

Impact of Scholarship Schemes on Higher Education: A Study Among College Students in Kochi

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ABSTRACT

Scholarships play a significant role in promoting access to higher education by reducing the financial burden on students. They help students meet educational expenses such as tuition fees, hostel fees, study materials, and travel costs, enabling them to concentrate on their academic performance. In India, scholarship schemes introduced by the Central and State Governments support students from economically weaker sections and contribute to increasing enrollment in higher education. Kerala has established an effective scholarship support system through transparent digital platforms and merit-based financial assistance. This study examines the effectiveness of scholarships among college students in Kochi by evaluating whether the scholarship amount is sufficient to meet educational needs, whether the funds are credited during the academic period, and the level of students' awareness regarding government scholarship schemes. The study is based on primary data collected from 50 college students using a structured questionnaire through personal interviews, supported by secondary data from journals, books, and internet sources. The findings are expected to provide insights into the adequacy and timely disbursement of scholarships and suggest measures to improve the efficiency of scholarship programmes for the benefit of students.

Keywords: Higher Education, Educational Finance, Government Scholarship Schemes, Academic Performance, Financial Assistance

1. INTRODUCTION

Scholarships are an essential source of financial assistance that enables students to pursue higher education by reducing the burden of educational expenses. They help students meet important costs such as tuition fees, hostel fees, travel expenses, and the purchase of study materials. By easing financial pressure, scholarships allow students to focus more on their academic activities, resulting in improved academic performance and a greater likelihood of completing their education successfully. Beyond providing financial support, scholarships promote equal access to higher education by ensuring that students' educational opportunities are based on merit and ability rather than their economic background.

In India, the significance of scholarships has been emphasised in the Economic Survey 2024–25, which identifies education as a key driver of economic growth and national development. The survey highlights the need to increase higher education enrollment to build a skilled workforce for the future, with initiatives such as the National Scholarship Portal playing a vital role in supporting students from economically weaker and rural backgrounds. Kerala has further strengthened this objective through its commitment to quality education and efficient scholarship distribution systems such as e-grantz, which ensure timely financial assistance. The Kerala State Higher Education Council also provides merit-based scholarships to encourage academic excellence across different fields of study. Together, these initiatives demonstrate how scholarship programmes contribute to educational development, social equity, and sustainable economic progress.

2. REVIEW OF LITERATURE

Berlanga and Corti (2025) studied the impact of scholarships on university students in Spain. The study found that scholarship recipients performed better academically than non-recipients. It concluded that scholarships improve academic performance and promote educational equity. **Edukasia Journal Pendidikan dan Pembelajaran (2024)** examined the impact of scholarships on student achievement at the State University of Surabaya. The study found that scholarships improved academic performance, graduation rates, and employability. It recommended strengthening scholarship policies and funding. **Banerjee (2024)** studied the role of state government scholarship schemes in skill development among graduates from poor households in West Bengal. The study found that scholarships improved access to skill development and increased employability. It concluded that scholarships support higher education and the goals of NEP 2020. **Rajesh Kumar Karna and Deepak Kumar Swain (2022)** evaluated the Post-Matric Scholarship Scheme in India. The study found that many eligible students were not covered and that the scholarship amount was often insufficient. It also highlighted challenges in using digital application systems. **Nathan Crowne (2022)** examined the effect of merit-based scholarships on student enrolment in a university in Japan. The study found that scholarships increased enrolment among academically talented students. It concluded that merit scholarships are effective recruitment tools. **Ahmed et al. (2022)** studied the impact of need-based scholarships on higher education students. The findings showed that scholarships helped students manage educational expenses and increased their academic motivation and participation. **Indrakumar (2021)** examined the socio-economic impact of scholarship schemes on students with disabilities. The study found that scholarships supported their education and improved their social and economic well-being. **Suresh Sharma and Ankita Singh (2020)** studied scholarship schemes for economically disadvantaged students in India. The study found that many scholarships were insufficient to cover educational expenses. It recommended increasing financial assistance and expanding need-based scholarships. **Tiwari (2020)** studied government scholarships for female students in Haryana. The study found that a lack of awareness and eligibility issues reduced the effectiveness of scholarship schemes. It suggested improving awareness and policy implementation. **Jain and Shrivastav (2016)** examined the effects of scholarship trends on OBC, SC, and ST students in India. The study concluded that scholarships help reduce educational inequality and encourage higher education among disadvantaged groups. **Donna Aitken, Cathy Schapper, and Eric Skuja (2004)** studied scholarship recipients at Monash University, Australia. The study found that scholarships improved students' academic performance, confidence, and completion of higher education.

3. SIGNIFICANCE OF THE STUDY

Scholarships play a crucial role in supporting students throughout their academic journey by reducing the financial burden associated with higher education. They help students meet essential educational expenses such as tuition fees, hostel fees, travel expenses, and the cost of study materials. This study is significant because it examines whether scholarship funds are received on time during the academic period and whether the amount provided is sufficient to meet students' educational needs. The findings of the study will help assess the effectiveness of scholarship programmes and provide useful suggestions for improving their implementation, thereby ensuring better educational support for students.

4. STATEMENT OF THE PROBLEM

Timely receipt of scholarship funds is essential for students to manage their educational expenses and maintain their academic performance. Delays in the disbursement of scholarships or inadequacy of the scholarship amount often create financial difficulties for students in paying tuition fees, purchasing study materials, meeting travel expenses, and paying hostel fees. Such challenges may adversely affect their academic progress and productivity. Therefore, this study investigates whether scholarship funds are received within the academic period, identifies the challenges faced due to delays or insufficient financial assistance, and examines their impact on students' academic life. The study also aims to provide insights that may help improve the efficiency of scholarship programmes.

5. OBJECTIVES OF THE STUDY

- To examine whether the scholarship amount is sufficient to meet students' educational needs.
- To evaluate whether scholarship funds are credited during the academic period.

- To assess students' awareness of the scholarship schemes provided by the government.

6. SCOPE OF THE STUDY

The study focuses on the impact of scholarships among college students in Kochi. It examines whether the scholarship amount is adequate to meet students' educational requirements and whether the scholarship is received during the academic period. The study also investigates the problems faced by students due to delays in scholarship disbursement and assesses their awareness of various government scholarship schemes. The research is limited to selected college students in Kochi, and the findings are based on their responses.

7. RESEARCH METHODOLOGY

The study adopts a descriptive research approach. Data were collected from 50 college students selected through random sampling from various colleges in Kochi. Both primary and secondary data were used for the study. Primary data were collected through personal interviews using a structured questionnaire. Secondary data were obtained from journals, books, library sources, and internet-based resources. The collected data were analysed to assess the adequacy, timeliness of receipt, and awareness of scholarship schemes among students.

8. DATA ANALYSIS AND INTERPRETATION

TABLE 1: STUDENT EDUCATION LEVEL

STUDENT CATEGORY	NO. OF RESPONDENTS	PERCENTAGE
Post Graduation	29	58
Under Graduation	21	42

Source: Primary Data

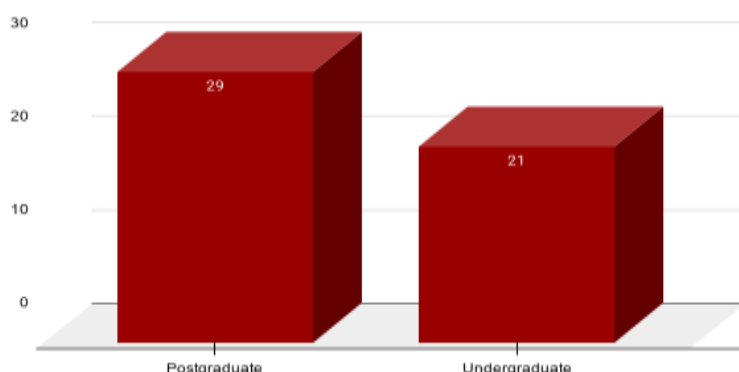


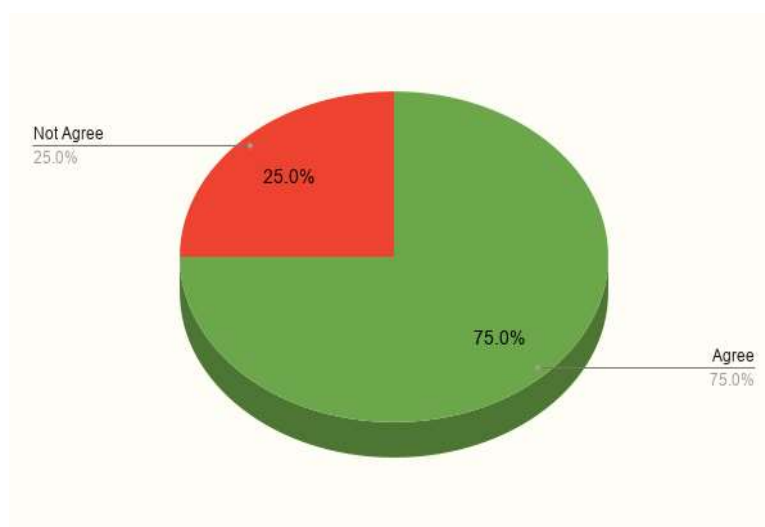
FIGURE 1 STUDENT LEVEL

Interpretation: The table shows that out of 50 respondents, 29 students (58%) are postgraduates and 21 students (42%) are undergraduates. The data indicates that postgraduate students form the majority of the respondents in the study.

TABLE 2 SCHOLARSHIP RECEIPT STATUS

CURRENTLY RECEIVING SCHOLARSHIP	NO. OF RESPONDENTS	PERCENTAGE
Agree	37	75
Not Agree	13	25

Source: Primary Data

FIGURE 2 CURRENT SCHOLARSHIP RECEIPT STATUS


The table shows that out of 50 respondents, 37 respondents (75%) agree that they are currently receiving scholarships, while 13 respondents (25%) do not agree. This indicates that the majority of students are receiving scholarship benefits, which shows the availability and support of scholarship schemes among the respondents.

TABLE 3: INFORMATION SOURCE OF SCHOLARSHIP

INFORMATION SOURCE	NO. OF RESPONDENTS	PERCENTAGE
College/ university	29	59.2
Social Media	6	11
Newspaper	2	4
Peer Group	5	10.2
teacher	7	14.3
Official website	1	2
others	0	0

Source: Primary Data

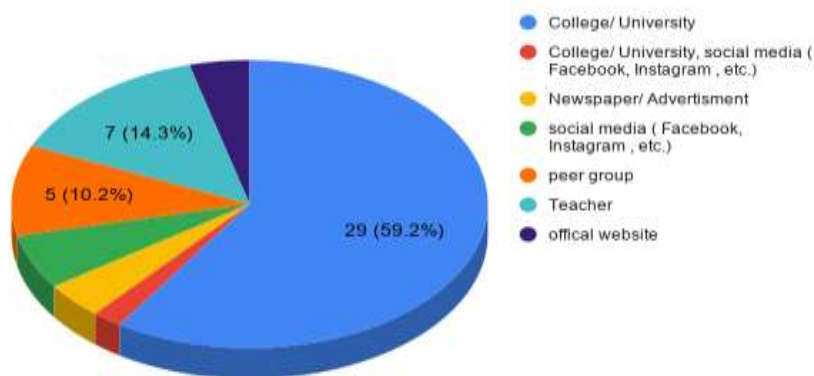


FIGURE 3: INFORMATION SOURCE OF SCHOLARSHIP

The table indicates that the majority of respondents (29 respondents, 59.2%) receive information from their college/university. Teachers are the second major source, with 7 respondents (14.3%), followed by social media (11%) and peer groups (10.2%). Newspapers (4%) and official websites (2%) contribute comparatively less as sources of information. This shows that educational institutions are the most important source of information among the respondents.

TABLE 4 MERIT-BASED SCHOLARSHIP STATUS

APPLIED FOR MERIT-BASED SCHOLARSHIPS	NO. OF RESPONDENTS	PERCENTAGE
Agree	38	76
Not Agree	12	24

Source: Primary Data

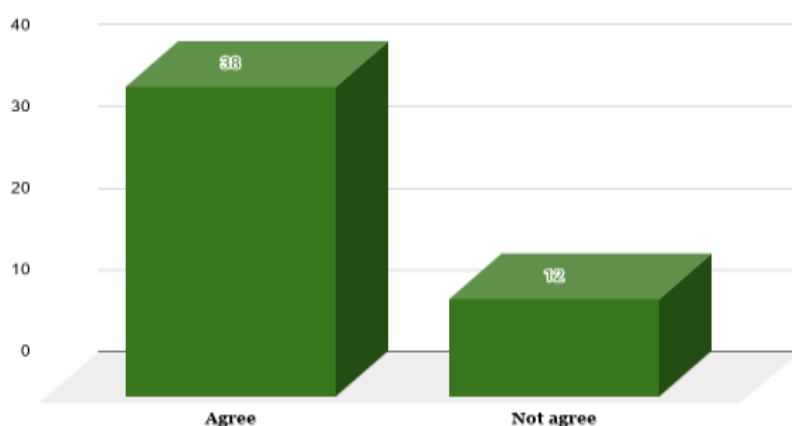


FIGURE 4: MERIT-BASED SCHOLARSHIP STATUS

The table shows that 38 respondents (76%) have applied for merit-based scholarships, while 12 respondents (24%) have not applied. This indicates that the majority of respondents have applied for merit-based scholarships, reflecting a high level of awareness and participation in scholarship opportunities.

TABLE 5 INSTITUTIONAL SCHOLARSHIP AVAILABILITY

INSTITUTION OFFERS SCHOLARSHIP	NO. OF RESPONDENTS	PERCENTAGE
Agree	20	40
Not Agree	30	60

Source: Primary Data

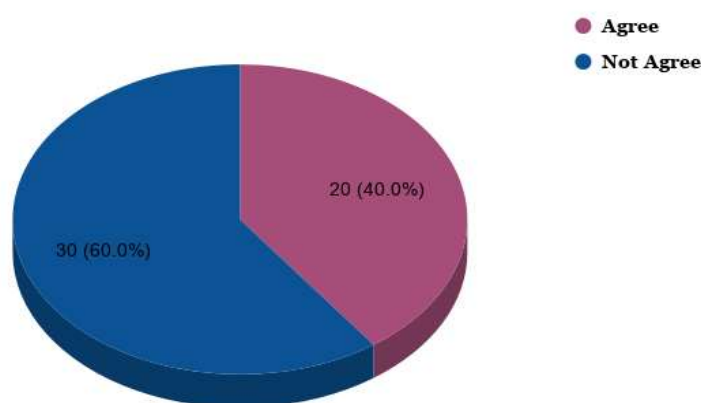


FIGURE 5: INSTITUTIONAL SCHOLARSHIP AVAILABILITY

The table shows that 20 respondents (40%) agreed that the institution offers scholarships, while 30 respondents (60%) did not agree. This indicates that the majority of respondents believe that the institution does not offer scholarships.

TABLE 6: SCHOLARSHIP AMOUNT RECEIVED

SCHOLARSHIP AMOUNT	NO. OF RESPONDENTS	PERCENTAGE
Below 5000	6	12
5000 -10000	11	22
10000 - 20000	23	46
Above 20000	10	20

Source: Primary Data

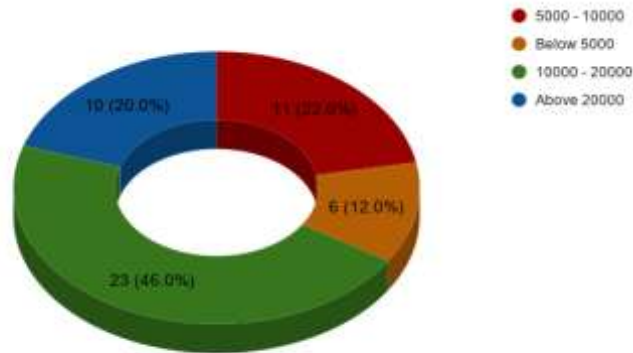


FIGURE 6: SCHOLARSHIP AMOUNT RECEIVED

The table shows that 23 respondents (46%) received a scholarship amount between ₹10,000 and ₹20,000, making it the most common scholarship range. 11 respondents (22%) received ₹5,000–₹10,000, 10 respondents (20%) received above ₹20,000, and 6 respondents (12%) received below ₹5,000. This indicates that most students received scholarships in the ₹10,000–₹20,000 range.

TABLE 7: SCHOLARSHIP EXPENSE COVERAGE

EXPENSES COVERED	NO. OF RESPONDENTS	PERCENTAGE
Tuition fee	22	43.1
Books and study materials	21	41.2
Hostel/ Accommodation	3	5.9
Transportation	2	3.9
others	2	3.9

Source: Primary Data

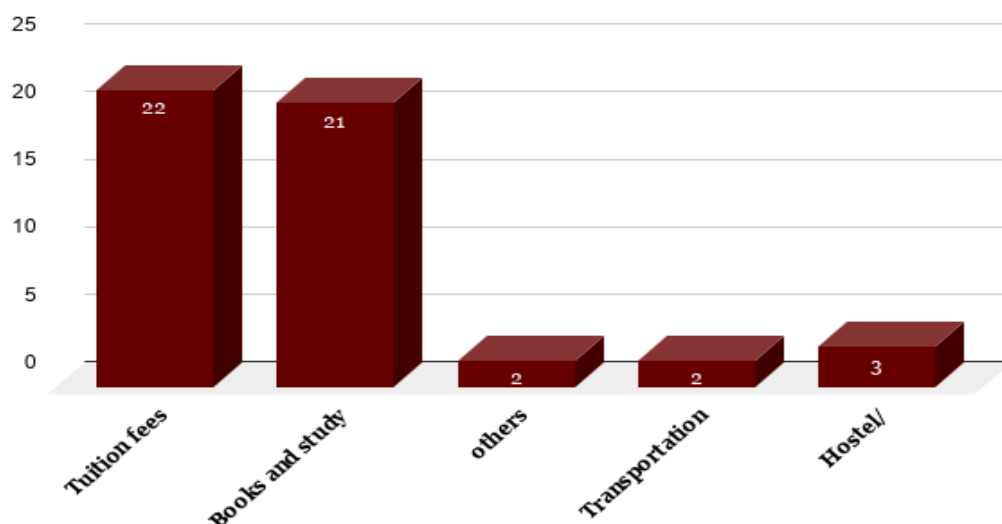


FIGURE 7: SCHOLARSHIP EXPENSE COVERAGE

The table shows that 22 respondents (43.1%) used the scholarship to cover tuition fees, while 21 respondents (41.2%) used it for books and study materials. Only 3 respondents (5.9%) used it for hostel/accommodation, and 2 respondents (3.9%) each used it for transportation and other expenses. This indicates that scholarships are mainly used to meet academic expenses.

TABLE 8: TIMELINE OF SCHOLARSHIP AMOUNT

DISTRIBUTION OF SCHOLARSHIP	NO. OF RESPONDENTS	PERCENTAGE
Delayed	38	76
On time	12	24

Source: Primary Data

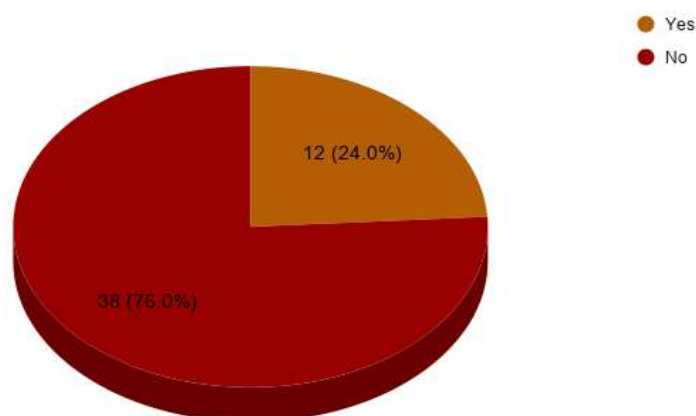


FIGURE 8: TIMELINE OF SCHOLARSHIP AMOUNT

The table shows that 38 respondents (76%) reported that scholarship distribution was delayed, while only 12 respondents (24%) stated that it was distributed on time. This indicates that the majority of respondents experienced delays in receiving their scholarship funds.

TABLE 9: IMPACT OF DELAY ON EXPENSES/STUDIES

DELAY AFFECTS EXPENSES OR STUDIES	NO. OF RESPONDENTS	PERCENTAGE
Yes	40	80
No	10	20

Source: Primary Data

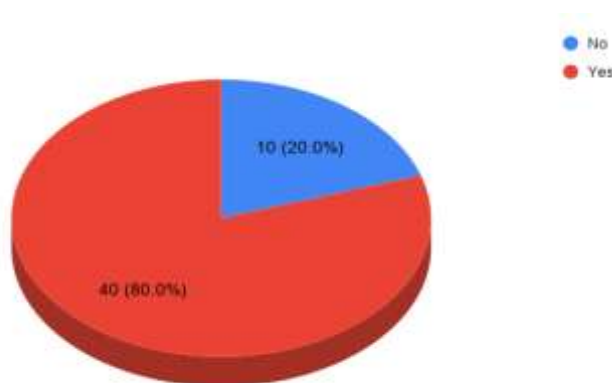


FIGURE 9: IMPACT OF DELAY ON EXPENSES/STUDIES

The table shows that 40 respondents (80%) stated that delays in scholarship distribution affected their educational expenses or studies, while 10 respondents (20%) reported that the delay did not affect them. This indicates that scholarship delays had a significant impact on the majority of students.

TABLE 10: BORROWING DUE TO SCHOLARSHIP DELAY

BORROWING STATUS	NO. OF RESPONDENTS	PERCENTAGE
Borrowed Money (YES)	32	64
Did not borrow (NO)	18	36

Source: Primary Data

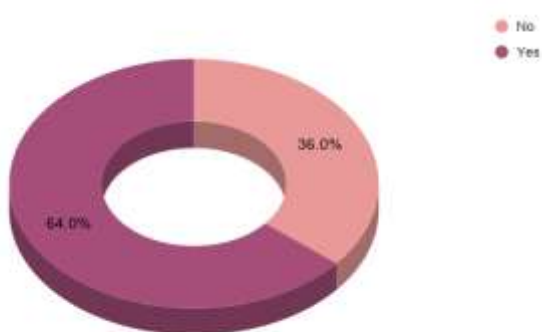


FIGURE 10: BORROWING DUE TO SCHOLARSHIP DELAY

The table shows that 32 respondents (64%) borrowed money to meet their educational expenses, while 18 respondents (36%) did not borrow. This indicates that the majority of students had to borrow money, likely due to delays or insufficient scholarship support.

TABLE 11: DAY SCHOLAR OR HOSTELLER

RESIDENCE	NO. OF RESPONDENTS	PERCENTAGE
Day Scholar	10	20
hosteller	40	80

Source: Primary Data

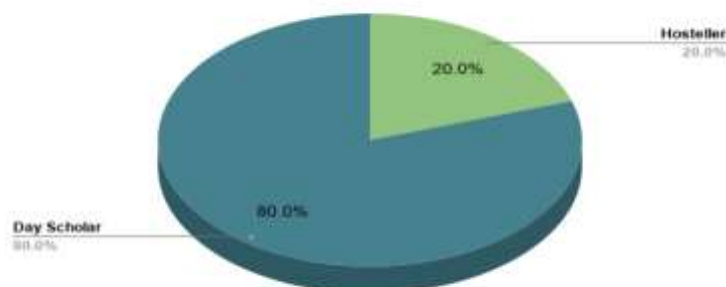


FIGURE 11: DAY SCHOLAR OR HOSTELLER

The table shows that 40 respondents (80%) were hostellers, while 10 respondents (20%) were day scholars. This indicates that the majority of the respondents stayed in hostels during their studies.

TABLE 12: SCHOLARSHIP BENEFITS FOR DAY SCHOLARS

EXPENSE	NO. OF RESPONDENTS	PERCENTAGE
Transportation	5	10.2
Tuition fees	20	40.8
Book and study materials	18	34.7
Food	4	8.2
Other	3	6.1

Source: Primary Data

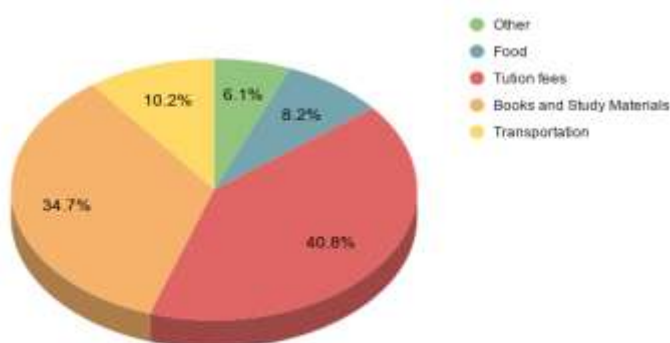


FIGURE 12: SCHOLARSHIP BENEFITS FOR DAY SCHOLARS

The table shows that 20 respondents (40.8%) spent the highest share of their expenses on tuition fees, followed by 18 respondents (34.7%) on books and study materials. Transportation accounted for 5 respondents (10.2%), food for 4 respondents (8.2%), and other expenses for 3 respondents (6.1%). This indicates that tuition fees and study materials were the major educational expenses of the respondents.

TABLE 13: SCHOLARSHIP BENEFITS FOR HOSTELLERS

EXPENSE	NO. OF RESPONDENTS	PERCENTAGE
Hostel fees	4	9.8
Tuition fees	17	31.7
Book and study materials	15	36.6
Food	5	12.2
Other	4	9.8

Source: Primary Data

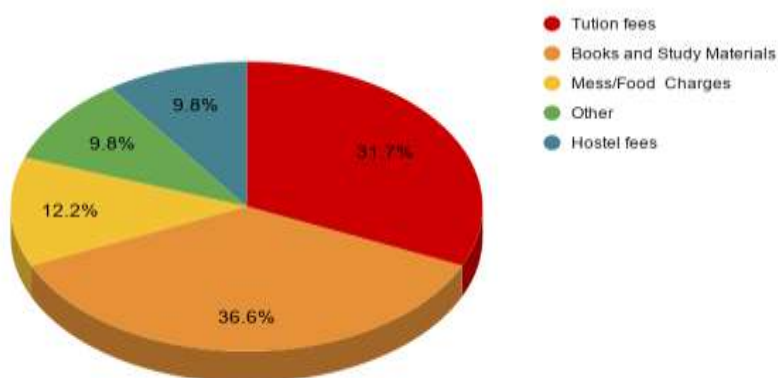


FIGURE 13: SCHOLARSHIP BENEFITS FOR HOSTELLERS

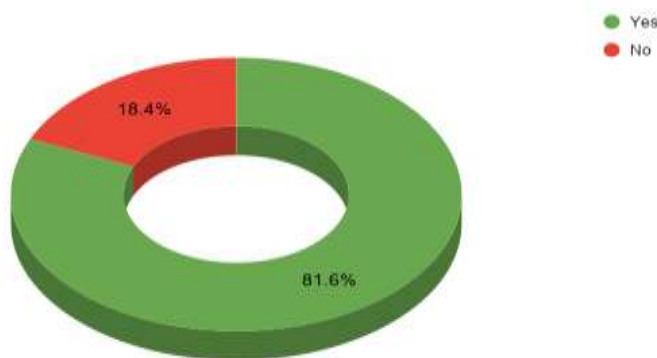
The table shows that 15 respondents (36.6%) spent the highest share of their expenses on books and study materials, followed by 17 respondents (31.7%) on tuition fees. Food accounted for 5 respondents (12.2%), while hostel fees and other expenses were each reported by 4 respondents (9.8%). This indicates that books, study materials, and tuition fees were the major educational expenses of the respondents.

TABLE 14: EFFECT OF SCHOLARSHIPS ON ACADEMIC PERFORMANCE

IMPACT ON STUDIES	NO. OF RESPONDENTS	PERCENTAGE
Improved	41	81.6
No Impact	9	18.4

Source: Primary Data

FIGURE 14: EFFECT OF SCHOLARSHIPS ON ACADEMIC PERFORMANCE



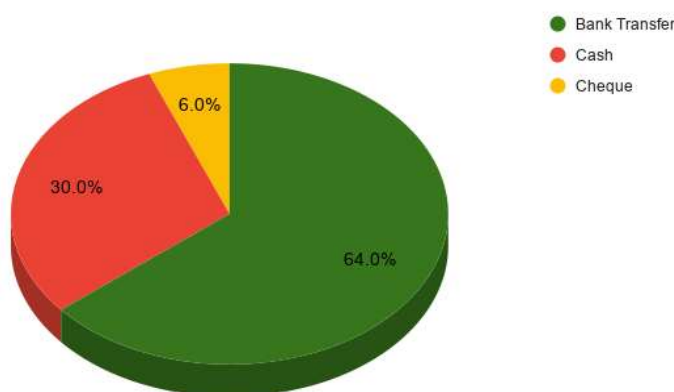
The table shows that 41 respondents (81.6%) reported that scholarships improved their studies, while 9 respondents (18.4%) stated that scholarships had no impact on their studies. This indicates that scholarships had a positive impact on the academic performance of the majority of respondents.

TABLE 15: MODE OF RECEIPTS

PAYMENT METHOD	NO. OF RESPONDENTS	PERCENTAGE
Bank Transfer	32	64
Cash	15	30
Cheque	3	6

Source: Primary Data

FIGURE 15: MODE OF RECEIPTS



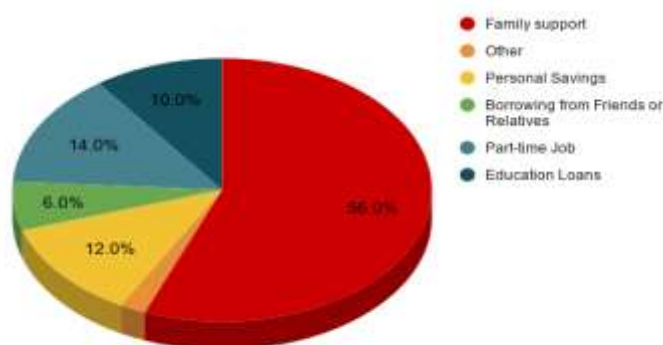
The table shows that bank transfer is the most common method of receiving scholarship money. Out of 50 students, 32 students (64%) receive their scholarship through bank transfer. 15 students (30%) receive it in cash, while only 3 students (6%) receive it by cheque. This indicates that bank transfer is the preferred and most widely used method for scholarship disbursement.

TABLE 16: ALTERNATIVE FUNDING SOURCES FOR DELAYED SCHOLARSHIP

FUNDING SOURCE	NO. OF RESPONDENTS	PERCENTAGE
Family Support	28	56
Other	0	0
Personal Savings	6	12
Borrowing from Friends or Relatives	3	6
Part-Time Job	7	14
Education Loans	5	10

Source: Primary Data

FIGURE 16: ALTERNATIVE FUNDING SOURCES FOR DELAYED SCHOLARSHIP



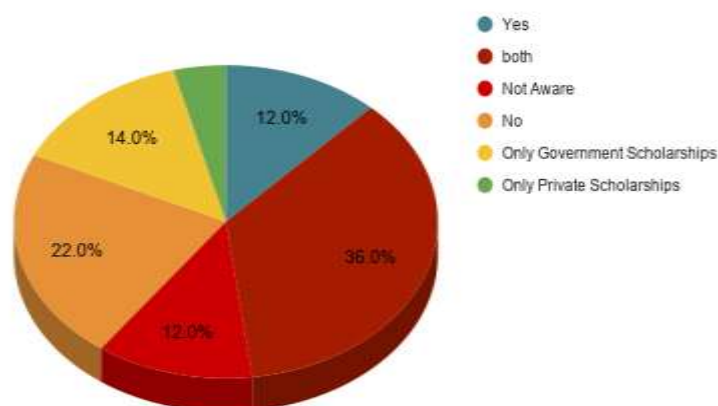
Most students (56%) depend on their families when scholarship payments are delayed. 14% take part-time jobs, 12% use personal savings, and 10% rely on education loans. Only 6% borrow from friends or relatives. This shows that family support is the main source of financial help.

TABLE 17: KNOWLEDGE ABOUT THE GOVERNMENT AND PRIVATE SCHOLARSHIP

KNOWLEDGE LEVEL	NO. OF RESPONDENTS	PERCENTAGE
yes	6	12
No	11	22
Both	18	36
Not Aware	6	12
Only Government	7	14
Only Private	0	0

Source: Primary Data

FIGURE 17: KNOWLEDGE ABOUT THE GOVERNMENT AND PRIVATE SCHOLARSHIP



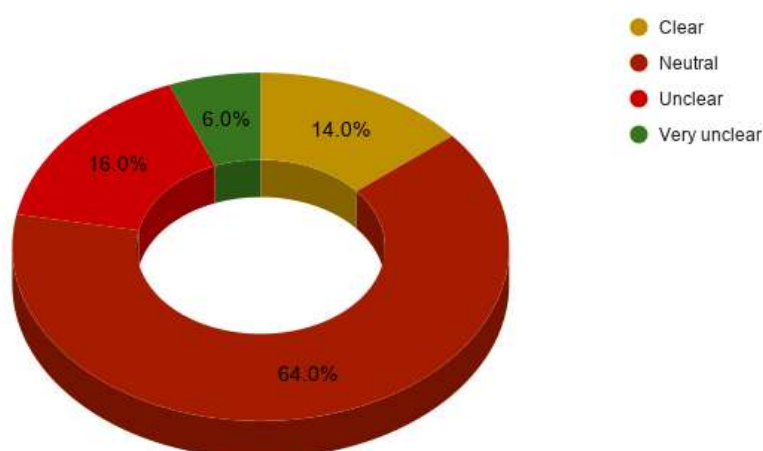
Most students (36%) are aware of both government and private scholarships. 14% know only about government scholarships. 22% are not aware of either type of scholarship. This shows that students' awareness is moderate and needs improvement.

TABLE 18: CLARITY OF GOVERNMENT SCHOLARSHIP NOTIFICATIONS

CLARITY LEVEL	NO. OF RESPONDENTS	PERCENTAGE
Clear	7	14
Neutral	32	64
Unclear	8	16
Very unclear	3	6

Source: Primary Data

FIGURE 18: CLARITY OF GOVERNMENT SCHOLARSHIP NOTIFICATIONS

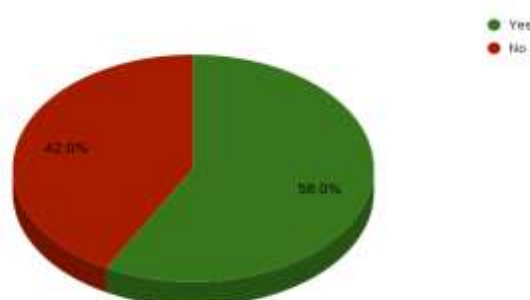


Most students (64%) have a neutral opinion about the clarity of government scholarship notifications. 14% find the notifications clear, while 22% find them unclear or very unclear. This indicates that most students receive scholarship notifications on time, but the clarity of the information can be improved.

TABLE 19: AWARENESS OF SCHOLARSHIP PROBLEM CONTACT

KNOW WHOM TO CONTACT	NO. OF RESPONDENTS	PERCENTAGE
Yes	29	58
No	21	42

Source: Primary Data

FIGURE 19: AWARENESS OF SCHOLARSHIP PROBLEM CONTACT


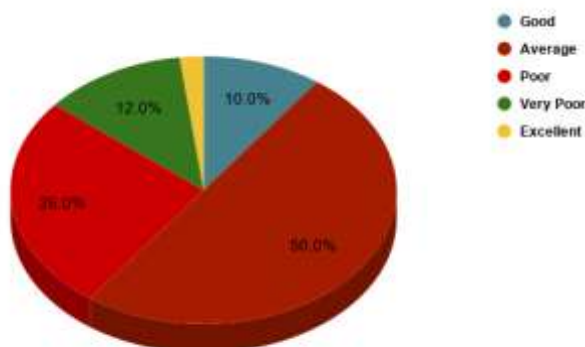
The data shows that most students (58%, 29 students) know whom to contact if they face scholarship-related issues. However, 42% (21 students) do not know the appropriate contact person. This indicates that colleges should provide better information and guidance about scholarship support services.

TABLE 20: SCHOLARSHIP HELPDESK

RESPONSIVENESS RATING	NO. OF RESPONDENTS	PERCENTAGE
Good	5	10
Average	25	50
Poor	14	26
Very Poor	6	12
Excellent	0	0

Source: Primary Data

FIGURE 20: SCHOLARSHIP HELPDESK



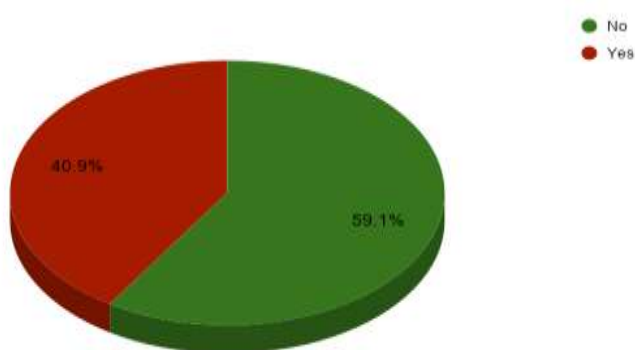
The data shows that most students 50% rate the government scholarship helpdesk as average. However, 38% feel the service is poor or very poor, while only 10% rate it as good. This suggests that the helpdesk needs to improve its responsiveness and support for students.

TABLE 21: UNPAID FEES IMPACT ON EXAM HALL TICKET

UNPAID FEES IMPACT	NO. OF RESPONDENTS	PERCENTAGE
NO	29	59.1
YES	21	40.9

Source: Primary Data

FIGURE 21: UNPAID FEES IMPACT ON EXAM HALL TICKET

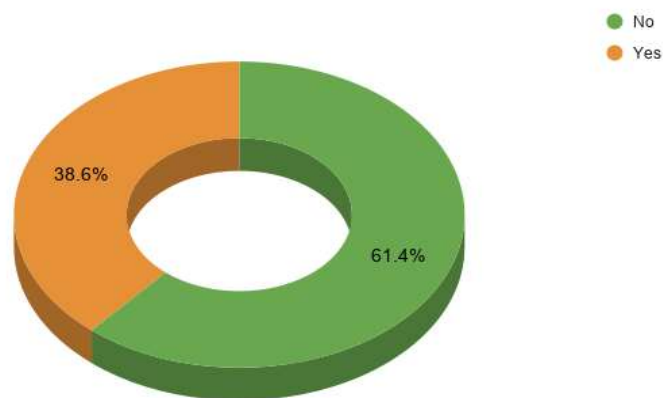


The data shows that 40.9% (21 students) are affected by unpaid fees, which may prevent them from getting their exam hall tickets. However, 59.1% (29 students) are not affected. This indicates that unpaid fees create difficulties for some students, and institutions should consider providing financial support or flexible payment options.

TABLE 22: HALL TICKET HOLDS DUE TO DELAYED SCHOLARSHIP PAYMENT

DENIAL REASON	NO. OF RESPONDENTS	PERCENTAGE
NO	30	61.4
YES	20	38.6

Source: Primary Data

FIGURE 22: HALL TICKET HOLDS DUE TO DELAYED SCHOLARSHIP PAYMENT


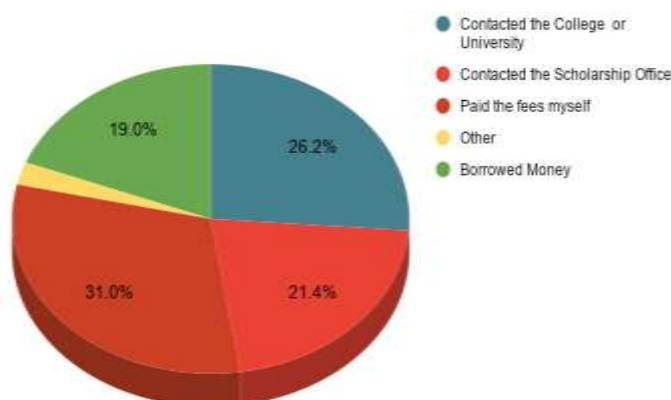
The data show that 38.6% (19 students) have had their hall tickets withheld due to delayed scholarship payments, while 61.4% (30 students) have not faced this problem. This indicates that scholarship payment delays affect the examination process for many students, and timely scholarship disbursement could help prevent such issues.

TABLE 23: RESOLUTION METHOD FOR HALL TICKET ISSUE

RESOLUTION METHOD	NO. OF RESPONDENTS	PERCENTAGE
Contacted the college/ university	13	26
Contacted the scholarship office	11	21
Paid the fees myself	16	31
Borrowed money	9	19
other	0	0

Source: Primary Data

FIGURE 23: RESOLUTION METHOD FOR HALL TICKET ISSUE



The data shows that most students resolve hall ticket issues by paying the fees themselves or with support from their family (31%, 16 students). Others contact the college (26%, 13 students), approach the scholarship office to inquire about payment delays (21.4%, 11 students), or borrow money (19%, 9 students). This indicates that many students rely on personal or family support to overcome scholarship-related problems.

9. LIMITATIONS OF THE STUDY

1. The study is limited to 50 college students from selected colleges in Kochi; therefore, the findings may not represent the views of all students.
2. The study is based on the opinions and responses of the respondents, which may differ according to individual perceptions and experiences.
3. Time constraints and limited availability of data may have influenced the scope and findings of the study.

10. SUGGESTIONS OF THE STUDY

1. Scholarship funds should be disbursed to students on time without unnecessary delays.
2. The scholarship application and approval process should be simplified and completed more quickly.
3. Colleges and government departments should create greater awareness about the various scholarship schemes and guide students on the application process.
4. The scholarship payment system should be strengthened to ensure that funds are directly transferred to students' bank accounts without delay.

11. CONCLUSION

Scholarships play a vital role in supporting students by helping them meet essential educational expenses such as tuition fees, travel costs, food, accommodation, and study materials. For students from economically weaker backgrounds, scholarships are an important source of financial assistance that enables them to continue their higher education. However, delays in the disbursement of scholarship funds create financial difficulties, making it challenging for students to pay their fees and manage their academic expenses. Such delays can increase financial pressure, cause emotional stress, and negatively affect students' concentration, academic performance, and overall learning experience. Therefore, ensuring the timely disbursement of scholarship funds, along with an efficient scholarship management system, is essential for improving students' well-being, reducing financial stress, and promoting better academic outcomes.

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