



Problems Faced by Undergraduate Students of Assam Agricultural University in Obtaining Scholarships, India

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

In India, a number of academic scholarship programmes have been initiated in an effort to motivate students for improving their academic performance. The degree to which students are aware of the scholarship programmes, however, plays a significant role in their ability to obtain such scholarships. Even though India has a sizable number of scholarship programmes, it is unknown how well-informed students are about them. This study was conducted to find out the problems that

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students of Agricultural University encounter in obtaining the Scholarship Schemes and also to assess the awareness of the students on different types of Scholarship Schemes. A stratified random sampling method was used to include Two hundred forty undergraduate students from Assam Agricultural University as respondents in the study. A questionnaire was prepared and collected data online through "Google Form". Frequency, percentage, mean, standard deviation, and correlation test were done for analyzing the data. The data on problems faced by students in availing scholarship revealed that that majority of the respondents (52.92%) were facing moderate problem. The calculation of the correlation coefficient between respondents' awareness of various scholarship programs and their problems revealed that it was significant at the 0.01 level(2-tailed).

Keywords: Awareness; student; scholarship; scheme.

1. INTRODUCTION

Indian parents are concerned about the increasing expense of university education in which encompasses both private and public institutions. The high fees or costs associated with higher education have particularly negative impact on students from low socio-economic background. In order to continue their higher education, these students seek financial aid. Scholarships are grants or forms of financial aid that can be used to cover the costs of education, including tuition, books, fees etc. The student receives a financial reward based on their academic performance and other factors. They operate as supportive reinforcements, which can be a big lift for them. If they are awarded such scholarships, students are relieved of their financial burdens and have more time to devote to their studies in order to achieve higher academic standing. While some scholarships are designed to improve academic performance, others, such as need-based scholarships, may be intended to address some specific social, psychological, physiological, or even financial deficiencies. By allowing financial flexibility during the educational process and so making education more accessible and attainable, scholarships help to ensure the success of students. Additionally, receiving financial aid for education increases the chances of lowering the dropout rate but knowledge and skills required to make informed and effective financial planning, decisions using the available financial resources (Trevedi 2023) In India, there are numerous scholarship programmes that have been established by the government or other organizations to aid students. Despite the fact that there are a great number of scholarships available for students i.e State Merit Scholarship, Ishan Udaya Scholarship, National Talent Scholarship and Financial Support to the Economically Backward Students of Assam Agricultural

University (AAU) but the students' ability to access these scholarship programmes depends in large part on their level of understanding and awareness about these programmes. The extent to which students are utilizing scholarships and the kinds of challenges they encounter in doing so remain unknown. Planners and policy makers may find it easier to create user-friendly procedures if they investigate awareness issues and problems faced by students in obtaining scholarships. This will in turn help the students in receiving scholarships smoothly (Das, et al., 2022). Studies on problems of students in obtaining scholarships were very little. Keeping all these points in mind, the present study has been designed on the topic "Problems faced by undergraduate students of Assam Agricultural University in obtaining scholarships."

2. OBJECTIVES

1. To find out the problems faced by respondents in obtaining scholarships
2. To assess the awareness of the respondents regarding scholarships.

3. REVIEW OF LITERATURE

Das and Ahmed (2024) revealed that 18.67 per cent students had unreserved category they were not eligible for the scholarship, 3.33 per cent students did not get any scholarship due to bank account related issue and due to wrong documentation submission, 7.33 per cent students did not get any government scholarship due to low marks in previous class, 0.67 per cent students did not get any government scholarship due to family income problem.

Fahimuddin (2012) found that 80.00 per cent students had lack of knowledge or information on the pre-matric scholarship.

Guimba *et al.* (2015) researched on “Problems Experienced by College Student Scholars” in Southern Philippines and found that scholars had experienced delayed allowances from the university when they needed to.

Karna and Swain (2022) explored the effectiveness post-matric scholarship scheme on students and reported that respondents did not know the reasons for not receiving student scholarships and has lack of knowledge regarding scholarship obtaining procedure.

Long (2010) discovered that students had a low knowledge level and were given false information concerning financial assistance.

Ministry of Minority Affairs (2013) reported that 23.00 per cent students faced problems in arranging the necessary documents like income certificate, mark sheets etc. for Scholarship.

National Commission for Scheduled Castes (2016) conducted a study in 12 states of India on “Problems Faced by Scheduled Caste Students in Obtaining Scholarships” and reported that respondents faced major problems in delay in disbursement of scholarship, technical problems, non-availability of caste certificates, non-submission of required documents and late submission of documents.

Riyaz *et al.* (2019) observed that 70.00 per cent students faced problems while applying and getting scholarships. Sixty per cent of students responded that they faced internet problems. Whereas 20.00 per cent replied that lack of knowledge about online procedure creating problems, 14.00 per cent students faced problems in supporting documents and 70.00 per cent students complained to authority about the problem, because students worried and were urged to solve their problems. It was also found that 68.00 per cent students said they did not get any response from Government authority on complaints given by students and 28.00 per cent students said that student scholarship is misused in many instances.

4. MATERIALS AND METHODS

Sampling Procedure and Population: The research was done with undergraduate students at the Assam Agricultural University in Jorhat, Assam where, two colleges i.e. College of Agriculture, Jorhat and College of Community Science, Jorhat, were chosen for the study.

Using stratified random sampling techniques, 30 individuals were chosen from each B.Sc. degree class. A total of 240 responders were included, 120 from each college.

Research Instruments: A group of professionals were surveyed using a questionnaire that contained various statements regarding awareness and problems related to scholarships. The questionnaire included recommendations from professionals. The prepared questionnaire was pre-tested with 40 non-sample respondents to see how easy it was to understand the material and how clear the wording was. The questionnaire was finalized for data collection after the appropriate modifications after pre-testing. For the purpose of collecting data online, the questionnaire had been converted to a Google Form.

Measurement of Variable: Problem- The responses were recorded as ‘Yes’ and ‘No’ with assigned scores ‘1’ and ‘0’. Based on the obtained scores, mean and standard deviation was calculated and respondents were categorized as low, moderate and high.

Table 1: Measurement of Variable

Category	Score range
Low	$< \bar{x} - SD$
Moderate	$\bar{x} - SD$ - $\bar{x} + SD$
High	$> \bar{x} + SD$

Awareness of respondents regarding scholarships: In the present study respondents were asked whether they were aware about scholarship and responses were recorded as ‘Yes’ and ‘No’ with code 1 and 0 respectively. Based on mean (\bar{x}) and standard deviation (SD) of the obtained scores, the respondents were categorized into three categories as below.

Table 2. Awareness of respondents regarding scholarships

Category	Score range
Low	$< \bar{x} - SD$
Moderate	$\bar{x} - SD$ - $\bar{x} + SD$
High	$> \bar{x} + SD$

Statistical Evaluation: The statistical analyses were carried out using Microsoft Office Excel 2010 and SPSS. The following statistical procedures and tests were applied to the data

analysis in order to provide an effective interpretation of the results.

- Frequency and percentage
- Mean, and standard deviation are all numerical measurements
- Correlation

5. RESULTS AND DISCUSSION

Problems faced by respondents in availing scholarships: Problems faced by respondents in availing scholarships were studied in terms of problem related to submission, problem related to amount and regularity of receiving scholarship and problem at institution level.

The data in table 1 shows the problems faced by students in availing scholarship which indicated that more than 50.00 per cent of respondents (52.92%) belonged to average category while 27.92 per cent were in low and 19.16 per cent in high category of problem. The finding can be supported with the finding of Riyaz *et al.* (2019), where he found that 70.00 per cent of students faced problems while applying and getting scholarships.

To get a clear picture on problems faced by respondents in availing scholarships, problems were asked using structured schedules with response code and data is presented in Table 1.

Problem related to submission: Problems faced by students in availing the scholarship were ranked by calculating the mean score. Table. 2 shows that 'Detail information of the scholarship was not known' ranked I with mean score 0.42 followed by 'Late submission of application form', 'Delay in online uploading documents/ application form by the respondents', 'Inability to submit the required documents', 'Non- availability of income certificate', 'Non-

availability of caste certificates', 'Misplaced hard copy of application by students', 'Wrongful submission of Documents' ranked II, III, IV, V, VI, VII, VIII with mean score 0.17, 0.15, 0.1, 0.08, 0.04, 0.03 and 0.01 respectively. The findings indicated that most of the respondents did not have detailed information of scholarship and this may be the reason for late submission of application form for scholarship which might result in delay in online uploading the document by them. Similar finding was reported by Deccan chronicle newspaper (2013), where it was reported that 34.00 per cent of students were facing problems in submitting the applications for scholarship.

Problem related to amount and regularity of receiving: Problem related to the amount and regularity of receiving scholarship was asked to those respondents who were availing scholarship. Such problems were ranked based on the mean score of the problem. Table revealed that 'Delay in receiving the scholarship' ranked I with mean score 0.51 among the problems related to amount and regularity of receiving the scholarship followed by 'Irregular disbursement of scholarship', 'Amount of scholarship is not satisfactory', 'Entire study period not covered by the scholarship' ranked II, III, IV, with mean scores 0.46, 0.43 and 0.42 respectively. Scholarship amounts were unsatisfactory because State Merit Scholarship provides only Rs 1,000 per month and the expenses of study cannot be met with this amount. The data indicates that respondents had problems related to amount and regularity of receiving the scholarship. Similar finding was reported by Nayak (2005) where it was revealed that post-matric scholarship towards the end of the academic session was a problem because parents of respondents pay the admission fees and hostel dues every month.

Table 3. Distribution of respondents according to problems faced in availing scholarship (N= 240)

Category	Score range	Frequency	Percentage (%)	Mean	Standard deviation
Low	<1.26	67	27.92		
Average	1.26-4.72	127	52.92	2.99	1.73
High	> 4.72	46	19.16		

Table 4. Ranking of problems statement related to submission (N= 240)

Problems related to submission	Mean Score	Ranking
i. Late submission of application form	0.17	II
ii. Misplaced hard copy of application by students	0.03	VII
iii. Non- availability of caste certificates	0.04	VI
iv. Inability to submit the required documents	0.1	IV

Problems related to submission	Mean Score	Ranking
v. Non- availability of income certificate	0.08	V
vi. Wrongful submission of Documents	0.01	VIII
vii. Detail information of the scholarship was not known	0.42	I
viii. Delay in online uploading documents/ application form by the respondents	0.15	III

Table 5. Ranking of problems related to amount and regularity of receiving scholarship

Problem related to amount and regularity of receiving	(n= 128)	
	Mean score	Ranking
i. Delay in receiving the scholarship	0.51	I
ii. Irregular disbursement of scholarship	0.46	II
iii. Amount of scholarship is not satisfactory	0.43	III
iv. The scholarship does not cover the entire study period	0.42	IV

Problem at institution level: Besides the problems related to 'submission', 'amount and regularity of receiving scholarship' the respondents also reported problems at institutional level which in turn causes problems for the respondents. Such institutional level problems were reported as 'Delay in disbursement of scholarship due to not uploading of the data by the institute', 'Physical verification by State Government agencies leading to delays', 'Scholarship amount not released by funding agency to university' etc. However, such problems could have been properly reported by the concerned authority. Since the study was limited to the students only, the details of such problems were not studied.

Nayak (2005) in his Evaluative Study of Post-Matric Scholarship Scheme reported that sometimes institutions received forms from the

District Welfare Officers (DWOs) quite late and some students could not deposit the forms with requisite documents in time. Such studies support the problems at institutional level which ultimately puts the students in difficulty.

Awareness of respondents about scholarships: It is encouraging to note that majority (88.75%) of the respondent were aware about State Merit Scholarship followed by 83.75 per cent respondents were about Ishan Uday Scholarship. More than 50.0 per cent (i.e. 53.33%) respondents were aware about National Talent Scholarship while only 2.91 per cent were aware about Financial Support to the Economically Backward Students of AAU and 0.66 per cent were aware about State Scholarship for other than Assam and 0.66 per cent were aware about Defence Scholarship. The data reflects that there is variation in awareness about different types of scholarship.

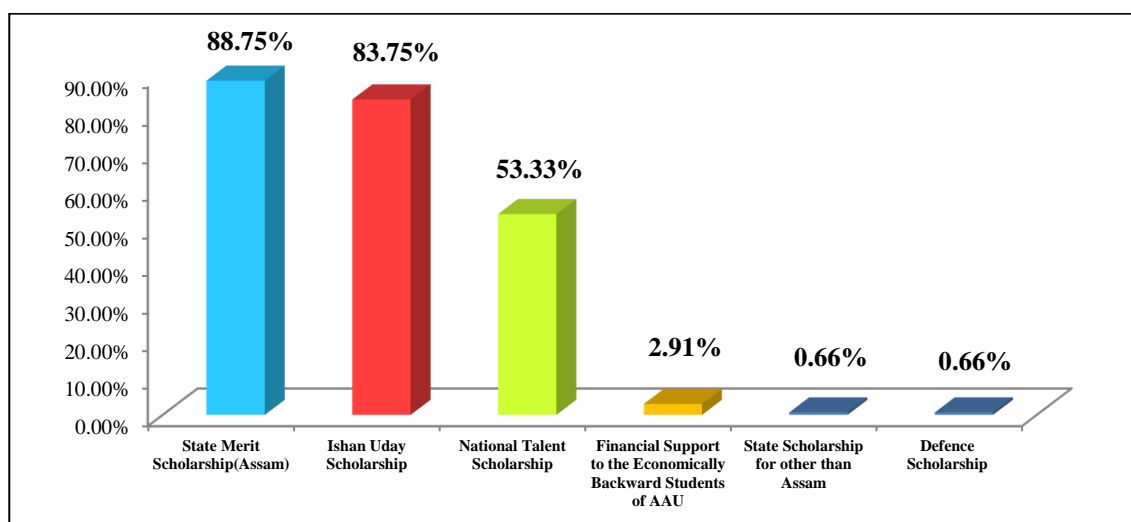


Fig. 1. awareness variation in different types of scholarship

Table 6. Correlations

		Awareness	Problem
Awareness	Pearson Correlation	1	.240**
	Sig. (2-tailed)		.000
	N	240	240
Problem	Pearson Correlation	.240**	1
	Sig. (2-tailed)	.000	
	N	240	240

***. Correlation is significant at the 0.01 level (2-tailed).*

Correlation between Awareness and Problems faced by the respondents: The Pearson correlation coefficient between awareness of respondents regarding different scholarship schemes and their problems had been calculated and found it to be significant at the 0.01 level(2-tailed). It implies that with change in level of awareness regarding scholarship, the level of problem changes among the respondents.

6. CONCLUSION

The results indicate that students were facing problems related to amount and regularity in receiving scholarship, the reasons for such irregularity may be explored. Most of respondents did not have detail information of scholarship and this may be the reason for late submission of application forms for scholarship which might result delaying in online uploading of the documents by them. The data indicated that there is variation in awareness about State Merit Scholarship, Ishan Udyia Scholarship and National Talent Scholarship among the students. Correlation between awareness and problems faced by students in obtaining scholarship are significant at the 0.01 level (2-tailed) which necessitates need for formulating strategies for providing necessary information at the right time to the students.

7. RECOMMENDATION

- Reorientation of students on different scholarships schemes should be arranged time to time during their course of study.
- The authority of academic institution and organization should upload more information in the prospectus of the university.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image

generators have been used during writing or editing of this manuscript.

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COMPETING INTERESTS

Authors have declared that they have no known competing financial interests OR non-financial interests OR personal relationships that could have appeared to influence the work reported in this paper.

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