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## The attitude of the students of higher education about the 'student credit card scheme' in West Bengal

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### Abstract

The subject of our research is to investigate a study on the attitude of the students of higher education about the 'Student Credit Card Scheme' in West Bengal. The seven purposes for which we have studied are – 1. To know the attitude of the students of higher education about the 'Student Credit Card Scheme'. 2. To know the attitude of the male students of higher education about the 'Student Credit Card Scheme'. 3. To know the attitude of the female students of higher education about the 'Student Credit Card Scheme'. 4. To know the attitude of the rural students of higher education about the 'Student Credit Card Scheme'. 5. To know the attitude of the urban students of higher education about the 'Student Credit Card Scheme'. 6. To know the attitude of the poor family students of higher education about the 'Student Credit Card Scheme'. 7. To know the attitude of the students belonged to rich family of higher education about the 'Student Credit Card Scheme'. The quantitative research method has been used for the study. The results we obtained through the self-constructed attitude scale are—There is no significant difference in attitude towards 'Student Credit Card Scheme' between male and female students of higher education, there is no significant difference in attitude towards 'Student Credit Card Scheme' between rural and urban students of higher education and there is no significant difference in attitude towards 'Student Credit Card Scheme' between the students of poor and rich family in higher education. Most of the students think that the 'Student Credit Card Scheme' will be convenient for all students. Most of the students think that the parents are very happy with the launch of 'Student Credit Card Scheme'. Most of the students think that the 'Student Credit Card Scheme' will increase students' interest in higher education. Most of the students think that the 'Student Credit Card Scheme' will increase the rate of higher education for rural students. Most of the students think that the 'Student Credit Card Scheme' will remove the financial barriers for higher education of the students belonged to the poor families. Most of the students think that the 'Student Credit Card Scheme' will increase the rate of students' going to abroad for higher study. Most of the students think that after receiving higher education with the beneficiary of 'Students Credit Card Scheme', students may suffer in mental depression if they do not get any suitable job as per their qualifications.

**Keywords:** Student credit card scheme, attitude, higher education & West Bengal

### Introduction

The Higher Education Department, Government of West Bengal has introduced the 'Student Credit Card Scheme' for the students of West Bengal to enable them to pursue education without having any financial constraints. This scheme is designed to support the students to pursue secondary, higher secondary, madrasah, undergraduate and postgraduate studies including professional degree and other equivalent courses in any School, Madrasah, College, University and other affiliated institutes within and outside India. Students studying in various coaching institutions for appearing in different competitive examinations like Engineering, Medical, Law, IAS, IPS, WBCS etc, can also avail the loan under this scheme. A student from West Bengal can obtain a maximum loan of Rs. 10 lakhs @ 4% per annum simple interest from the State Cooperative Bank and its affiliated Central Cooperative Banks and District Central Cooperative Banks and Public/ Private Sector Banks. 1% interest concession will be provided to borrower if the interest is fully serviced during the study period. The upper age limit for the interested students has been kept as 40(forty) years at the time of applying for loan. The repayment period shall be fifteen (15) years for any loan availed under this Credit Card including the Moratorium/repayment holiday (Government of West Bengal, 2021).

### Objectives of the study

1. To know the attitude of the students of higher education about the 'Student Credit Card Scheme'.
2. To know the attitude of the male students of higher education about the 'Student Credit Card Scheme'.
3. To know the attitude of the female students of higher education about the 'Student Credit Card Scheme'.
4. To know the attitude of the rural students of higher education about the 'Student Credit Card Scheme'.
5. To know the attitude of the urban students of higher education about the 'Student Credit Card Scheme'.
6. To know the attitude of the poor family students of higher education about the 'Student Credit Card Scheme'.
7. To know the attitude of the students belonged to rich family of higher education about the 'Student Credit Card Scheme'.

### Hypothesis

**Ho-1:** There is no significant difference in attitude towards 'Student Credit Card Scheme' between male and female students of higher education.

**Ho-2:** There is no significant difference in attitude towards 'Student Credit Card Scheme' between rural and urban students of higher education.

**Ho-3:** There is no significant difference in attitude towards 'Student Credit Card Scheme' between the students of poor and rich family in higher education.

### Objectives of the Scheme

The Student Credit Card Scheme outlined herein aims at providing financial support/ assistance by the State Government at a nominal interest rate (with suitable guarantees to the bank) to the students residing in West Bengal for at least 10 years and pursuing education from class 10 onwards, or studying in various coaching institutes for appearing in different competitive examinations like Engineering/Medical/Law, IAS, IPS, WBCS, SSC etc., UPSC, PSC, SSC etc., and pursuing Undergraduate, Postgraduate courses including professional degree, Diploma courses and research at doctoral/post-doctoral level or other similar courses in schools, Madrasahs, colleges, Universities and other institutes like IITs, IIMs, IISTs, ISI, NLU, AIIMS, NITs, XLRI, BITS, SPA, NID, IISc, IIFTs, ICFAI Business School etc., within or outside the country, who are unable to pursue higher education due to financial constraints. The main emphasis is that students are provided with an opportunity to pursue higher education, with the financial support from the banking system with reasonable and affordable terms and conditions. Under this Scheme the aspiring students may upon fulfilling the terms and conditions detailed herein, obtain maximum loan of Rs. 10.00 lakhs at the rate of 4% simple interest from State Cooperative Banks and its affiliated Central Cooperative Banks and District Central Cooperative Banks and Public Sector/Private Sector Banks operating in the State of West Bengal (Government of West Bengal, 2021).

### Research Methodology

A brief description of the methodology of the study has been presented below:

### Research Design

Quantitative research method has been used for the study on the attitude of the Students of Higher Education about the 'Student Credit Card Scheme' in West Bengal.

### Tools

A self-constructed attitude scale was developed and applied for collecting the relevant data. Content validity is done during initial stages of tool development. The main method to assess content validity is through expert judgment. For content validity researcher requested three experts to review the questionnaire and assess each item based on 4 criteria including relevancy, clarity, simplicity and necessity. Students were supposed to rate the agree level by using the five level Likert Scale (1 – strongly disagree; 2 – disagree; 3–neutral; 4– agree; 5 – strongly agree).

### Population

The population of the study is all higher education students in State of West Bengal.

### Sample

The total number of sample is 108 higher education students.

### Sampling Techniques

The study can be followed by Probability sampling – Simple Random Sampling Technique.

### Statistical Techniques Used

- i. Mean
- ii. Standard Deviation
- iii. 't' test

### Variables

- Independent Variable: Selection of sample on the basis of Gender, Locality & Income.
- Dependent Variable: Attitude of higher education students regarding 'Student Credit Card Scheme'.
- Categorical Variable: Gender: Male & Female, Locality: Rural & Urban, Income: Poor Family & Rich Family.

### Delimitation of the Study

The major limitations of the study are:

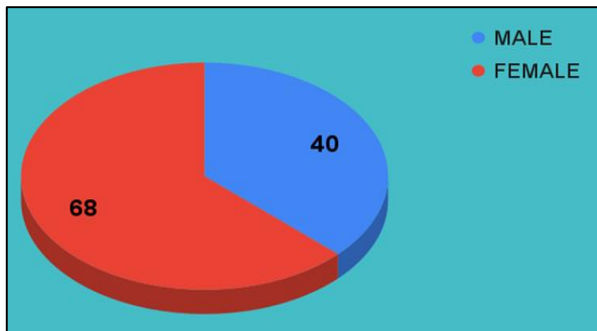
1. This research will be conducted with 108 numbers of higher education students.
2. This research is delimited in the area in the State of West Bengal.
3. This research will be conducted with these variables Attitude, Gender, Area & Income.

### Significance of the Study

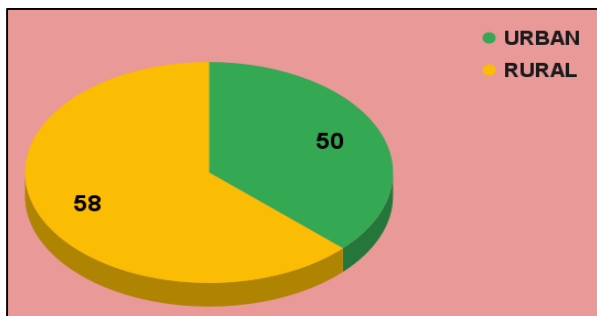
1. This research can be applied to know the attitude of the students of higher education about 'Student Credit Card Scheme'.
2. This research can be applied to know the attitude of the students of higher education about 'Student Credit Card Scheme'.
3. This research can be applied to know the attitude of the female students of higher education about 'Student Credit Card Scheme'.
4. This research can be applied to know the attitude of the rural students of higher education about 'Student Credit Card Scheme'.
5. This research can be applied to know the attitude of the urban students of higher education about 'Student Credit Card Scheme'.
6. This research can be applied to know the attitude of the poor family students of higher education about 'Student Credit Card Scheme'.

7. This research can be applied to know the attitude of the students belonged to rich family of higher education about ‘Student Credit Card Scheme’.

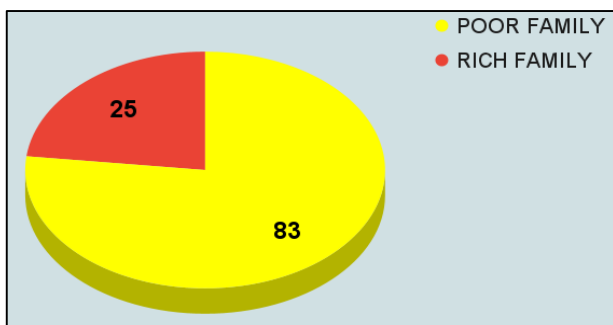
**Data Analysis**



**Fig 1:** Distribution of samples: Gender basis



**Fig 2:** Distribution of samples: Geographical area basis



**Fig 3:** Distribution of samples: Family Income basis

**Table 1:** Data analysis for Ho1: • Scoring Procedure:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
For Positive direction question	5	4	3	2	1
For Negative direction question	1	2	3	4	5

**Table 1.1:** Descriptive statistics of score obtained from Male and Female students:

Male	Female
Mean = 104.48	Mean = 107.84
Standard Error = 2.34029095	Standard Error = 1.19151515
Median = 106.72	Median = 108.5
Mode = 111.21	Mode = 109.82
Standard Deviation = 14.80	Standard Deviation = 9.83
Kurtosis = 0.14902807	Kurtosis = 0.212730
Skewness = - 0.4540540	Skewness = - 0.20142421
Range = 70	Range = 52
Minimum = 65	Minimum = 84
Maximum = 135	Maximum = 136
Sum = 4179	Sum = 7333
Count = 40	Count = 68

**Table 1.2:** Analysis of the result by using t-test in MS Excel.

t - Test : Two - Sample Assuming Equal Variances		
	MALE	FEMALE
Mean	104.48	107.84
N	40	68
S. D	14.80	9.83
t - Stat	1.28	
d.f 106		
0.05 Critical Value ( Two - tail ) 1.98		
0.01 Critical Value ( Two - tail ) 2.63		
Ho1 : Result - Null Hypothesis is Accepted at the 5% and 1% levels.		

The ‘t’ value is 1.28 . The table value should be  $t_{0.05} = 1.98$  and  $t_{0.01} = 2.63$  with  $df = 106$  as per table 1.2. Whereas, the present t-value is 1.28, which does not exceed the table value of ‘t’ at both levels of the significance. The Hypothesis “Ho-1: There is no significant difference in attitude towards ‘Student Credit Card Scheme’ between male and female students of higher education.” is accepted.

**Table-2. Data analysis for Ho2**

- Scoring procedure was same as done in table-1.

**Table 2.1:** Descriptive statistics of score obtained from Rural and Urban students

Rural	Urban
Mean = 108.26	Mean = 104.7
Standard Error = 1.62467191	Standard Error = 1.84839485
Median = 109.98	Median = 105
Mode = 113.42	Mode = 105.6
Standard Deviation = 12.38	Standard Deviation = 13.07
Kurtosis = 0.15166719	Kurtosis = 0.36740890
Skewness = - 0.41680129	Skewness = - 0.0688599
Range = 71	Range = 63
Minimum = 65	Minimum = 68
Maximum = 136	Maximum = 131
Sum = 6279	Sum = 5235
Count = 108.26	Count = 50

**Table 2.2:** Analysis of the result by using t-test in MS Excel

<b>t- Test : Two – Sample Assuming Equal Variances</b>		
	<b>Rural</b>	<b>Urban</b>
Mean	108.26	104.7
N	58	50
S.D	12.38	13.07
t –Stat 1.45		
d.f 106		
0.05 Critical Value ( Two – tail ) 1.98		
0.01 Critical Value ( Two – tail ) 2.63		
Ho2: Result – Null Hypothesis is Accepted at the 5% and 1% levels.		

The ‘t’ value is 1.45. The table value should be  $t_{0.05} = 1.98$  and  $t_{0.01} = 2.63$  with  $df = 106$  as per table 2.2. Whereas, the present t- value is 1.45, which does not exceed the table value of ‘t’ at both levels of the significance. The Hypothesis “There is no significant difference in attitude towards ‘Student Credit Card Scheme’ between rural and urban students of higher education” is accepted.

**Table – 3. Data analysis for Ho3**

- Scoring procedure was same as done in table-1.

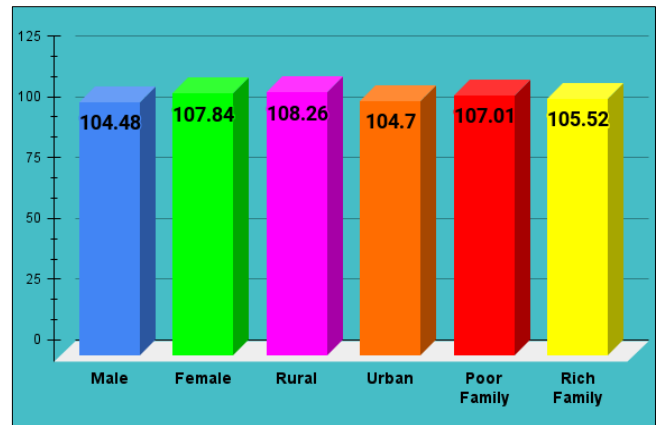
**Table 3.1:** Descriptive statistics of score obtained from Poor family and Rich family students

<b>Poor Family Students</b>	<b>Rich Family Students</b>
Mean = 107.01	Mean = 105.52
Standard Error = 0.70691547	Standard Error = 1.54
Median = 108.09	Median = 106.72
Mode = 110.26	Mode = 109.14
Standard Deviation = 6.44	Standard Deviation = 7.70
Kurtosis = 0.22843107	Kurtosis = 0.23182028
Skewness = - 0.5031055	Skewness = - 0.46753246
Range = 71	Range = 39
Minimum = 65	Minimum = 82
Maximum = 136	Maximum = 121
Sum = 8882	Sum = 2638
Count = 83	Count = 25

**Table 3.2:** Analysis of the result by using t-test in MS Excel

<b>t – Test : Two – Sample Assuming Equal Variances</b>		
	<b>Poor Family Students</b>	<b>Rich Family Students</b>
Mean	107.01	105.52
N	83	25
S.D	6.44	7.70
t – Stat 0.88		
df 106		
0.05 Critical Value ( Two – tail ) 1.98		
0.01 Critical Value ( Two – tail ) 2.63		
Ho3: Result – Null Hypothesis is Accepted at the 5% and 1% levels.		

The ‘t’ value is 0.88. The critical values should be  $t_{0.05} = 1.98$  and  $t_{0.01} = 2.63$  with  $df = 106$  as per table 3.2. Whereas, the present t-value is 0.88, which does not exceed the critical value of ‘t’ at both levels of the significance. The hypothesis “Ho-3: There is no significant difference in attitude towards ‘Student Credit Card Scheme’ between the students of poor and rich family in higher education” is accepted.



**Fig 4:** Graphical representation of mean scores of Male & Female, Rural & Urban and Poor Family & Rich Family students

**Interpretation & Discussion**

1. 21.3 % of students are Strongly Agree, 48.1% of students are Agree, 17.6% of students are Neutral, 12% of students are Disagree and 1% of students are Strongly Disagree with the thought that the “Student Credit Card Scheme” is convenient for all students.
2. 17.6% of students are Strongly Agree, 54.6% of students are Agree, 21.3% of students are Neutral, 5.6% of students are Disagree and 0.9% of students are Strongly Disagree with the thought that the students are very happy with the launch of “Student Credit Card Scheme”.
3. 15.7% of students are Strongly Agree, 57.4% of students are Agree, 20.4% of students are Neutral, 6.5% of students are Disagree with the thought that the parents are very happy with the launch of “Student Credit Card Scheme”.
4. 38% of students are Strongly Agree, 44.4% of students are Agree, 13% of students are Neutral, 4.6% of students are Disagree with the thought that the “Student Credit Card Scheme” will increase students’ interest in higher education.
5. 24.1% of students are Strongly Agree, 59.3% of students are Agree, 9.3% of students are Neutral, 7.4% of students are Disagree with the thought that the “Student Credit Card Scheme” will increase the rate of higher education in rural students.
6. 32.4% of students are Strongly Agree, 51.9% of students are Agree, 9.3% of students are Neutral, 6.5% of students are Disagree with the thought that the “Student Credit Card Scheme” will remove the financial barriers for higher education of the students belonged to the poor families.
7. 25% of students are Strongly Agree, 58.3% of students are Agree, 12% of students are Neutral, 4.7% of students are Disagree with the thought that the “Student Credit Card Scheme” will make parents interested in their children’s higher education.
8. 11.1% of students are Strongly Agree, 63.9% of students are Agree, 17.6% of students are Neutral, 7.4% of students are Disagree with the thought that the maximum amount of money in “Student Credit Card Scheme” is 10 lakhs.



9. 2% of students are Strongly Agree, 27.8% of students are Agree, 32.4% of students are Neutral, 35.2% of students are Disagree and 2.6% of students are Strongly Disagree with the thought it would be better if the amount of money in Student Credit Card Scheme is more than 10 lakhs.
10. 3.6% of students are Strongly Agree, 21.3% of students are Agree, 30.6% of students are Neutral, 30.6% of students are Disagree and 13.9% of students are Strongly Disagree with the thought that the 4% annual interest is apt to bear in "Student Credit Card Scheme".
11. 28.7% of students are Strongly Agree, 46.3% of students are Agree, 17.6% of students are Neutral, 4.4% of students are Disagree and 3% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" would be better if the annual interest rate is less than 4%.
12. 13% of students are Strongly Agree, 60.2% of students are Agree, 13.9% of students are Neutral, 11.1% of students are Disagree and 1.8% of students are Strongly Disagree with the thought that the maximum age limit for application in "Student Credit Card Scheme" is 40 years which is rightly considered.
13. 8.3% of students are Strongly Agree, 48.1% of students are Agree, 17.6% of students are Neutral, 20.4% of students are Disagree and 5.6% of students are Strongly Disagree with the thought that the maximum loan repayment period under Student Credit Card Scheme is 15 years that is also well considered.
14. 13% of students are Strongly Agree, 32.4% of students are Agree, 35.2% of students are Neutral, 17.6% of students are Disagree and 1.8% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" requires more time to make payment for the loan.
15. 1.9% of students are Strongly Agree, 1.9% of students are Agree, 15.7% of students are Neutral, 61.1% of students are Disagree and 19.4% of students are Strongly Disagree with the thought that the loan payment period in "Student Credit Card Scheme" should be less than 15 years.
16. 14.8% of students are Strongly Agree, 51.9% of students are Agree, 19.4% of students are Neutral, 13% of students are Disagree and 0.9% of students are Strongly Disagree with the thought in "Student Credit Card Scheme", it would be better if the limitation of loan payment period should be more than 1 year after joining in service.
17. 3.7% of students are Strongly Agree, 24.1% of students are Agree, 24.1% of students are Neutral, 36.1% of students are Disagree and 12% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" should be introduced from primary education.
18. 2.7% of students are Strongly Agree, 39.9% of students are Agree, 39.8% of students are Neutral, 12% of students are Disagree and 5.6% of students are Strongly Disagree with the thought that the Students will use the money of "Student Credit Card Scheme" properly.
19. 19.4% of students are Strongly Agree, 58.3% of students are Agree, 16.7% of students are Neutral, 4.7% of students are Disagree and 0.9% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" will provide an equal opportunity to the students in education.
20. 10.2% of students are Strongly Agree, 48.1% of students are Agree, 29.6% of students are Neutral, 11.1% of students are Disagree and 1% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" will reduce the inequality in education.
21. 26.9% of students are Strongly Agree, 57.4% of students are Agree, 13% of students are Neutral, 2.7% of students are Disagree with the thought that the "Student Credit Card Scheme" will make the girls interested in higher education.
22. 19.4% of students are Strongly Agree, 53.7% of students are Agree, 21.3% of students are Neutral, 5.6% of students are Disagree with the thought that the "Student Credit Card Scheme" will reduce the tendency of girls to get married before the age of 18.
23. 24.1% of students are Strongly Agree, 62% of students are Agree, 7.4% of students are Neutral, 5.6% of students are Disagree and 0.9% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" will increase the progress of women's education.
24. 16.7% of students are Strongly Agree, 56.5% of students are Agree, 20.4% of students are Neutral, 5.5% of students are Disagree and 0.9% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" will increase the status of women's education and increase women's empowerment.
25. 22.2% of students are Strongly Agree, 62% of students are Agree, 10.2% of students are Neutral, 5.6% of students are Disagree with the thought that the "Student Credit Card Scheme" will increase the progress of education of Indigenous or Scheduled Tribes (S.T).
26. 13.9% of students are Strongly Agree, 68.5% of students are Agree, 13.9% of students are Neutral, 2.8% of students are Disagree and 0.9% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" will increase the educational progress of minorities (Muslims).
27. 21.3% of students are Strongly Agree, 62% of students are Agree, 12% of students are Neutral, 4.7% of students are Disagree with the thought that the "Student Credit Card Scheme" will increase the progress of education of Scheduled Castes (S.C).
28. 25% of students are Strongly Agree, 59.3% of students are Agree, 13.9% of students are Neutral, 1.8% of students are Disagree with the thought that the "Student Credit Card Scheme" will increase the rate of students' going to abroad for higher study.
29. 11.1% of students are Strongly Agree, 32.4% of students are Agree, 39.8% of students are Neutral, 15.7% of students are Disagree and 1% of students are Strongly Disagree with the thought that the "Student Credit Card Scheme" may be abused by many students.
30. 53.7% of students are Strongly Agree, 32.4% of students are Agree, 11.1% of students are Neutral, 0.9% of students are Disagree and 1.9% of students are Strongly Disagree with the thought that after receiving higher education with the beneficiary of "Students Credit Card Scheme", students may suffer in mental depression if they do not get any suitable job as per their qualifications.

## Conclusion

Judging from all aspects, there is no significant difference in attitude towards 'Student Credit Card Scheme' between male and female students of higher education, there is no significant difference in attitude towards 'Student Credit Card Scheme' between rural and urban students of higher education and there is no significant difference in attitude towards 'Student Credit Card Scheme' between the students of poor and rich family in higher education. Most of the students think that the 'Student Credit Card Scheme' will be convenient for all students. Most of the students are very happy with the launch of 'Student Credit Card Scheme'. Most of the students think that the parents are very happy with the launch of 'Student Credit Card Scheme'. Most of the students think that the 'Student Credit Card Scheme' will increase students' interest in higher education. Most of the students think that the 'Student Credit Card Scheme' will increase the rate of higher education in rural students. Most of the students think that the 'Student Credit Card Scheme' will remove the financial barriers for higher education of the students belonged to the poor families. Most of the students think that the 'Student Credit Card Scheme' will make parents interested in their children's higher education. Most of the students think that the 'Student Credit Card Scheme' will provide an equal opportunity to the students in education. Most of the students think that the 'Student Credit Card Scheme' will make the girls interested in higher education. Most of the students think that the 'Student Credit Card Scheme' will increase the progress of education of Indigenous or Scheduled Tribes (S.T), Scheduled Castes (S.C) and minorities (Muslims). Most of the students think that the 'Student Credit Card Scheme' will increase the rate of students' going to abroad for higher study. Most of the students think that after receiving higher education with the beneficiary of 'Students Credit Card Scheme', students may suffer in mental depression if they do not get any suitable job as per their qualifications.

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