs for Women)
3. *Avsar Badhe, Aage Padhein* (Opportunities through Higher & Technical Education)
4. *Har Ghar Bijli* (Electricity for each household)
5. *Har Ghar Nal Ka Jal* (Piped water supply to each household)
6. *Ghar Tak Pakki Gali-Naaliyan* (Road and drainage facility to households)
7. *Sauchalay Nirman, Ghar Ka Samman* (Toilet facility for each household)

Under the first goal i.e. "Aarthik Hal, Yuvaon Ko Bal", the government of Bihar implemented special schemes/ programs/ policies to enable the youth of Bihar become self-reliant by improving their competency through creating opportunities for education and skill development and better employability. One of the schemes included in *Aarthik Hal, Yuvaon Ko Bal* is the Bihar Student Credit Card Scheme, through which an education loan of Indian Rupees. 4 lakhs (₹ 4,00,000/-) is being provided to 10+2 (Intermediate) or above pass students who are willing to go for higher education but are unable to pursue due to financial reasons. Under the scheme with the involvement of Bihar State Education Finance Corporation (BSEFC), a guarantee is being provided against the loan sanctioned to the students. Along with providing financial support to the students who are willing to pursue higher education, the goal of this scheme was to enhance the overall Gross Enrolment Ratio (GER) of the state of Bihar that was considerably low in comparison to the national average. The Gross

Enrolment Ratio (GER) in higher education in the state of Bihar was at 14.3% in comparison to national average of 24% in the year 2015 when the project was launched. With an aim to touch the national target of achieving the GER of 30% in higher education, the BSCCY was launched under the *Saat Nishchay Yojna – 1* (Seven Resolve Scheme) in 2015 by the then Chief Minister of Bihar, Mr. Nitish Kumar for five years upto 2020. This scheme was further extended for another five (05) years by the newly formed government of Bihar under the *Saat Nishchay Yojna – 2* (Seven Resolve Scheme) upto 2025. As per the report of All India Survey on Higher Education (AISHE) 2021-22 report <sup>5</sup> released by Ministry of Education on January 27, 2024, the GER in the state of Bihar has shown an increase of 5% during the last five years. As per the report the GER enhanced from 12.1% in 2017-18 to 17.1% during 2021-22. Also, the national GER increased from 27.3% to 28.4% during this period. In the study the researchers have analyzed the utilization of the loan amount by the students for pursuing higher studies in the state of Bihar or its major chunk is being spent for pursuing studies in the educational institutions particularly private institutions in other states of the country. Although the intention of the government is to increase the GER of the state of Bihar and matching the national GER target of 30%, but due to lack of quality higher educational institutions in Bihar the target is yet to be achieved even after 10 years of implementation of the BSCC Scheme. In this study, the researchers have observed the impact of the BSCC scheme in enhancement of GER of the state by the loan (financial support) provided under this scheme to pursue higher education in the educational institutions situated in Bihar and other states. This study may be beneficial for the government to be aware of another crucial aspect of the impact of BSCC scheme which is somehow missing to achieve its goals due to varied reasons. The government may plan for establishing more institutions of higher studies including technical institutions in the state so that the youths can get higher education within the short distances from their villages or towns. Establishment of educational institutions in the state may also contribute to enhance the GDP of the state as many types of financial benefits are connected

with such institutions where the students from all over the country may take admission and pursue studies. This way the maximum benefit of *Saat Nischay Yojna* can be achieved and it may fulfill the goal of '*Viksit Bihar*' with good governance.

**Table No. 1 – Source All India Survey on Higher Education 2021-22** <sup>6 (Appendix-01)</sup>

- In all over India, the number of students enrolled at Under Graduate, PG Diploma and Diploma programmes in India has increased from 31959547 in 2017-18 to 37290461 in 2021-22
- In the state of Bihar, the number of students' enrollment has enhanced from 1381622 in 2017-18 to 2454789 in 2021-22. The researchers have observed that the number of students enrolled in PG Diploma courses in Bihar has decreased from 2880 in 2017-18 to 2797 in 2021-22, which is an alarming signal for the government of Bihar and concerned department.

**Table No. 2 – Source All India Survey on Higher Education 2021-22,** <sup>7 (Appendix-02)</sup>

- From the above table the researchers have observed that the Gross Enrolment Ratio (GER) in all over India has increased from 24.6 in 2017-18 to 28.4 in 2021-22
- From the above table it is also observed that the Gross Enrolment Ratio (GER) in Bihar has increased from 11.4 in 2017-18 to 17.1 in 2021-22
- In Bihar there is an encouraging growth in the GER among the SC (Scheduled Caste) community as it has increased from 8.00 in 2017-18 to 16.4 in 2021-22, which is better than the national average percentage wise
- Also, the researchers have observed that in Bihar the GER among the ST (Scheduled Tribe) community as it has increased from 13.2 in 2017-18 to 34.6 in 2021-22, which is better than the national average percentage wise

**About the Bihar Student Credit Card Scheme (BSCCY)** <sup>8</sup>

- Under this scheme, students who have passed 12th or equivalent (10th for Polyethnic course) examination from recognized institutions of Bihar State and students of Bihar State who have passed 10th/12th/+2 (10th for Polytechnic course) from schools or boards of bordering states such as Jharkhand, Uttar Pradesh and West Bengal in bordering blocks of bordering districts of other neighbouring states can also be given the benefit of this scheme.
- Under this scheme, education loan upto a maximum of Indian Rupees. 4 lakhs (₹ 4,00,000/-) is provided to students who have passed 12<sup>th</sup> or equivalent and wish to pursue higher studies. No interest is needed to paid on the loan amount for a period of one year from the completion of the course or a maximum of 6 months from the date of admission of the applicant (whichever is earlier). The rate of simple interest on this loan amount is 4%. Under this, loan is made available to women, handicapped and transgender applicants at a simple interest rate of only 1%.
- Some the courses for which the eligible students may apply for the loan include B.A., B.Sc., B.Com. (all subjects), M.A., M.Sc., M.Com. (all subjects), Aalim, Shashtri, BCA, MCA, B.Sc. Information Technology / Computer Application / Computer Science, B.Sc. Agriculture, B.Sc. Library Science, Bachelor of Hotel Management & Catering Technology (BHMCT), B.Tech / B.E., B.Sc. (Engineering all branched), Bachelor of Architecture, M.B.B.S., B.D.S, B.Sc. Nursing, Bachelor of Pharmacy, Bachelor of Mass Communication / Media / Journalism, B.Sc. in Fashion Technology, BBA, MBA, BL / LLB, Polyethnic, etc.
- In all the districts, DRCC (District Registration and Counseling Center) Office has been established and assigned with the duty for smooth implementation of the scheme.
- The applicants need to provide the correct data while apply through official portal or Mobile App, and there Aadhaar No. and other details are verified. The information of the applicants

are digitized for further perusal and making the scheme more transparent.

- With the amount the students will be able to pay for the tuition fee, hostel fee and taking care of living expenses during the study.
- The students who take the loan need to pay back the loan after getting a job as per the terms and conditions of the loan scheme.

## 2. Review of Literature

Discussing student migrants of Patna from career aspirations to actual choices, Sister M. Jincy A. *et al.*, 2023,<sup>9</sup> said as the capital city of Bihar, it has witnessed a surge in educational institutions and opportunities, attracting students with varied aspirations. The motivations behind the migration of students from Patna are diverse, encompassing the pursuit of specialized education, exposure to different cultural milieus, and the quest for enhanced career prospects. Kumar and Banerji, 2010; Deshingkar *et al.*, 2009 observed that the rate of migration from the Bihar to both rural and urban destinations is very high and has increased over the last decade due to varied reasons. Bhaskaran and Mehta, 2009; Rodgers and Rodgers, 2001 have found that the remittances from migration have significantly contributed to increase incomes in the migrant's native place. It is observed that migration from landowning households increased during last few decades, on account of stagnant agricultural production, crop losses on account of frequent flood and poor infrastructure for agricultural production and unavailability of non-farm activities are also pushing youngster of even large size household to outside of Bihar (Singh *et al.*, 2002). The study of Kalpana Kumari *et al.*<sup>10</sup> revealed that the factors which impelled people to migrate were dignified employment in rural area, possibilities of enhancing income in destination place. All the migrants indicated that they knew their migration was temporary, but it helped them in raising their living condition and made them able to lead dignified lives. Migration provided them an opportunity to dissolve income related problems in the villages. In the recent study of Dr. Ritu Kumari<sup>11</sup> it is said the Chief Minister Mr. Nitish Kumar's tenure significantly transformed Bihar's socio-economic landscape.

While progress is evident in governance, infrastructure, and social welfare, achieving sustainable development requires addressing structural issues and fostering inclusive growth. Since 2005, under Nitish Kumar's leadership, Bihar has made remarkable progress. Improvements in basic amenities, education, healthcare, and law and order have helped the state shed its 'BIMARU' tag and join the league of developing states. However, there is still a long way to go in terms of industrial development and job creation. The BSCCY by the Bihar government has proven to be an economic boon and provided students access to higher education, but this scheme has few limitations and that provisions are required for the improvement (Zareen Fatima *et al.* 2019)<sup>12</sup>

India has a long history of schemes aimed at reducing financial barriers to higher education (Tilak, 2019).<sup>13</sup> The BSCCS is among the first state-level initiatives designed explicitly to combine financial inclusion and education access. Prior studies have emphasized the underfunding of tertiary education and the need for decentralized state-led interventions (Mukherjee & Sinha, 2020).<sup>14</sup> Globally, student loan schemes have shown mixed outcomes—while they increase enrollment, concerns about repayment burden and default risks persist (Barr, 2004). In the Indian context, such issues are compounded by unemployment and weak formal banking networks in rural regions (Chattopadhyay, 2021).<sup>15</sup> Bihar is marked by sharp socio-economic divisions. Research shows that financial aid schemes often fail to reach the most marginalized due to information asymmetry, bureaucratic hurdles, or gendered constraints (Jha & Mehta, 2018).<sup>16</sup>

### ***Hindustan (Hindi) Newspaper Report on Student Credit Card Scheme (19<sup>th</sup> May 2025) (Appendix – 03)***

As per the report published in Hindustan, a Hindi daily newspaper published from Patna on May 19, 2025, in the academic session 2025-26, a total of 95,220 (Ninety-five thousand two hundred twenty) students of the state will get the benefit of Student Credit Card Scheme. Under this scheme, the highest target of providing education loan has been set to 7840 students in Patna. Based on the applications received, the lowest target is to provide education

loan to 415 students in the Sheohar district of Bihar. According to the report in the previous year i.e. in financial year 2024-25, about 12 percent less students could be provided education loan than the target. The Education Department sets the target on the basis of passing of students in 12th class. This year, the number of students passing Intermediate (12th class) is 1107330. In the district where the number of people passing Intermediate examination is more, the target of student credit has been set higher there. Last year (in 2024), the target was set to give education loan to 85000. 90335 applications were received for this, but finally 75000 students got loan for studies. There is a provision to give

education loan for college fees to the students of Bihar enrolled in recognized government and private institutions. Along with this, there is a provision to give a maximum loan of 4 lakhs including laptop and hostel expenses. The scheme of giving education loan to the students of the state for higher education was started on 02 October 2016. Initially, the state government used to provide education loan to the students through banks by becoming the guarantor, but after the reluctance and trouble in getting education loan from the banks, the state government decided to give education loan by forming Education Corporation.

**Table: Student Credit Card Scheme Beneficiaries District-wise in 2025-26**

S. No.	District Name	Number of Students provided Loan	S. No.	District Name	Number of Students provided Loan
1	Araria	1560	20	Madhubani	2565
2	Arwal	730	21	Munger	1275
3	Aurangabad	2975	22	Muzaffarpur	5250
4	Banka	1300	23	Nalanda	3855
5	Begusarai	3450	24	Nawada	2070
6	Bhagalpur	2185	25	West Champaran	3070
7	Bhojpur	2765	26	Patna	7840
8	Buxar	1495	27	East Champaran	4315
9	Darbhanga	2945	28	Purnia	1475
10	Gaya	4595	29	Rohtas	3800
11	Gopalganj	2240	30	Saharsa	1240
12	Jamui	1470	31	Samastipur	4420
13	Jehanabad	1450	32	Saran	3080
14	Kaimur	1975	33	Shekhpura	840
15	Katihar	1275	34	Shivhar	415
16	Khagaria	1520	35	Sitamarhi	2410
17	Kishanganj	700	36	Siwan	3645
18	Lakhisarai	1110	37	Supaul	2115
19	Madhepura	1560	38	Vaishali	4240

### 3. Aims & Objectives of the study

This paper aims to analyze the impact of Bihar Student Credit Card Scheme (BSCCS) launched under *Saat Nischay Yojna - 1* in enhancing the Gross Enrolment Ratio (GER) in higher education in the state of Bihar. The study also analyses the shortcomings of the BSCC Scheme and problems faced by the beneficiary students. The objectives of this study are as follows:

- 1 To study the features of Bihar Student Credit Card Scheme (BSCCS)
- 2 To study the impact of Bihar Student Credit Card Scheme (BSCCS)
- 3 To analyze the benefits of BSCC scheme
- 4 To evaluate the problems faced by the youths who are beneficiaries of BSCC scheme for higher / technical studies

### 1. Methodology

For the purpose of the study researcher has adopted a mixed method wherein secondary data was collected from the policy document of the *Saat Nischay Yojna*, a flagship programme of the Government of Bihar for brining in the development through good governance. This paper studies the *Saat Nischay Yojna -1* (Seven Resolve Scheme) and the *Saat Nischay Yojna - 2*, launched in the year 2015 and 2020 respectively. The details related to the scheme were studied on the official website of Bihar Vikas Mission and other related portals of Government of Bihar. The *Aarthik Hal, Yuvaon Ko Bal* resolve of *Saat Nischay Yojna* was studied which includes the policies like Bihar Student Credit Card, *Mukhyamantri Nischay Swayam Sahayta Bhatta Yojna, Kushal Yuva Programme*, Bihar startup policy 2016, and free Wi-Fi facility in all universities and colleges. The provision of Bihar Student Credit Card Scheme (BSCCS) were studied that has a provision of Rs. 4 lakh educational loan for class 12<sup>th</sup> (10+2) or higher level students willing to pursue higher education but deprived due to financial condition of the family. Further for the primary data, the researchers have created a focus group the beneficiaries of BSCC scheme belonging to different districts and different programmes of study were invited and requested to respond through

Google-form based questionnaire that included both qualitative as well as qualitative questions. Researchers have also taken care of gender while considering the responses of respondents. The focus group was open to all the participants, the collected responses were further tabulated and analyses with the help of research tools. And, on the basis of the results drawn further discussion and conclusion have been made.

#### 1.1 Data Collection Method

The primary data is collected through survey among the Beneficiaries of BSCCS with the help of questionnaire based on the research topic. A total of 104 beneficiaries participated in the survey and shared their responses. The secondary data is collected from the government official websites and other related non-government websites. Also, the researchers have used the secondary data collected from the available literatures like research articles, research papers, books, journals and other published materials.

#### 5.2 Data Analysis and Interpretation

A total of 104 respondents from different districts of Bihar participated in the study. The demographic profile of the respondents have been presented below with the help of tables below:

**Table 1: Demographic profile of the respondents**

Variable	Category	Frequency	Percentage
Gender	Male	78	75
	Female	26	25

**Table 2: Current Status of the BSCCS Beneficiaries**

Category	Frequency	Percentage
Student	61	59.2
Employed	4	3.9
Unemployed	20	19.4
Preparation for Higher Studies	12	11.7
Other	7	5.8

**Table 3: Status of the respondents who are Students**

Category	Frequency	Percentage
Undergraduate	47	54.7
Postgraduate	25	29.1
Ph.D.	5	5.8
Other	12	14

**Table 4: Occupation of the Parent / Guardian of BSCCS Beneficiaries**

Category	Frequency	Percentage
Farmer	62	59.6
Government Job	11	10.5
Private Job	9	8.6
Self-Business	3	2.8
Unemployed	14	13.4
Other	10	9.6

**Table 5: Annual Income of the Parent / Guardian of BSCCS Beneficiaries**

Category	Frequency	Percentage
Below ₹1,00,000	65	62.5
₹1,00,001 – ₹3,00,000	30	28.8
₹3,00,001 – ₹5,00,000	5	4.8
₹5,00,001 – ₹8,00,000	3	2.9
Above ₹8,00,001	1	1

**Table 6: Source from which the respondents got information about BSCCS (More than 1 option opted)**

Category	Frequency	Percentage
His / Her College / Institution	23	22.1
Social Media	17	16.3
Newspaper / TV / Radio	28	26.9
Family / Friends	44	42.3
Special Awareness Camps	4	3.8
Others	5	4.8

**Table 7: Respondents' perception about the convenience of application process for Credit Card Loan**

Category	Frequency	Percentage
Very Easy	9	8.7
Easy	42	40.4
Difficult	39	37.5
Very Difficult	16	15.4

**Table 8: Challenges faced during application/repayment by the Respondents (More than 1 option opted)**

Category	Frequency	Percentage
Lack of Information	36	36.7
Technical Issues in Application	32	32.7
Delay in Approval / Disbursement	70	71.4
High interest rate after moratorium period	22	22.4

Category	Frequency	Percentage
Tuition Fees	100	97.1
Hostel Fee	58	56.3
Book and Study materials	85	82.5
Other	20	19.4

  

Scale	Frequency	Percentage
Very Much	50	48.5
Somewhat	38	36.9
Very Little	16	15.5
Not at All	2	1.9

Scale	Frequency	Percentage
Very Much	50	48.5
Somewhat	38	36.9
Very Little	16	15.5
Not at All	2	1.9

Response	Frequency	Percentage
Yes	85	82.5
No	18	17.5

Response	Frequency	Percentage
Yes	66	64.1
No	40	38.8

  

Response	Frequency	Percentage
Yes	83	81.4
No	21	20.6

  

Response	Frequency	Percentage
Yes	88	86.3
No	16	15.7

  

Response	Frequency	Percentage
Yes	87	85.3
No	16	15.7

**Table 17: Respondents' perception, Will they recommend BSCC Scheme to other eligible students**

Response	Frequency	Percentage
Yes	97	94.2
No	7	6.8

**Table 18: Likert Scale, Do they believe BSCCS has increased youth participation in Higher Studies in Bihar**

Scale	Frequency	Percentage
Strongly Agree	40	38.8
Agree	38	36.9
Somewhat Agree	18	17.5
Disagree	5	4.9
Strongly Disagree	4	3.9

**5.2 Hypothesis Testing:-** In order to evaluate the effectiveness of the Bihar Student Credit Card Scheme (BSCCS), five hypotheses were developed and accordingly tested by using suitable statistical techniques. Quantitative responses of the BSCCS beneficiaries were analyzed using statistical test like the one-sample proportion Z-test and the Chi-square test, as per their applications;

**Hypothesis 1: BSCCS has increased the respondents' ability to enroll in higher educational institution**

A total of 82.5% of respondents said that BSCCS has increased the participation of youth in higher education. To test the statistical significance of this observation, a **one-sample proportion Z-test** was used.

**Hypotheses:**

- $H_0 : p \leq 0.5$  (BSCCS) has not significantly contributed the respondents to enroll in higher educational institution
- $H_1 : p > 0.5$  (BSCCS) has significantly contributed the respondents to enroll in higher educational institution

**Formula Used:**

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

**Where:**  $p = 0.825$ ,  $p_0 = 0.5$  and  $n = 104$

**Result:**  $Z = 8.72$ ,  $p < 0.001$

**Conclusion:** The null hypothesis is rejected. BSCCS has significantly contributed the respondents to enroll in higher educational institution

**Hypothesis 2: BSCCS has increased higher education participation among youth in their community**

A total of 85.3% of respondents said that BSCCS has increased the participation of youth in higher education. To test the statistical significance of this observation, a **one-sample proportion Z-test** was used.

**Hypotheses:**

- $H_0 : p \leq 0.5$  (BSCCS) has not significantly contributed to increase the participation in higher education
- $H_1 : p > 0.5$  (BSCCS) has significantly contributed to increase the participation in higher education

**Formula Used:**

$$Z = (p - p_0) / \sqrt{(p_0(1 - p_0) / n)}$$

**Where:**  $p = 0.870$ ,  $p_0 = 0.5$  and  $n = 104$

**Result:**  $Z = 11.21$ ,  $p < 0.001$

**Conclusion:** The null hypothesis is rejected. BSCCS has significantly contributed to increase the participation of youth in higher education.

**Hypothesis 3: Does the scheme influenced their choice of institution and course (programme of study)**

Among respondents, a total of 64.1% said that scheme has influence their choice of institution and course (programme of study), while 38.8% respondents gave negative feedback. A **Chi-square goodness-of-fit test** was used to measure whether

the responses of beneficiaries differed significantly from a uniform expectation.

#### Formula Used:

$$Z = (p - p_0) / \sqrt{(p_0(1 - p_0)/n)}$$

**Where:** O = Observed Frequency, E = Expected frequencies

- Yes : 66
- No : 40

#### Calculation:

$$X^2 = 291.05, p < 0.01$$

**Conclusion:** The *Chi-square test* depicts a significant difference in the perception of respondents for their choice about the institution and course of study. Hence, the null hypothesis is rejected as the respondents' views are not uniformly distributed.

## 2. Findings and Discussion

The findings of this study indicate that Bihar Student Credit Card Scheme (BSCCS) has made a significant contribution in enhancing the Gross Enrolment Ratio (GER) in the state of Bihar, but it is still far behind the national GER average. A total of 82.5% of respondents said that BSCCS has increased the participation of youth in higher education. To test the statistical significance of this observation, a **one-sample proportion Z-test** was used. The Z-test confirmed that BSCCS has significantly contributed the respondents to enroll in higher educational institution. In responses to another question, a total of 85.3% of respondents said that BSCCS has increased the participation of youth in higher education. To test the statistical significance of this observation, again **one-sample proportion Z-test** was used. The test confirmed that BSCCS has significantly contributed to increase the participation of youth in higher education. A *Chi-square goodness-of-fit test* was used to measure whether the scheme influenced their choice of institution and course (programme of study). The *test* depicts a significant difference in the perception of respondents for their choice about the institution and course of study. The study concludes with the

finding the BSCC Scheme has made a measurable impact in enhancing the interest of youths of Bihar towards higher education by providing them financial support. In turn, this scheme has increased the enrolment in higher educational institutions in Bihar and other states that has contributed towards enhancement of GER. Still there are some grey areas where the scheme needs the attention of government of Bihar and its concerned departments for smooth disbursement of the loan to needy youths aspiring for higher education. This study proposes for a more localized, grounded, integrated and quality-driven strategy of the policy makers to amplify the effectiveness of the BSCC Scheme.

## 7. Conclusion

The study analyzed the effectiveness of Bihar Student Credit Card Scheme (BSCCS) in attracting the youths of Bihar towards pursuing higher education with a maximum loan amount of Rs. 4 lakhs under different heads like tuition fee, hostel fee, study material and other related expenses during the study. The findings of this study suggest that BSCCS has made the contribution in enhancing the figure of GER of Bihar by around 5%, from 12.1% in 2017-18 to 17.1% during 2021-22. The hypothesis testing of the study has revealed that the scheme has contributed the youths of the state to take admission (enroll themselves) in the higher educational institutions and pursuing the course (programme) of their choices. However, there is still improvement scope from planning to execution of this scheme due to official formalities, inconsistency at the part of BSCCS project in-charge and lack of clear communication with the beneficiaries. The figures of loan return by the beneficiaries are still not available on public domain at the time of study and matching the national GER target of 50% in higher education by the year 2035 as per NEP 2020 is a tough target. The study concludes with the observation that despite some shortcomings at the disbursement level, BSCCS has made its foothold in its early years which signals for long-term sustainability.

## 8. Research Gap

1. While the Bihar Student Credit Card Scheme (BSCCS) has received media and government attention, few peer-reviewed empirical

evaluations exist examining its actual impact on educational attainment, employment, or social mobility.

2. Absence of Longitudinal Data: Most assessments of the scheme rely on short-term enrollment statistics. There is a lack of longitudinal studies tracking students' educational progress, dropout rates, loan repayment behavior, or job placement outcomes.
3. No Gender or Caste-Based Disaggregation: There's insufficient research on whether the scheme is equally effective across caste, gender, and regional groups, particularly given Bihar's socio-economic disparities.
4. Neglect of Beneficiary Experiences: Most evaluations are top-down. Very little qualitative research has been done to document student experiences, satisfaction levels, or challenges faced during application and usage.
5. Poor Integration with Broader Education Policy: Few studies examine how BSCCS aligns with other state or national education reforms like NEP 2020 or PM-USP.
6. Evaluations from the user perspective—especially students—are rare. Some grey literature (e.g., government white papers or think-tank reports) mentions positive perceptions, but academic validation of these claims through independent data is missing. An intersectional approach is necessary to evaluate BSCCS equitably.

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Appendix - 01

Table No. 1: Estimated Student Enrolment at various level during during last 5 Years (2017-22)

		Under Graduate			PG Diploma			Diploma		
		Male	Female	Both	Male	Female	Both	Male	Female	Both
India	2021-22	17854294	16284939	34139233	130028	104755	234783	1860546	1055899	2916445
	2020-21	16747674	15909835	32657509	143723	113464	257187	1873568	1105752	2979320
	2019-20	15563077	15084210	30647287	116346	100903	217249	1740798	931764	2672562
	2018-19	15203346	14625729	29829075	121555	103156	224711	1803208	896187	2699395
	2017-18	15052304	13964046	29016350	126853	108410	235263	1838217	869717	2707934
Bihar	2021-22	1291227	1041776	2333003	1989	808	2797	65540	53499	118989
	2020-21	1141620	911387	2053007	2798	1077	3875	57296	49189	106485
	2019-20	855740	677529	1533269	1814	801	2615	43054	25907	68961
	2018-19	807032	604600	1411632	1692	778	2470	35350	18990	54340
	2017-18	763699	570070	1333769	2030	850	2880	30942	14031	44973

Appendix - 02

Table No. 2: Gross Enrolment Ratio (GER) during last 5 Years (2017-22)

		All			SC			ST		
		Male	Female	Both	Male	Female	Both	Male	Female	Both
India	2021-22	28.3	28.5	28.4	25.8	26	25.9	21.4	20.9	21.2
	2020-21	26.7	27.9	27.3	22.4	23.9	23.1	18.1	19.1	18.9
	2019-20	24.8	26.4	25.6	21.5	23.2	22.3	17.0	17.0	17.0
	2018-19	24.4	25.5	24.9	21.4	22.8	22	16.7	16.1	16.4
	2017-18	24.5	24.6	24.6	21.0	21.0	21.0	16.0	14.5	15.3
Bihar	2021-22	17.8	16.3	17.1	19.0	13.6	16.4	38.0	31.0	34.6
	2020-21	16.6	15.1	15.9	13.3	9.7	11.5	22.0	17.4	19.7
	2019-20	12.7	11.5	12.1	11.2	7.1	9.2	19.0	15.6	17.3
	2018-19	12.4	10.7	11.6	10.4	6.6	8.6	18.0	13.1	15.6
	2017-18	12.1	10.5	11.4	9.6	6.3	8.0	15.3	10.8	13.2

Appendix - 03

## पटना में 7840 छात्रों को मिलेगा शिक्षा लोन

### स्टूडेंट क्रेडिट कार्ड

पटना, हिन्दुस्तान न्यूज़। शैक्षणिक वर्ष 2025-26 में राज्य के 95 हजार 220 छात्र-छात्राओं को स्टूडेंट क्रेडिट कार्ड योजना का लाभ मिलेगा। इससे सबसे अधिक पटना में 7840 छात्र-छात्राओं को शिक्षा खर्च दिलाने का लक्ष्य तय किया गया है। सबसे कम शिक्षा में 415 विद्यार्थियों को शिक्षा खर्च दिलाने का लक्ष्य है। पिछले साल लक्ष्य से सराफ़ा 12 प्रतिशत कम छात्र-छात्राओं को कम शिक्षा खर्च मिलेगा यह माना था।

शिक्षा विभाग 12वीं बजट में छात्र-छात्राओं को उन्नीसवीं के अक्षर पर लक्ष्य तय करता है। इस साल इंटरमीडिएट (12वीं बजट) उन्नीस करने वाले छात्र-छात्राओं को संख्या 11 लाख 7 हजार 330 है। पिछले साल में इंटरमीडिएट उन्नीस करने वाले को संख्या अधिक है, वह स्टूडेंट क्रेडिट कार्ड का लक्ष्य से अधिक रहा गया है। पिछले साल 85 हजार 83 हजार को शिक्षा खर्च देने का लक्ष्य तय था। इसके लिए 90 हजार 335 अतिरिक्त मिले, लेकिन अतिरिक्त रूप से 75 हजार स्टूडेंट को पढ़ाई के लिए प्रेष मिले।

मानव आर्य सरकारों और विभिन्न संस्थाओं में समन्वित शिक्षा के छात्र-छात्राओं को कतिपय वर्षों के लिए शिक्षा खर्च देने का प्रावधान है। इसके साथ लैंग्वेज और सीटिंग में रहने का लक्ष्य सहित अतिरिक्त 4 लाख रूप, खर्च देने का प्रावधान है।

सामान्य मनस्क, मनस्कभार सहित इंजीनियरिंग और मेकानिक परक कोर्सों को पढ़ाई के लिए राज्य सरकार छात्र-छात्राओं को शिक्षा खर्च देने है। एक विद्यार्थी को अतिरिक्त 4 लाख रूप तक का लोन मिलता है। छात्रों को 4 प्रतिशत ब्याज और छात्राओं,

मी-जुल सत्र में 95 हजार छात्रों को लोन देने का लक्ष्य शिक्षा लोन देने का लक्ष्य 75 हजार छात्रों को मिलेगा लोन

### जिलावार स्टूडेंट क्रेडिट कार्ड का लक्ष्य

जिला	लक्ष्य	जिला	लक्ष्य
अररिया	1560	मधुनी	2565
अरवल	730	मुर्शिदा	1275
आरनगढ़	2975	प्रतापगढ़	2550
बांका	1300	मधुनी	3855
भोजपुर	3450	नवादा	2070
भोजपुर	2185	प. बहरम	3070
भोजपुर	2765	पटना	7840
बक्सर	1495	पु. बहरम	4315
बुधगढ़	2945	शुभिन	1475
मधु	4595	संखुवा	3800
मोहरगढ़	2240	सहरसा	3240
जमुई	1470	समस्तीपुर	4420
जहानाबाद	1450	खगड़	3080
कैमूर	1975	कौशांबी	840
कटिहार	2275	कृष्णा	415
कमिठा	1520	सोनभद्र	2410
कृष्णा	700	सोनभद्र	3645
लखीसराय	1110	सुपौल	2115
मधुबनी	1560	बैरथी	4240

स्टूडेंट और शिक्षा खर्च-छात्राओं को एक प्रतिशत ब्याज पर प्रेष देने का प्रावधान है। राज्य के छात्र-छात्राओं को उच्च शिक्षा को पढ़ाई के लिए शिक्षा खर्च देने को मानव 2 अक्टूबर 2016 में शुरू हुई थी। राज्य सरकार को प्रेष करने के लक्ष्य से छात्र-छात्राओं को शिक्षा खर्च दिलाने में, लेकिन लक्ष्य से शिक्षा खर्च मिलने में अनेकवारी और रीजनी के बाद राज्य सरकार ने शिक्षा खर्च दिनांक बना कर शिक्षा खर्च देने का प्रावधान है।