

# Disparities in Scholarship Accessibility and Impact: Evidence from Aided and Non-Aided Institutions in Surathkal

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**Abstract:** For a lot of students in India, especially those from families that don't have much money or support, scholarships aren't just helpful they're necessary. Without them, many would probably drop out or maybe not even start college. That's the reality. But here's the thing: not all colleges are the same when it comes to giving access to these scholarships. Some colleges get money from the government. They're called aided colleges. Others don't they mostly run on fees paid by students. Those are the unaided ones. Now, in a place like Surathkal in Karnataka, you'll find both kinds. And from what students say, the difference in how scholarships work between the two is pretty clear. In aided colleges, there's usually someone who knows how the system works. They help students apply and make sure forms are filled out. But in unaided ones? It's often confusing. Not enough help, too much paperwork, and students don't even know where to begin sometimes. There are schemes like the Post-Matric Scholarship from the government. Great idea on paper. But whether it really helps or not that depends on the college. Some research says scholarships improve results and keep students from dropping out. Sure, but only when students can actually access them easily. Many students in unaided colleges still struggle, even though these schemes are technically available to them. And weirdly enough, not a lot of studies have focused on this at a local level. That's why this research is being done. It'll look at students in both aided and unaided colleges in Surathkal. The goal is to understand how scholarships affect things like motivation, performance, and whether students stick around. Also, to figure out what's standing in the way. Maybe then, the system can be made fairer for everyone.

**Key Words:** Accessibility, Aided and Non-Aided Institutions, Higher Education, Educational Equity.

## I. Introduction

A scholarship, for many students in India, isn't just about money, it's what keeps them in school. Especially for those from poorer or socially disadvantaged backgrounds, it can be the one thing that makes college possible. But not every student has the same access. In India, some colleges are funded by the government (called aided institutions), while others operate on private money and student fees (unaided institutions). That setup leads to big differences in how scholarships actually reach students.

Take Surathkal, for example a well-known education spot in Karnataka. It has both types of colleges. And the gap between them, when it comes to scholarships, is noticeable. In aided colleges, there are usually people in place to help students apply for these schemes. The process is smoother. But in unaided colleges, things tend to get harder. Students might not even know what help they're eligible for. The forms can be confusing. And there's often no one to guide them.

There are government programs like the Post-Matric Scholarship that are meant to help students stay in school. On paper, these look promising. But how well they work depends a lot on the college. Some studies say scholarships improve grades and lower dropout rates. That's true but only when students can actually get the aid without jumping through too many hoops.

Even though financial support exists, students in non-aided colleges often miss out. And not many researchers have really studied how this plays out at a local level. That's what this study is about. It compares the experiences of students in aided and unaided colleges in Surathkal. It looks at how scholarships affect motivation, academic performance, and whether students stay in college. It also asks what's going wrong in the system what's making it harder than it needs to be. The goal is to help shape better policies so that scholarships reach the students who need them most.

## II. Literature Review

Across India, the Post-Matric Scholarship (PMS) Scheme was introduced with the intent to make higher education more inclusive, especially for marginalized communities. Karna and Swain (2022) took a closer look at how well that goal is being met. They pointed out that while digital tools like online application portals have improved transparency in some areas, they've also left behind a large number of students particularly those with limited access to digital infrastructure or basic digital literacy. In fact, they found that nearly two-thirds of eligible students weren't receiving benefits. Groups like Dalits, Adivasis, and women remained especially underrepresented. One key issue was the misalignment between scholarship amounts and real education costs. Their suggestions included expanding funding, improving digital access, and setting up better grievance-handling systems.

On a more localized scale, Dahiya and Bora (2021) surveyed students at Assam Agricultural University. Through a sample of 240 undergraduates, they found that while some students were familiar with schemes such as Ishan Uday, others especially from rural or poorer backgrounds lacked information about options like the National Talent Scholarship. Interestingly, many students learned about scholarships through informal conversations rather than official channels. This lack of structured communication appeared to limit access. The authors noted that improving digital outreach, running awareness workshops, and involving local communities more directly could help bridge the knowledge gap. For them, raising awareness stood out as being just as important as the financial aid itself.

Looking at the bigger picture, Sharma and Singh (2020) explored 24 central government scholarship schemes using national datasets like NSS and AISHE. Their findings suggested a fundamental flaw: most scholarships prioritized academic scores over financial need. That left many low-income students without sufficient support. Even more telling was their observation that the Gross Enrolment Ratio increased when SC/ST students were excluded an indicator of how skewed access still is. Moreover, nearly 70% of these schemes offered maintenance support below ₹5,000, which, given rising living costs, proved inadequate. They proposed a move toward need-based funding, periodic cost adjustments, and simplified processes focused on student realities.

In a more recent contribution, analyzed how central scholarship schemes were working in North Maharashtra. Despite the availability of numerous programs, they found that actual access remained limited. Students continued to pay out of pocket for essentials like tuition, books, and housing. Just like Sharma and Singh, they noted that most schemes favored academic merit over financial need. And again, the maintenance amounts provided fell short of what students truly recommended a full overhaul: financial aid should be regularly adjusted to reflect inflation, coverage should expand, and programs should shift toward a needs-first approach. Without these changes, they warned, the goal of equitable higher education would remain unmet.

### Objectives of the study

1. To evaluate the impact of the type of institution on the accessibility of scholarships in Surathkal.
2. To examine how awareness, eligibility criteria, and the application process influence the accessibility of scholarships in aided and non-aided institutions.
3. To analyse the role of institutional support in moderating the accessibility of scholarships for students in aided and non-aided institutions.
4. To investigate the barriers students, face in accessing scholarships in aided and non-aided institutions in Surathkal.

### III. Research Methodology

The study was conducted through a structured primary data collection process using questionnaires distributed to students from various educational levels (Pre-University, UG, PG, and Law) in Surathkal. Secondary data was sourced from academic journals, government reports, and educational databases to supplement the findings.

**Research Design:** The research employed a quantitative research design supported by descriptive analysis to understand the characteristics and patterns among the selected student population regarding scholarship accessibility and impact.

**Population and Sampling:** The population consisted of students from different institutions in Surathkal, studying across various levels. A sample of 200 students was selected using simple random sampling, categorized by level of study. This approach ensured a balanced and representative sample across institution types and academic levels.

**Research Instrument:** The main instrument used for primary data collection was a structured questionnaire that covered multiple dimensions related to scholarship awareness, accessibility, institutional support, and perceived impact.

**Questionnaire Structure:** The questionnaire included five sections:

Demographics - Age, gender, educational qualification, family's annual income, and type of institution (aided or non-aided).

Type of Institution - Respondents' current enrollment in either aided or non-aided institutions and their perception of institutional differences in scholarship access.

Accessibility and Impact of Scholarships - Questions focused on the ease of accessing scholarships, the adequacy of scholarship amounts, and the influence of scholarships on academic performance, motivation, and continuation of education.

Awareness and Application Process for Scholarships - Items measured students' awareness of available scholarships, clarity of eligibility criteria, availability of guidance, and the complexity or simplicity of the application process.

Organizational Culture - Assessed institutional support including administrative efficiency, guidance from staff, transparency in scholarship processes, and overall encouragement provided to students.

Each item used a 5-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." A pilot test confirmed high reliability of the instrument, with Cronbach's Alpha > 0.80.

**Data Analysis:** Data was analyzed using percentage analysis to observe frequency distributions and trends. Cross-tabulation was applied to explore relationships between variables (e.g., scholarship status vs. academic outcome). Data was visually presented using bar charts and pie charts to enhance clarity and understanding.

### IV. Major findings of the study

Most of the students applying for scholarships in this study are between 18 and 25 years old, with a majority enrolled in postgraduate programs. Interestingly, more women than men seem to be applying. This might point to greater financial pressure on female students or possibly stronger awareness among them. Many applicants come from middle-income families and attend government-

aided colleges. A good portion of them have received scholarships, especially through programs like the National Scholarship Portal (NSP) and the State Scholarship Portal (SSP). This suggests that students today are fairly informed and are actively looking for financial help.

In places like Surathkal, colleges appear to make a big difference. Quite a few students said they were guided well by their teachers and staff while applying for scholarships. Some mentioned that their colleges not only provided proper information but also encouraged them to apply. Many students shared that scholarships help them pay for educational costs and motivate them to continue studying. Others felt that receiving financial aid pushed them to perform better in academics and even take part in activities outside the classroom. For some, the availability of scholarships was one of the reasons they picked their current college, and many said they were happy with their choice.

Even though several students said the application process was simple and the instructions clear, not everyone agreed. Some found it hard to understand the eligibility rules, pointing to a need for better and simpler communication.

Another thing the study shows is how important scholarships are for students from low-income backgrounds. A number of them said they wouldn't be able to study without this support. Scholarships reduce financial stress and help make education more equal. However, a few students raised concerns. They noticed that even students from financially stable families apply, which made them question if the system checks eligibility properly. A small number also felt that the way scholarships are distributed isn't always fair. On the brighter side, many agreed that colleges do try to support the neediest students and even organize sessions or workshops to help them apply. Overall, students view scholarships as a big help in making higher education more accessible and fair.

## **V. Discussion**

Improving access to scholarships in Surathkal, especially for students in non-aided colleges, calls for more proactive efforts from educational institutions. One of the key issues identified is a lack of awareness many students simply do not know what scholarships are available or how to apply. This gap can be narrowed if colleges organize regular awareness drives, such as orientations, info sessions, and one-on-one counseling. These efforts are particularly important for students from underprivileged backgrounds, who may also need help navigating the process.

Simplifying the application process itself is equally important. For many first-generation learners or students from rural areas, complex procedures and unfamiliar digital platforms act as barriers. Translating forms and instructions into local languages and providing technical help can go a long way in making the system more inclusive. Setting up dedicated help desks or support teams within colleges could also make a tangible difference by offering timely assistance and reducing confusion.

Timely disbursement of funds emerged as another major concern. When scholarships arrive late, students are often left scrambling to manage fees and living costs. This defeats the purpose of financial aid and, in some cases, pushes students to drop out. It is essential that disbursement timelines are improved and that scholarship amounts reflect real-world expenses, including transportation, books, and accommodation.

Transparency in the allocation of funds and a strong grievance mechanism are also necessary to ensure fairness. Several students raised concerns about unclear eligibility rules and perceived inconsistencies in how scholarships are granted. Institutions and policymakers must work together to create monitoring systems that promote accountability and trust.

Finally, better coordination between colleges, government agencies, and private stakeholders can help strengthen the overall scholarship ecosystem. When institutions are supported with clear guidelines and resources, they are better equipped to assist students. In the long run, these steps can help build a more equitable and inclusive higher education environment in Surathkal.

## **Theoretical Implications**

This study contributes to the growing conversation about access and equity in higher education, especially for students from marginalized backgrounds. One of the key insights is the role of the institution itself not just in offering financial aid, but in shaping how students find out about and use that aid. This points to the need for theoretical models that go beyond economic need or academic merit, and instead consider how institutional culture, digital readiness, and communication systems affect outcomes. Future research could explore how students' awareness, trust in the system, and motivation are influenced by the support (or lack thereof) provided by their colleges. These frameworks might also include variables like family income, first-generation status, and access to digital tools to better explain scholarship participation gaps.

## **Practical Implications**

The findings carry clear messages for educators, policymakers, and institutions. For many students especially in unaided colleges scholarships exist in theory, but not always in practice due to limited awareness or complex application processes. Colleges should set up basic supports like scholarship help desks, periodic information sessions, and student-friendly guides. It's also important to simplify forms and instructions, possibly offering them in local languages. Another urgent issue is the timely release of funds. Delays not only create stress but may force students to drop out. Increasing the amount of aid to better reflect real-world education costs such as books, food, and transportation would help make scholarships more effective. Lastly, collaboration between colleges, state agencies, and private sector partners can make the system more robust and student-focused.

**Limitations**

- ❖ The study is confined to the Surathkal, and the findings may not be applicable to other regions with different socioeconomic and cultural backgrounds.
- ❖ A limited sample size of students and institutions may reduce the accuracy and representativeness of the study's results.
- ❖ The use of self-reported data from students may lead to bias, inaccuracies, or incomplete information.
- ❖ Restricted access to detailed records from some institutions, especially non-aided colleges, limited the depth of data analysis.

Future studies could expand beyond Surathkal to include diverse geographic regions, enabling broader comparisons across urban and rural settings. Incorporating the views of institutional staff and policymakers would offer deeper insights into administrative challenges. Longitudinal research tracking scholarship recipients' academic and career progress could better assess long-term impact. Additionally, exploring the role of digital tools and private partnerships in enhancing scholarship delivery may open new paths for inclusive and efficient education financing.

**VI. Conclusion**

This study concludes that while scholarships significantly improve student motivation, retention, and academic performance, their accessibility varies greatly between aided and non-aided institutions. Barriers such as limited awareness, complex application processes, and delayed disbursements continue to hinder their full impact. The research highlights the urgent need for systemic reforms, including better institutional support, simplified procedures, and improved outreach, to make scholarship schemes more inclusive and effective. Strengthening these areas will contribute meaningfully to achieving equitable access to higher education in Surathkal and similar regions.

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