

Effectiveness of Government Scholarship Schemes among College Students in Dibrugarh District of Assam

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Abstract:

Government scholarship schemes play a crucial role in promoting access to higher education by removing financial barriers. This study aims at analyzing the effectiveness of different government scholarship schemes granted by all the tiers of government in India- central, state and local levels. The study is confined to various colleges in Dibrugarh District of Assam using random sampling. Primary data were collected from 163 undergraduate and postgraduate students through a structured Google Form questionnaire. Information on various government scholarship programs like Ishan Uday, NSP Post-Matric Scholarship, MLA scholarship, Nijut Moina scheme, DHE Combined merit scholarship, and other relevant scholarships was collected from the official websites. Descriptive statistics, percentage analysis, mean and standard deviation were employed to assess the effectiveness of these scholarships on academic performance, financial burden, educational continuity and overall satisfaction. The findings indicate that there is a positive influence of scholarships on students' ability to continue higher education and manage academic expenses. However, challenges like complex and lengthy procedure, delayed disbursement, limited awareness among the students were reported. The study highlights the need for improvement in implementation process along with simplified application procedure and timely disbursement of the fund for achieving the intended goal of these scholarship programs in educational institutions.

Keywords: Scholarship, timely disbursement, students, financial stress, Dibrugarh

INTRODUCTION

Higher education plays a key role in overall development of a society, yet for many students access to higher education is often constrained by financial limitations. To overcome this limitation, Government of India and state governments have introduced various scholarship schemes aimed at promoting educational inclusiveness.

Despite the availability of multiple scholarships, issues such as limited awareness, delayed disbursement, financial burden prevails. Previous studies reveal that government scholarship programs boost academic performance and should be awarded to economically weaker sections only (Omeje, A.N. & Abugu, S.O. (2015)). In India, evaluation of the Post-Matric Scholarship scheme by Karna, R.K et al. (2022) reveals that there is mismatch between demands of higher education and the financial status of beneficiaries which is only partially addressed by the scheme. Furthermore, study by Sharma, S. & Singh, A. (2020) concludes that students' expenditure on course fee is more than 65%, but only 46% of scholarship schemes cover maintenance cost and course fee of the students together. Annadurai, G. et al. (2025) in his paper argues

that the failure to provide adequate training to talented young individuals mainly due to economic disadvantages of their families represents socially inefficient allocation of resources.

In this context, the present study focuses on the effectiveness and impact of government scholarships on college students by analyzing their pattern of utilization of the fund, overall satisfaction, educational benefits and continuity, etc.

OBJECTIVES OF THE STUDY

The study aims to address the following objectives:

1. To analyze the role of government scholarships in improving access to higher education.
2. To identify various educational and non-educational purposes for which government scholarship funds are utilized by college students.
3. To study students' perception and satisfaction with the government scholarships.
4. To suggest policy measures to improve the effectiveness of government scholarship schemes based on students' feedback.

METHODOLOGY

The present study is a quantitative study based on a sample of 163 students selected using simple random sampling technique from different colleges of Dibrugarh District of Assam. A structured questionnaire (Google Form) with closed-ended questions, MCQ, MSQ, and few Likert-scale statements, was prepared to collect data on the socio-economic profile of students, details of government scholarships received, different usage of the scholarship amount, students' perception regarding adequacy of the scholarship amount and feedback to improve government scholarship schemes. To understand the reasons of non-receipt of scholarships, feedbacks were equally gathered from non-beneficiaries as well. Both descriptive and analytical methods were used to interpret the collected data. Secondary sources for different government scholarship updates were drawn from government websites, journals, articles, reports, etc. The quantitative data from the survey were coded, tabulated, and analyzed using simple statistical tools such as percentages, charts, etc.

FINDINGS

The finding of the study present below along with tabulation.

Table 1: Demographic profile of respondents (N=163)

Variable	Category	Frequency	Percentage (%)
Gender	Male	14	8.6
	Female	149	91.4
Family Income	Below 1 lakh INR	78	47.9
	1-3 lakh INR	61	37.4
	3-5 lakh INR	7	4.3
	5-8 lakh INR	10	6.1
	8-12 lakh INR	2	1.2
	Above 12 lakh INR	5	3.1

Source: Author's computation

Table 1 shows that 91.4% of the respondents were female, while 8.6% were male. Majority (47.9%) belonged to households with annual income below 1 lakh INR, indicating that the sample largely represents economically weaker sections.

Table 2: Impact of scholarships on academic performance

Statement	Mean score	Standard deviation
Helped continue education	3.39	1.70
Reduced financial stress	3.25	1.17
Improved academic performance	3.32	1.72
Improved attendance	3.38	1.74

Source: Author’s computation

Table 2 indicates the mean scores of impact of scholarships on academic performance based on Likert scale statements. For all the statements mean scores are almost same, i.e, around 3.3 which indicates a positive role of scholarships in helping continue education, improving academic performance and class attendance. Reduction in financial stress further suggests indirect academic benefits.

Table 3: Utilization of scholarship amount

Purpose	No. of students	Percentage (5%)
College fees	65	39.9
Books & materials	55	33.7
Hostel/transport	14	8.6
Family expenses	11	6.7
Digital devices	5	3.1
Savings	13	8

Source: Author’s computation

Table 3 depicts the utilization pattern of scholarship amount. Majority of the students (39.9%) utilize the amount for college fees and to purchase books and study materials. While least expenses is incurred on purchasing digital devices (3.1).

Table 4: Timeliness of scholarship disbursement

Responses	Frequency	Percentage (%)
Always on time	16	9.8
Sometimes delayed	2	1.2
Mostly delayed	25	15.3
Did not receive	120	73.6

Source: Author’s computation

Table 4 shows the timeliness of scholarship disbursement among the students. Majority of the students in the survey did not receive scholarship (73.6%), may be due to higher family income or limited knowledge about the scholarship. While 15.3% students say that there is delayed disbursement of the amount.

Table 5: Feedback of students on improving scholarships

Theme	Sample statements	% of students
Timely disbursement	“Amount comes very late”	33.2
To increase the amount	“Not enough for overall expenses”	17
To simplify process	“Lengthy process”	9.5
Awareness programs	“Many students don’t know”	40.3

Source: Author’s computation

Table 5 shows a summarized feedback from the students about the improvement in the scholarship programs. Since 40.3% of the students were not aware about the programs, therefore, institutions should take the responsibility of disseminating the information about various government scholarship schemes. While those who received the amount says that amount is not enough to meet the educational expenses, application process is lengthy and mostly there is delayed disbursement of the fund.

RECOMMENDATIONS

Based on the findings of the study and the responses from the sample units, following recommendations are proposed to improve the effectiveness of government scholarship schemes –

- **Timely disbursement:** Government should ensure timely disbursement of government scholarships since delayed payments reduce the usefulness of scholarships, particularly for students from economically weaker sections who rely mainly on the scholarship amounts for meeting academic expenses.
- **Enhancement of the scholarship amount:** Analysis of the utilization pattern of the scholarships reveals that students mostly use them to pay college fees, purchase books, and other related expenses. But the scholarship amount is often insufficient to meet the rising educational expenditure. Thus it should be revised timely in line with inflation.
- **Gender-sensitive and equity focused scholarship programs:** Gender wise and income group wise analysis reveals that mostly female students and students from low household incomes benefit from it. However some meritorious students including male students from high family income do not benefit from it. Thus scholarship programs should incentivize all in need to encourage students for higher education. Also, there should be some incentives to reduce the dropout rates especially among the vulnerable sections of society.
- **Simplify process and create awareness programs:** Sometimes the documentation process is so cumbersome that it becomes difficult to complete the procedure within that time frame. Also, institutions themselves should volunteer in spreading awareness among the students about scholarship schemes.

CONCLUSION

This study examined the effectiveness and impact of government scholarships on college students using primary data with a sample size of 163 students. The findings reveals that scholarships play a very significant role in improving access to higher education, reducing financial stress, reducing dropout rates, etc. The study highlights the key challenges including delays in disbursement, procedural complexities in application form, little awareness about the scholarships, etc. strengthening these aspects will ensure that

scholarship schemes achieve their intended goal of supporting students and achieving higher educational participation among the students.

References

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