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Awareness and Accessibility of Government and Private Scholarship Schemes among College Students in Pollachi Taluk, Tamil Nadu

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Abstract: Scholarships and educational assistance programmes play an important role in enabling students to pursue higher education by reducing financial barriers. Tamil Nadu provides various scholarship schemes through different government departments for eligible students, including post-matric scholarships and educational assistance for different social and economic categories, along with higher-education assistance programmes. However, the availability of scholarships does not necessarily ensure that students are aware of or able to access them. This study examines the awareness and accessibility of government and private scholarship schemes among college students in Pollachi Taluk, Tamil Nadu. The study adopted a descriptive and analytical research design. Primary data were collected from 600 college students through a structured questionnaire. Frequency, percentage and Chi-square tests were used for analysis. The findings reveal that 85.0% of the respondents were aware of scholarship opportunities, while 15.0% were not aware. Government scholarships were the most widely recognised category. The college was the major source of scholarship information, reported by 89.3% of respondents. However, only 28.3% had applied for a scholarship and 24.3% reported receiving scholarship benefits. Chi-square analysis revealed significant associations between gender and scholarship awareness, age and scholarship awareness, scholarship awareness and scholarship application, government scholarship awareness and receipt of scholarship benefits, and source of information and scholarship awareness. Course of study was not significantly associated with scholarship awareness. The study concludes that there is a considerable gap between scholarship awareness and actual utilisation. Strengthening institutional guidance, timely dissemination of information and application support can improve scholarship accessibility among college students in Pollachi Taluk.

Keywords: Scholarship Awareness, Scholarship Accessibility, Government Scholarships, Private Scholarships, College Students, Pollachi Taluk, Tamil Nadu

1. Introduction

Higher education contributes significantly to social mobility, employment opportunities and human capital development. However, the cost of tuition, learning materials, transportation and other educational requirements can create financial difficulties for students, particularly those from economically disadvantaged backgrounds. Scholarships and educational assistance programmes therefore play an important role in improving access to higher education.

Tamil Nadu implements several scholarship and educational assistance schemes through different government departments. These include post-matric scholarships for BC, MBC and DNC students, GoI post-matric scholarships for SC and ST students, State special scholarships and higher-education special scholarship schemes. The Tamil Nadu Government also provides various scholarships through the Directorate of Collegiate Education.

Tamil Nadu has also introduced higher-education assistance initiatives such as Pudhumai Penn and Tamizh Pudhalvan. Pudhumai Penn provides financial assistance to eligible girl students pursuing higher education, while Tamizh Pudhalvan provides financial assistance to eligible boys pursuing higher education.

Despite the availability of these schemes, students may not always possess adequate information about eligibility, application procedures, required documents and deadlines. Therefore, awareness and accessibility are important factors in determining whether eligible students actually receive scholarship benefits.

Pollachi Taluk provides an appropriate local context for examining this issue because students from different social, economic and educational backgrounds pursue higher education in the area. The present study therefore focuses on college students in Pollachi Taluk and examines their awareness of government and private scholarship schemes, sources of information, scholarship application behaviour and receipt of benefits.

2. Statement of the Problem

Tamil Nadu provides several government and private scholarship opportunities for students pursuing higher education. However, the availability of schemes alone does not guarantee their utilisation. Students need adequate awareness, reliable information and institutional support to identify suitable scholarships and complete the application process.

There is therefore a need to examine whether college students in Pollachi Taluk are aware of available scholarship opportunities and whether such awareness leads to actual scholarship applications and receipt of benefits.

The present study examines the level of scholarship awareness and accessibility among college students in Pollachi Taluk and analyses the association between selected demographic variables, sources of information, scholarship awareness, application and receipt of benefits.

3. Objectives of the Study

1. To assess the awareness of government and private scholarship schemes among college students in Pollachi Taluk.
2. To identify the major sources of scholarship information.
3. To examine the scholarship application and benefit-receipt status of students.
4. To analyse the association between selected variables and scholarship awareness.
5. To suggest measures for improving scholarship accessibility among college students.

4. Hypotheses

H01: There is no significant association between gender and scholarship awareness.

H02: There is no significant association between age group and scholarship awareness.

H03: There is no significant association between course of study and scholarship awareness.

H04: There is no significant association between scholarship awareness and scholarship application.

H05: There is no significant association between government scholarship awareness and receipt of scholarship benefits.

H06: There is no significant association between source of scholarship information and scholarship awareness.

5. Research Methodology

5.1 Research Design

The study adopted a descriptive and analytical research design.

5.2 Area of the Study

The study was conducted among college students in **Pollachi Taluk, Tamil Nadu, India.**

5.3 Sample Size

A total of **600 college students** were included in the study.

5.4 Data Collection

Primary data were collected using a structured questionnaire. The questionnaire covered demographic characteristics, scholarship awareness, government and private scholarship awareness, sources of information, scholarship application and receipt of benefits.

5.5 Statistical Tools

The collected data were analysed using:

- Frequency and percentage
- Chi-square test of association

The hypotheses were tested at the **5% level of significance**.

6. Results and Discussion

Table 1. Gender-wise Distribution of Respondents

Gender	Frequency	Percentage
Female	347	57.8
Male	253	42.2
Total	600	100.0

The table shows that female students constituted 57.8% of the respondents, while male students constituted 42.2%.

Table 2. Age-wise Distribution of Respondents

Age Group	Frequency	Percentage
Below 18	120	20.0
18–20	441	73.5
21–23	34	5.7
Above 23	5	0.8
Total	600	100.0

The majority of respondents (73.5%) belonged to the 18–20 age group.

Table 3. Course-wise Distribution of Respondents

Course	Frequency	Percentage
Undergraduate	583	97.2
Postgraduate	13	2.2
Professional	4	0.7
Total	600	100.0

The majority of respondents (97.2%) were undergraduate students.

Table 4. General Awareness of Scholarship Schemes

Awareness	Frequency	Percentage
Yes	510	85.0
No	90	15.0
Total	600	100.0

The results indicate that 85.0% of the respondents were aware of scholarship opportunities, while 15.0% were not aware.

Table 5. Type of Scholarship Awareness

Type of Awareness	Frequency	Percentage
Government scholarships	274	45.7
Government and private scholarships	231	38.5
Private scholarships	26	4.3
Not aware	69	11.5
Total	600	100.0

Government scholarships were the most widely recognised category. A further 38.5% of respondents were aware of both government and private scholarships.

Table 6. Government Scholarship Awareness

Awareness	Frequency	Percentage
Yes	454	75.7
No	146	24.3
Total	600	100.0

The results show that 75.7% of respondents were aware of government scholarships, while 24.3% were not aware.

Tamil Nadu's official scholarship framework includes post-matric scholarships and educational assistance for BC, MBC and DNC students, as well as SC/ST and special higher-education scholarship services.

Table 7. Private Scholarship Awareness

Awareness	Frequency	Percentage
Yes	309	51.5
No	291	48.5
Total	600	100.0

Private scholarship awareness was reported by 51.5% of respondents, while 48.5% were not aware of private scholarship opportunities.

Table 8. Major Source of Scholarship Information

Source	Frequency	Percentage
College	536	89.3
Internet	26	4.3
Friends	21	3.5
Media	17	2.8
Total	600	100.0

The college was the major source of scholarship information, accounting for 89.3% of responses. This highlights the important role played by colleges in communicating scholarship opportunities to students.

Table 9. Scholarship Application Status

Application Status	Frequency	Percentage
Applied	170	28.3
Not applied	430	71.7
Total	600	100.0

Although general scholarship awareness was high, only 28.3% of respondents had applied for a scholarship. This indicates a substantial gap between awareness and actual application.

Table 10. Scholarship Benefits Received

Benefit Status	Frequency	Percentage
Yes	146	24.3
No	430	71.7
Pending	24	4.0
Total	600	100.0

Only 24.3% of respondents reported receiving scholarship benefits, while 4.0% reported that their benefits were pending.

7. Hypothesis Testing

Table 11. Chi-square Test Results

Relationship Tested	χ^2 Value	df	p-value	Result
Gender × Scholarship Awareness	5.67	1	0.017	Significant
Age × Scholarship Awareness	8.94	3	0.030	Significant
Course × Scholarship Awareness	2.48	2	0.289	Not Significant
Scholarship Awareness × Scholarship Application	67.84	1	<0.001	Highly Significant
Government Scholarship Awareness × Scholarship Benefits	29.57	1	<0.001	Highly Significant
Source of	122.63	3	<0.001	Highly

Relationship Tested	χ^2 Value	df	p-value	Result
Information × Scholarship Awareness				Significant

7.1 Gender and Scholarship Awareness

The calculated χ^2 value of 5.67 with 1 degree of freedom and $p = 0.017$ indicates a significant association between gender and scholarship awareness. Hence, **H01 is rejected**.

7.2 Age and Scholarship Awareness

The calculated χ^2 value of 8.94 with 3 degrees of freedom and $p = 0.030$ indicates a significant association between age group and scholarship awareness. Hence, **H02 is rejected**.

7.3 Course and Scholarship Awareness

The calculated χ^2 value of 2.48 with 2 degrees of freedom and $p = 0.289$ is not significant. Hence, **H03 is accepted**.

7.4 Scholarship Awareness and Scholarship Application

The calculated χ^2 value of 67.84 with 1 degree of freedom and $p < 0.001$ indicates a highly significant association between scholarship awareness and scholarship application. Hence, **H04 is rejected**.

7.5 Government Scholarship Awareness and Scholarship Benefits

The calculated χ^2 value of 29.57 with 1 degree of freedom and $p < 0.001$ indicates a highly significant association between government scholarship awareness and receipt of scholarship benefits. Hence, **H05 is rejected**.

7.6 Source of Information and Scholarship Awareness

The calculated χ^2 value of 122.63 with 3 degrees of freedom and $p < 0.001$ indicates a highly significant association between source of information and scholarship awareness. Hence, **H06 is rejected**.

8. Major Findings

1. Female students constituted 57.8% of the respondents.

2. The majority of respondents (73.5%) were aged 18–20 years.
3. Undergraduate students constituted 97.2% of the sample.
4. Overall scholarship awareness was 85.0%.
5. Government scholarships were the most widely recognised scholarship category.
6. Government scholarship awareness was 75.7%.
7. Private scholarship awareness was 51.5%.
8. The college was the major source of scholarship information (89.3%).
9. Only 28.3% of respondents had applied for scholarships.
10. Only 24.3% reported receiving scholarship benefits.
11. Gender and age were significantly associated with scholarship awareness.
12. Course of study was not significantly associated with scholarship awareness.
13. Scholarship awareness was highly significantly associated with scholarship application.
14. Government scholarship awareness was highly significantly associated with receipt of scholarship benefits.
15. Source of information was highly significantly associated with scholarship awareness.

9. Suggestions

1. Colleges should establish or strengthen dedicated scholarship support cells.
2. Scholarship awareness programmes should be conducted at the beginning of every academic year.
3. Students should be provided with clear information on eligibility, required documents, deadlines and application procedures.
4. Colleges should provide individual assistance to eligible students during the application process.
5. Scholarship information should be communicated through student portals, official digital communication groups, SMS and email.
6. Colleges should maintain records to track applications from submission to receipt of benefits.
7. Greater attention should be given to students who are eligible but have not applied.
8. Information about legitimate private and corporate scholarships should also be disseminated.

10. Conclusion:

The study examined the awareness and accessibility of government and private scholarship schemes among 600 college students in Pollachi Taluk, Tamil Nadu. The findings indicate that general scholarship awareness is relatively high, with 85.0% of respondents reporting awareness. Government scholarships were more widely recognised than private scholarships, and colleges were the dominant source of scholarship information.

However, a substantial gap exists between awareness and actual utilisation. Only 28.3% of respondents had applied for scholarships and 24.3% had received benefits. The significant association between scholarship awareness and application demonstrates the importance of effective information dissemination. The significant association between government scholarship awareness and receipt of benefits further highlights the role of awareness in improving access.

The study concludes that colleges have a central role in connecting students with scholarship opportunities. Strengthening scholarship awareness, application guidance, digital communication and follow-up mechanisms can improve the utilisation of educational financial assistance among college students in Pollachi Taluk.

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