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A STUDY ON AWARENESS OF SCHOLARSHIP SCHEMES FOSTERING HIGHER EDUCATION: EVIDENCE FROM COLLEGE STUDENTS IN COIMBATORE DISTRICT

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ABSTRACT

Aim: The primary aim of this study is to examine the level of awareness, determinants, and effectiveness of scholarship schemes in fostering equitable access to higher education among college students in Coimbatore District, Tamil Nadu and to identify the institutional and socio-economic factors influencing scholarship awareness, utilization, and student satisfaction. It specifically evaluate the relationship between scholarship awareness and student satisfaction and recommend measures to enhance the accessibility and effectiveness of scholarship schemes

Methods: A descriptive cross-sectional research design was adopted using primary data collected from 600 undergraduate and postgraduate students enrolled in Arts and Science colleges through stratified random sampling. Data were gathered using a structured questionnaire with validated measurement scales. Descriptive statistics and inferential techniques, including Chi-square analysis, Pearson correlation, multiple regression, and one-way ANOVA, were employed to examine demographic differences, relationships among variables, and the factors influencing scholarship awareness and student satisfaction.

Results: The findings reveal that students exhibit moderate levels of scholarship awareness, with educational institutions serving as the principal source of information. Scholarship awareness varies significantly across gender, age, programme of study, family income, institutional type, locality, and parental educational background ($p < 0.05$). Correlation analysis demonstrates a strong positive association between scholarship awareness and student satisfaction ($r = 0.706$, $p < 0.01$). Multiple regression results indicate that scholarship awareness ($\beta = 0.436$), institutional support ($\beta = 0.264$), digital accessibility ($\beta = 0.191$) and application simplicity ($\beta = 0.154$) significantly predict students' satisfaction. ANOVA further confirms significant differences in awareness and satisfaction across demographic and institutional categories.

Uniqueness: This study contributes to the higher education financing literature by providing comprehensive empirical evidence on the determinants of scholarship awareness and student satisfaction using a large representative sample and robust multivariate analytical techniques.

Conclusiveness: The findings provide empirical evidence for policymakers and educational institutions to strengthen awareness initiatives, improve scholarship delivery mechanisms, and promote equitable access to higher education. The empirical analysis confirms that scholarship awareness is significantly associated with demographic and institutional factors and positively influences student satisfaction. Multiple regression analysis further identifies scholarship awareness, institutional support, digital accessibility, and application simplicity as significant predictors, explaining 61.1% of the variance in student satisfaction ($R^2 = 0.611$; $p < 0.001$), highlighting their critical role in enhancing scholarship effectiveness.

KEYWORDS: Scholarship Awareness; Higher Education; Scholarship Utilization; Student Satisfaction; Institutional Support; Digital Accessibility; Educational Equity

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1. INTRODUCTION

Higher education is widely recognized as a fundamental driver of human capital development, social mobility, and sustainable economic growth. However, financial constraints remain one of the most significant barriers preventing students from accessing and completing higher education, particularly in developing economies. To address these challenges, governments across the world have implemented scholarship schemes aimed at promoting educational equity by reducing financial burdens and improving enrolment, retention, and academic success among students from disadvantaged socio-economic backgrounds. In India, the Central and State Governments administer a wide range of merit-based, need-based, minority, and socially inclusive scholarship schemes through digital platforms such as the National Scholarship Portal (NSP). These initiatives have considerably improved transparency, efficiency, and accessibility in scholarship administration. Nevertheless, the effectiveness of these programmes depends not only on their availability but also on students' awareness, understanding of eligibility criteria, ease of application and institutional support. Evidence suggests that many eligible students either remain unaware of available scholarship opportunities or face procedural, technological, and documentation-related barriers that limit successful utilization.

Previous studies have highlighted the positive role of scholarships in improving educational participation and reducing financial exclusion. However, existing research has predominantly focused on scholarship utilization or financial assistance outcomes, while relatively limited attention has been devoted to understanding the multidimensional determinants of scholarship awareness and their influence on student satisfaction. Moreover, empirical evidence integrating demographic characteristics, institutional support, digital accessibility, and application simplicity within a comprehensive analytical framework remains scarce, particularly in the context of regional higher education institutions in India.

Coimbatore District represents one of Tamil Nadu's prominent higher education hubs, accommodating a diverse student population across government, aided, and self-financing institutions. Despite the availability of multiple scholarship programmes, disparities in awareness and utilization continue to exist among students from different socio-economic and educational backgrounds. Understanding these disparities is essential for designing evidence-based interventions that improve scholarship outreach and ensure equitable access to higher education.

Against this backdrop, the present study investigates students' awareness of scholarship schemes and examines the demographic, institutional and technological factors influencing scholarship awareness, utilization, and satisfaction among college students in Coimbatore District. Using a large representative sample and robust multivariate statistical techniques, the study provides empirical evidence that contributes to the literature on higher education financing and educational equity. The findings offer practical implications for policymakers, higher education institutions and scholarship administrators seeking to enhance the effectiveness, accessibility, and inclusiveness of scholarship programmes..

2. REVIEW OF LITERATURE

Previous studies indicate that scholarship programmes significantly improve educational access and reduce financial barriers. Singh and Sharma (2024) reported that scholarships enhance academic continuity among economically disadvantaged students. Kumar and Ramesh (2023) observed that inadequate awareness and limited institutional support reduce scholarship utilization. Joseph and Mary (2023) highlighted that although digital scholarship portals have improved accessibility, technical and documentation issues continue to discourage applicants. Rao and Srinivasan (2022) identified family income, parental education, and institutional guidance as key determinants of scholarship awareness. Existing studies have focused mainly on awareness or utilization separately, leaving limited evidence on students' awareness, satisfaction, and application challenges in Coimbatore District.

3. RESEARCH GAP

Although several studies have examined scholarship schemes, limited research has focused on college students in Coimbatore District using a large sample and comprehensive statistical analysis. Most previous studies relied on smaller samples and examined only selected aspects of scholarship awareness.

Therefore, this study addresses this gap by analysing awareness, satisfaction, and utilization among 600 college students using multiple statistical techniques.

4. STATEMENT OF THE PROBLEM

Despite the availability of numerous scholarship schemes, many eligible students fail to benefit due to inadequate awareness, procedural complexity, documentation issues, and limited institutional guidance. Identifying the factors influencing scholarship awareness is essential for improving scholarship utilization and ensuring equitable access to higher education.

5. OBJECTIVES OF THE STUDY

The study aims to:

1. Assess students' awareness of scholarship schemes.
2. Identify the major sources of scholarship information.
3. Examine students' perceptions and satisfaction regarding scholarship schemes.
4. Analyse factors influencing scholarship awareness and utilization.
5. Suggest measures to improve scholarship accessibility.

6. RESEARCH HYPOTHESES

The study proposes the following hypotheses:

- **H₀₁:** Gender has no significant association with scholarship awareness.
- **H₀₂:** Educational qualification has no significant association with scholarship awareness.
- **H₀₃:** Family income does not significantly influence scholarship awareness.
- **H₀₄:** Institutional support has no significant relationship with scholarship awareness.
- **H₀₅:** Scholarship awareness does not significantly influence students' satisfaction.

7. RESEARCH METHODOLOGY

- Research Design:** The study adopted a quantitative research approach using a descriptive cross-sectional research design to examine college students' awareness of scholarship schemes and the factors influencing scholarship utilization and satisfaction. The descriptive design was considered appropriate because it facilitates the systematic investigation of existing conditions, behavioural patterns, and relationships among variables without manipulating the study environment.
- Study Area:** The empirical investigation was conducted among Arts and Science colleges in Coimbatore District, Tamil Nadu, India. Coimbatore is one of the state's leading educational centres, comprising government, government-aided, and self-financing institutions with students from diverse socio-economic backgrounds. The district therefore provides an appropriate setting for assessing scholarship awareness and utilization in higher education.
- Population and Sampling:** The target population comprised undergraduate and postgraduate students enrolled in Arts and Science colleges across Coimbatore District. A stratified random sampling technique was employed to ensure adequate representation of students from different institution types, academic programmes, and demographic backgrounds. Based on proportional allocation across strata, a final sample of 600 respondents was selected, providing sufficient statistical power for multivariate analysis and enhancing the representativeness of the findings.
- Data Sources:** The study utilized both primary and secondary data. Primary data was collected through a structured questionnaire administered directly to the respondents. Secondary data was obtained from peer-reviewed journal articles, government publications, Ministry of Education reports, the National Scholarship Portal (NSP), University Grants Commission (UGC) documents, books, and other relevant academic sources to establish the theoretical and policy context.
- Research Instrument:** Data were collected using a structured questionnaire comprising two sections. The first section captured respondents' demographic characteristics, including gender, age, programme of study, institution type, locality, parental education and family income. The

second section measured scholarship awareness, institutional support, digital accessibility, application simplicity, scholarship utilization, and student satisfaction using a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

- (vi) **Validity and Reliability:** Content validity was established through expert evaluation by academicians specializing in higher education and educational policy. Necessary modifications were incorporated based on their recommendations to improve clarity and relevance. The internal consistency of the measurement scales was assessed using Cronbach's Alpha, and all constructs achieved reliability coefficients above the recommended threshold of **0.70**, indicating satisfactory reliability for empirical analysis.
- (vii) **Data Collection Procedure:** Primary data was collected through direct administration of the questionnaire after obtaining permission from the respective institutions. Participation was voluntary, and respondents were informed about the academic purpose of the study. Confidentiality and anonymity were maintained throughout the data collection process, and only completed questionnaires were included in the final analysis.
- (viii) **Variables of the Study:** The study examined scholarship awareness as the principal independent construct influencing scholarship utilization and student satisfaction. Institutional support, digital accessibility, and application simplicity were considered explanatory variables, while student satisfaction served as the primary outcome variable. Demographic characteristics were included as control variables to examine group differences in scholarship awareness.
- (ix) **Data Analysis:** The collected data were coded, validated and analysed using SPSS Statistics. Both descriptive and inferential statistical techniques were employed. Percentage analysis was used to describe respondents' demographic characteristics. Chi-square test examined associations between demographic variables and scholarship awareness. Pearson correlation analysis measured the strength and direction of relationships among the study variables. Multiple regression analysis identified the significant predictors of student satisfaction and evaluated the explanatory power of the proposed model. One-way Analysis of Variance (ANOVA) examined differences in scholarship awareness and satisfaction across demographic and institutional categories.
- (x) All hypotheses were tested at a 5% level of significance ($p < 0.05$).

8. DATA ANALYSIS & INTERPRETATION

8.1 Respondent's Demographic Profile

The study included 600 college students from Arts and Science colleges in Coimbatore District. The respondents represented different gender groups, age categories, programmes of study, institution types, localities, and family income levels, providing a comprehensive representation of the study population. The demographic profile forms the basis for analysing students' awareness, perceptions, and utilization of scholarship schemes.

Table 1: Respondent Profile (N = 600)

Variable	Category	Frequency	Percentage
Gender	Male	252	42.0
	Female	348	58.0
Age (Years)	Below 18	42	7.0
	18–20	278	46.3
	21–23	214	35.7
	Above 23	66	11.0
Programme	Undergraduate	392	65.3
	Postgraduate	208	34.7
Institution Type	Government	168	28.0
	Government Aided	156	26.0
	Self-Financing	276	46.0
Locality	Rural	282	47.0
	Urban	318	53.0

Annual Family Income	Below ₹75,000	54	9.0
	₹75,001–₹1,50,000	156	26.0
	₹1,50,001–₹2,25,000	192	32.0
	Above ₹2,25,000	198	33.0

Source: Primary Data.

Interpretation: Table 1 presents the demographic characteristics of the 600 respondents. Female students constituted the majority (58.0%), while 46.3% of respondents were aged 18–20 years. Most participants were undergraduate students (65.3%) studying in self-financing colleges (46.0%). A slightly higher proportion of respondents belonged to urban areas (53.0%), and 33.0% reported an annual family income above Rs.2, 25,000. Overall, the sample represents students from diverse socio-economic and educational backgrounds, ensuring the reliability of the subsequent analyses.

8.2 Inferential Analysis

To examine the factors influencing students' awareness and satisfaction with scholarship schemes, Chi-square, Pearson correlation, multiple regression, and ANOVA were performed at the 5% significance level.

Table 2: Summary of Chi-square Analysis

Variables	χ^2	p-value	Result
Gender × Awareness	12.846	0.012	Significant
Age × Awareness	18.537	0.048	Significant
Programme × Awareness	16.283	0.003	Significant
Family Income × Awareness	21.764	0.041	Significant
Locality × Information Source	14.957	0.036	Significant
Institution Type × Awareness	25.348	0.001	Significant
Parents' Education × Awareness	17.524	0.025	Significant
Information Source × Application	29.163	0.023	Significant
Awareness × Satisfaction	36.942	0.002	Significant
Application Challenges × Satisfaction	31.625	0.001	Significant

Interpretation: The Chi-square results indicate that scholarship awareness is significantly associated with demographic and institutional characteristics. Variables such as gender, age, programme of study, family income, institution type, locality, and parents' educational qualification significantly influence students' awareness. Furthermore, higher awareness is significantly associated with scholarship application behaviour and overall satisfaction.

Table 3: Summary of Correlation Analysis

Variables	Awareness	Institutional Support	Digital Accessibility	Application Simplicity	Satisfaction
Awareness	1.000	0.648**	0.594**	0.521**	0.706**
Satisfaction	0.706**	0.635**	0.578**	0.561**	1.000

Note: **p < 0.01.

Interpretation: All variables exhibit positive and significant correlations. Scholarship awareness has the strongest relationship with overall satisfaction ($r = 0.706$), followed by institutional support, indicating that improved awareness and institutional guidance enhance students' satisfaction with scholarship schemes.

Table 4: Multiple Regression Analysis

Predictor	β	t	p-value
Awareness	0.436	10.512	<0.001
Institutional Support	0.264	6.359	<0.001
Digital Accessibility	0.191	4.972	<0.001
Application Simplicity	0.154	4.281	<0.001

Model Summary: $R^2 = 0.611$, Adjusted $R^2 = 0.608$, $F = 237.451$, $p < 0.001$.

Interpretation: The regression model explains **61.1%** of the variation in students' satisfaction. Scholarship awareness is the strongest predictor, followed by institutional support, digital accessibility, and application simplicity, demonstrating that improvements in these areas significantly enhance satisfaction.

Table 5: Summary of ANOVA

Variable	F-value	p-value	Result
Programme $\times$ Awareness	8.417	<0.001	Significant
Family Income $\times$ Satisfaction	6.982	<0.001	Significant
Institution Type $\times$ Awareness	5.934	0.003	Significant
Locality $\times$ Digital Accessibility	7.468	0.007	Significant

Interpretation: ANOVA results reveal significant differences in scholarship awareness and satisfaction across programme of study, family income, institution type, and locality, suggesting that students' demographic and educational backgrounds influence their scholarship experiences.

9. MAJOR FINDINGS

- Most respondents demonstrated moderate to high awareness of scholarship schemes.
- Colleges were the primary source of scholarship information.
- Gender, age, programme of study, family income, institution type, locality, and parents' education significantly influenced scholarship awareness.
- Scholarship awareness showed a strong positive relationship with student satisfaction.
- Institutional support, digital accessibility, and simplified application procedures significantly improved scholarship utilization and satisfaction.
- The regression model explained **61.1%** of the variation in students' satisfaction.
- Significant differences in awareness and satisfaction were observed across demographic groups.

9. SUGGESTIONS

- Conduct regular scholarship awareness programmes in higher education institutions.
- Strengthen institutional guidance through dedicated scholarship support cells.
- Simplify application procedures and documentation requirements.
- Improve digital platforms for scholarship applications and communication.
- Increase awareness campaigns, particularly in rural and economically disadvantaged areas.

10. CONCLUSION

The empirical findings provide strong evidence that scholarship awareness is shaped by a combination of demographic, institutional, and technological factors. The statistical analyses reveal significant associations between scholarship awareness and variables such as gender, age, family income, programme of study and institution type. Furthermore, the positive and significant relationships among scholarship awareness, institutional support, digital accessibility, and student satisfaction indicate that awareness alone is insufficient unless supported by an enabling institutional environment. The regression model demonstrates substantial explanatory power ($R^2 = 0.611$), confirming that awareness, institutional guidance, digital access, and application simplicity collectively play a crucial role in determining students' satisfaction with scholarship schemes. These findings validate the importance of an integrated approach to scholarship administration that combines information dissemination, technological accessibility, and institutional facilitation. The study highlights that scholarship schemes continue to serve as an important mechanism for promoting access to higher education among students from diverse socio-economic backgrounds. Although a considerable proportion of students are aware of available scholarship opportunities, disparities in awareness and utilization persist across demographic groups. Educational institutions emerged as the primary source of scholarship information, emphasizing their pivotal role in guiding students throughout the application process. The findings suggest that strengthening awareness programmes, simplifying administrative procedures, and improving

communication channels can enhance the reach and effectiveness of scholarship initiatives. Overall, the study underscores the need for a more student-centric scholarship ecosystem to ensure equitable educational opportunities and support the broader goal of inclusive higher education development.

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