




## A STUDY ON THE RELATIONSHIP BETWEEN ATTITUDE, AWARENESS AND ACCESSIBILITY OF STATE GOVERNMENT SCHOLARSHIPS FOR THE HIGHER SECONDARY SCHOOL STUDENTS OF BANKURA DISTRICT, WEST BENGAL

Anil Saren<sup>1</sup> & Dr. Sumana Samanta Naskar<sup>2</sup> 

### RESEARCH ARTICLE



#### Author Details:

<sup>1</sup> M.Ed. Students,  
Department of Teacher Education,  
BSAEU (erstwhile WBUTTEPA),  
Kolkata, West Bengal, India;

<sup>2</sup> Assistant Professor,  
Department of Teacher Education,  
BSAEU (erstwhile WBUTTEPA),  
Kolkata, West Bengal, India

#### Corresponding Author:

Dr. Sumana Samanta Naskar

#### DOI:

<https://doi.org/10.70096/tssr.260401045>

#### Abstract

The present study investigates the degree to which students are aware of, feel about, and can access different state government scholarship programs. The study adopted a correlational descriptive field survey design. A sample of 200 higher secondary students was selected randomly from six schools across rural and urban locations of Bankura district in West Bengal. Three self-developed tools meant to assess Attitude, Awareness, and Accessibility, in conjunction with a standardised questionnaire based on the Modified Kuppaswamy Socio-economic Scale, were administered to the students for data collection purposes. Quantitative methodologies were applied, which included descriptive statistics, t-tests, ANOVA, and correlation analyses. The results indicate notable differences in attitude, awareness, and accessibility based on gender, location, academic stream, caste, and socio-economic status. Furthermore, the correlation analysis demonstrates a moderate positive and statistically significant relationship among the three primary variables—attitude, awareness, and accessibility regarding government scholarship programs (Oasis, Aikyashree, Kanyashree Prakalpa, and SVMCM).

**Keywords:** *Attitude, Awareness, Accessibility, State Government Scholarships*

### Introduction

Education is the systematic method through which societies intentionally convey their collective information, knowledge, insights, attitudes, values, skills, competencies, and behavioural norms from generation to generation. It represents a communicative process that promotes both learning and cognitive growth (UNESCO UIS, 2011). Scholarship programs can significantly increase the opportunities for individuals who would otherwise lack the financial means to pursue their education (Global Education Monitoring Report, 2024/5, Leadership in education: lead for learning). 4.b target of SDG4: 'Substantially expand globally the number of places and scholarships for students and trainees from least developed countries, in particular in the fields of science, education technology, business management and economics, and encourage the full uptake of scholarships available to students of least developed countries' (United Nations, 2022; p.13). In developing nations, scholarship programs are recognised as an effective way to foster the advancement of human capital (C. Cosentino et al., 2019). 4.5 Target of SDG4 - eliminate gender disparities and ensure equal access: gender – sensitive scholarship schemes support girls and women in overcoming socio-economic barriers to education. Scholarships and educational programs serve as vital instruments utilized by governments to foster educational equity and diversity within higher education (Nayeem, Md Abu., 2023), elevate marginalized communities, and improve inclusive and quality education for everyone. In, West Bengal, the state government has launched several scholarships to help students from underprivileged backgrounds. However, how effective these programs are mainly relies on the attitude, awareness, and accessibility of the intended beneficiaries. This study aims to evaluate the attitude, awareness, and accessibility of state government scholarships for students in the Bankura district of West Bengal.

Bankura district is situated in the western part of West Bengal. The majority of its residents come from rural backgrounds, with a notable portion belonging to the Scheduled Castes (SCs) and Scheduled Tribes (STs). The socio-economic statistics of the district highlight problems such as low literacy rates and high dropout rates, particularly among disadvantaged communities. To solve these difficulties, the West Bengal government has developed different scholarship programs. Examples include the Oasis Scholarship for SC, ST, and OBC students in classes IX to XII, the Aikyashree Scholarship for students from minority groups, the Kanyashree Prakalpa to keep girls from getting married young and encourage them to go to higher education, and the Swami Vivekananda Merit-cum-Means Scholarship for students from low-income families who are also talented. However, there are

still doubts about how effectively these scholarships are reaching students in regions like Bankura and how well those students are utilising them.

The literature review related to the attitude, awareness and accessibility of scholarships reveals that there are many factors affecting the attitude, awareness and accessibility of scholarships for higher secondary school students. Many qualified students do not seek financial aid due to a lack of information and difficulties in completing financial Aid (King, 2004). This type of assistance is crucial for student achievement, and females are not more affected by scholarship funds than males (Ganem and Manasse, 2011). Financial support confirms the significant impact on university enrolment and global learning opportunities (Cosentino et al., 2019; Krishnan, 1999; Fahimuddin, 2012; the Ministry of Minority Affairs, 2013) collectively documented low levels of knowledge about eligibility criteria and application procedures of educational schemes among tribal and minority students (Krishnan, 1999; Fahimuddin, 2012; the Ministry of Minority Affairs, 2013). There were differences in the awareness of socioeconomic factors, with low-income families, rural residents, SC students, and women having higher levels of awareness (Ritu & Madaan, 2018). More recent research emphasises the necessity of improved cooperation with educational institutions (Punitha & Jeyalakshmi, 2024) and the significance of students' dependence on peer networks for awareness of scholarship programs (Dahiya & Bora, 2023).

A thorough review of previous studies on related subjects provides a basis for the current research. Much of the available literature has been conducted in different environments and includes various roles of people; however, there is a clear shortage of research that focuses specifically on higher secondary school students in Bankura District, located in West Bengal. This research aims to examine the relationship between attitude, awareness, and the availability of state government scholarships for higher secondary school students in Bankura District, West Bengal. Additionally, the study highlights the current impact of state government scholarships on higher secondary students who are seeking higher education. Consequently, the researcher has chosen to explore the connection between attitude, awareness, and the availability of state government scholarships for higher secondary school students in Bankura District, West Bengal.

### **Objective of the study**

O<sub>1</sub>: To study the attitude towards state government scholarships of higher secondary school students according to gender, locale, stream, caste, and socio-economic class.

O<sub>2</sub>: To study the awareness towards state government scholarships of higher secondary school students according to gender, locale, stream, caste, and socio-economic class.

O<sub>3</sub>: To study the accessibility towards state government scholarships of higher secondary school students according to gender, locale, stream, caste, and socio-economic class.

O<sub>4</sub>: To study the correlation between attitude towards state government scholarships and awareness towards state government scholarships of higher secondary school students.

O<sub>5</sub>: To study the correlation between attitude towards state government scholarships and accessibility towards state government scholarships of higher secondary school students.

O<sub>6</sub>: To study the correlation between awareness towards state government scholarships and accessibility towards state government scholarships of higher secondary school students.

### **Hypothesis of the study**

To test a hypothesis statistically, we use a null hypothesis. The following null hypotheses are framed and stated below:

HO<sub>1.1</sub>: There is no significant difference in attitude towards state government scholarships between male and female students at the higher secondary level.

HO<sub>1.2</sub>: There is no significant difference in attitude towards state government scholarships between rural and urban students at the higher secondary level.

HO<sub>1.3</sub>: There is no significant difference in attitude towards state government scholarships among science, arts, and commerce students at the higher secondary level.

HO<sub>1.4</sub>: There is no significant difference in attitude towards state government scholarships among ST, SC, OBC-A, OBC-B and General students at the higher secondary level.

HO<sub>1.5</sub>: There is no significant difference in attitude towards state government scholarships among upper, upper middle, lower middle, upper lower, and lower class students at the higher secondary level.

HO<sub>2.1</sub>: There is no significant difference in awareness towards state government scholarships between male and female students at the higher secondary level.

HO<sub>2.2</sub>: There is no significant difference in awareness towards state government scholarships between rural and urban students at the higher secondary level.

HO<sub>2.3</sub>: There is no significant difference in awareness towards state government scholarships among science, arts, and commerce students at the higher secondary level.

HO<sub>2.4</sub>: There is no significant difference in awareness towards state government scholarships among ST, SC, OBC-A, OBC-B and General students at the higher secondary level.

HO<sub>2.5</sub>: There is no significant difference in awareness towards state government scholarships among upper, upper middle, lower middle, upper lower, and lower class students at the higher secondary level.

HO<sub>3.1</sub>: There is no significant difference in accessibility towards state government scholarships between male and female students at the higher secondary level.

HO<sub>3.2</sub>: There is no significant difference in accessibility towards state government scholarships between rural and urban students at the higher secondary level.

HO<sub>3.3</sub>: There is no significant difference in accessibility towards state government scholarships among science, arts, and commerce students at the higher secondary level.

HO<sub>3.4</sub>: There is no significant difference in accessibility towards state government scholarships among ST, SC, OBC-A, OBC-B and General students at the higher secondary level.

HO<sub>3.5</sub>: There is no significant difference in accessibility towards state government scholarships among upper, upper middle, lower middle, upper lower, and lower class students at the higher secondary level.

HO<sub>4</sub>: There is no significant relation between attitude towards state government scholarships and awareness towards state government scholarships of higher secondary school students.

HO<sub>5</sub>: There is no significant relation between attitude towards state government scholarships and accessibility towards state government scholarships of higher secondary school students.

HO<sub>6</sub>: There is no significant relation between awareness towards state government scholarships and accessibility towards state government scholarships of higher secondary school students.

### Significance of the study

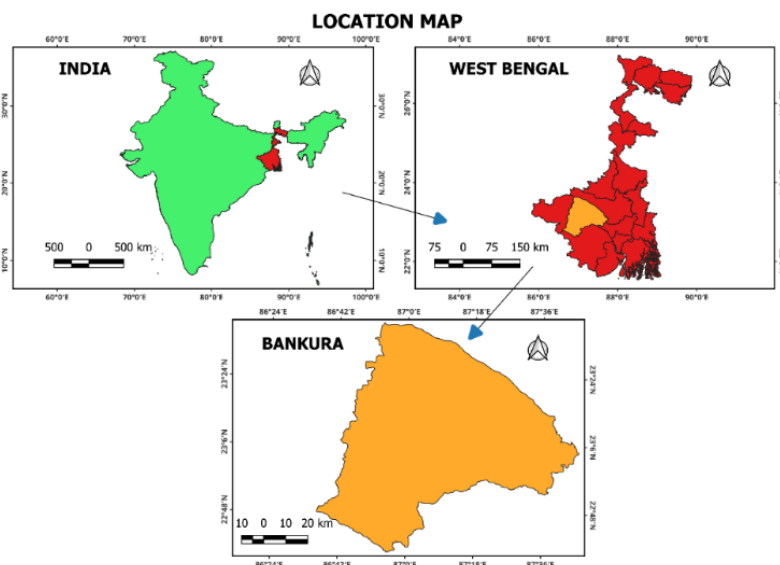
In today's educational environment, financial limitations still create a huge challenge for many students, especially in semi-urban and rural places like Bankura district in West Bengal. Even though the West Bengal government has carried out various scholarships and welfare programs to support bright and socio-economically marginalised students, a lot of them still don't know about these opportunities or find it hard to access them. This research is essential as it emphasises the impact of students' attitudes, awareness levels, and accessibility circumstances on the effective utilisation of these scholarships.

### Delimitation of the study

The study was delimited to three major variables– Attitude, Awareness and Accessibility of West Bengal government scholarships, four major scholarships – Post Matric (Oasis), Post Matric (Aikyashree), K2 (Kanyashree Prakalpa), and Swami Vivekananda Merit Cum Means (SVMCM), five categorical variables – Gender, Locale, Stream, Caste and Socio-economic status, ~200 samples, Bankura District and W.B.C.H.S.E. students only.

### Research Methodology

**Research design:** The descriptive survey research designs were carried out to obtain our findings. A suitable correlational research design was adapted for our research purpose. For time constraints, we try to confine this research design to a quantitative one. So, we can briefly say that it is a quantitative correlational descriptive field survey.



**Fig. 1: The population area of the study in Bankura District (W.B.)**

**Source: Map Prepared by Author**

**Sample & Sampling technique:** The sample represents a small proportion of the target population. 200 higher secondary school students were taken as samples from the population through a random sampling technique. Six schools were randomly selected from the district of Bankura in the state of West Bengal. Out of the selected schools, two were from urban areas, and three were from rural areas. From these selected schools, the higher secondary school students were randomly selected. The scales were given to them. The samples were categorised into class, gender, stream, locale, caste, and socio-economic status of the study.

Variables of the Study

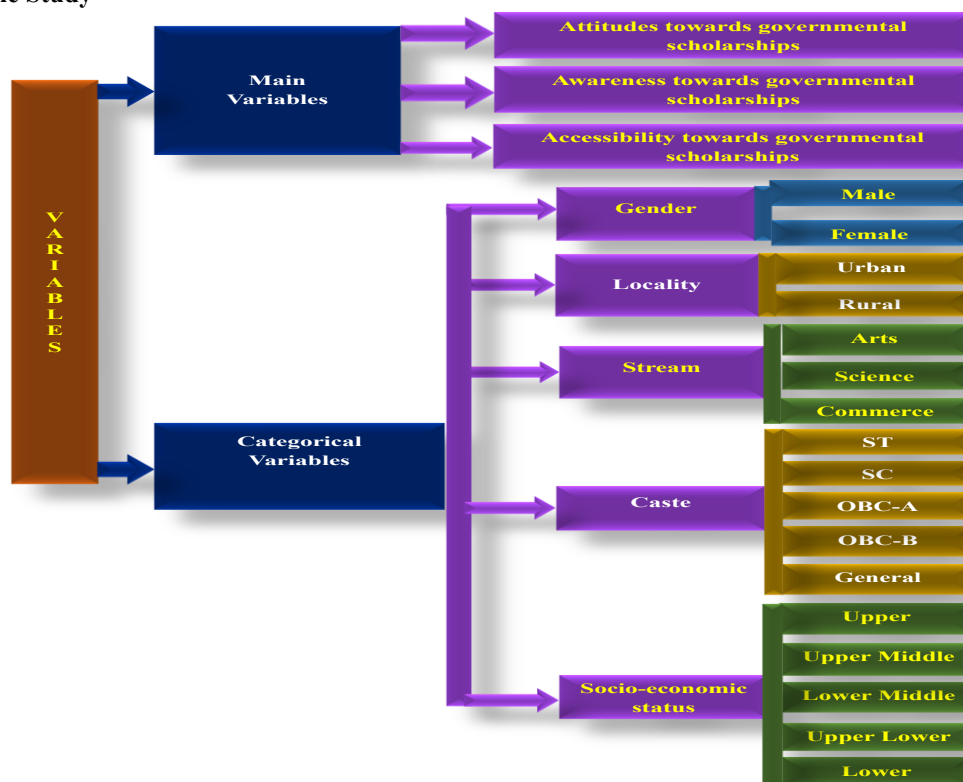


Fig. 2: Flow diagram of variables

**Tools:** The researcher used two instruments:

- Three self-made questionnaires for attitudes, awareness, and accessibility of some West Bengal governmental scholarships were used as a tool for administering this study further, and
- The Modified Kuppaswamy socioeconomic scale by Radhakrishnan, M., & Nagaraja, S. B. (2023).

**Table 1: Reliability Statistics of Attitude towards government scholarships, Awareness towards government scholarships, and Accessibility towards government scholarships**

Scale	Cronbach's Alpha	N of Items
Attitude towards governmental scholarships	0.880	20
Awareness towards governmental scholarships	0.735	12
Accessibility towards governmental scholarships	0.788	10

Testing Normality

Normality with respect to gender

a) Attitude towards governmental scholarships with respect to gender

**Table 2: Descriptive Statistics of attitude towards governmental scholarships w.r.t gender**

Gender		Statistic	Std. Error
Attitude towards governmental scholarships	Male	Mean	82.89
		Std. Deviation	8.553
		Skewness	-.157
		Kurtosis	-.612
	Female	Mean	87.39
		Std. Deviation	7.739
		Skewness	-.033
		Kurtosis	-.731

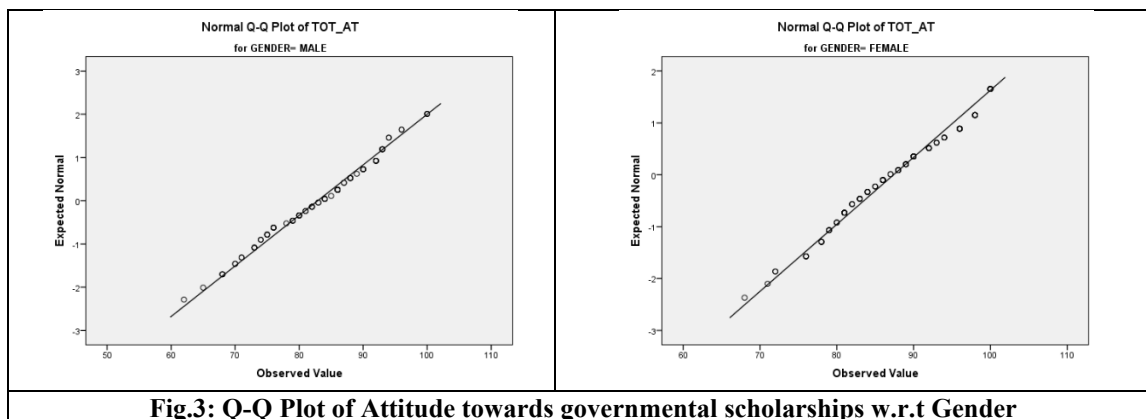


Fig.3: Q-Q Plot of Attitude towards governmental scholarships w.r.t Gender

b) Awareness towards governmental scholarships with respect to gender

Table 3: Descriptive Statistics of Awareness towards governmental scholarships w.r.t gender				
Gender		Statistic		Std. Error
Awareness towards governmental scholarships	Male	Mean	54.89888	.347192
		Std. Deviation	3.275407	---
		Skewness	-.140	.255
		Kurtosis	-.633	.506
	Female	Mean	55.54054	.414279
		Std. Deviation	4.364701	---
		Skewness	-.635	.229
		Kurtosis	-.574	.455

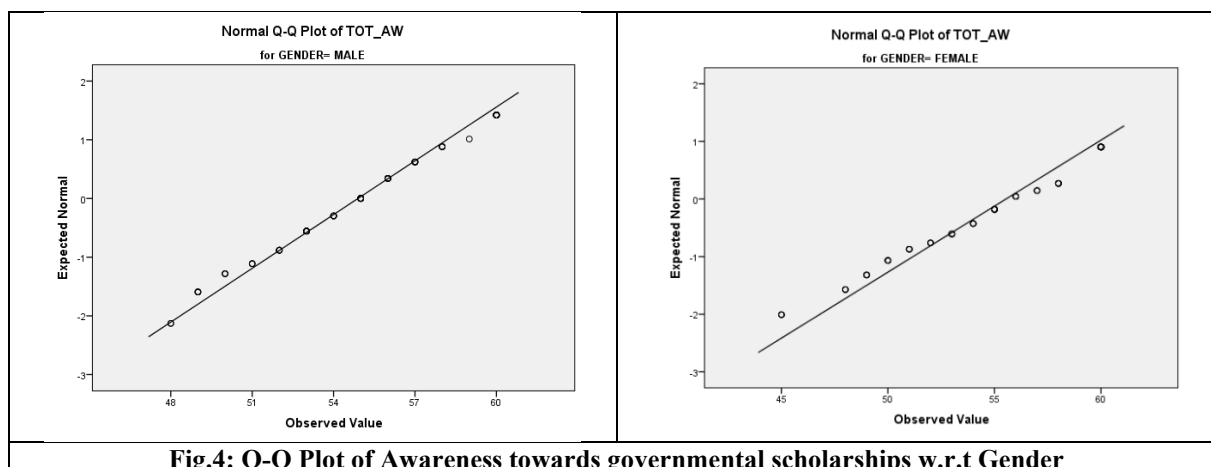


Fig.4: Q-Q Plot of Awareness towards governmental scholarships w.r.t Gender

c) Accessibility towards governmental scholarships with respect to gender

Table 4: Descriptive Statistics of Accessibility towards governmental scholarships w.r.t gender				
Gender		Statistic		Std. Error
Accessibility towards governmental scholarships	Male	Mean	44.22472	.473170
		Std. Deviation	4.463877	---
		Skewness	-.686	.255
		Kurtosis	-.158	.506
	Female	Mean	42.59459	.379097
		Std. Deviation	3.994037	---
		Skewness	.286	.229
		Kurtosis	-.751	.455

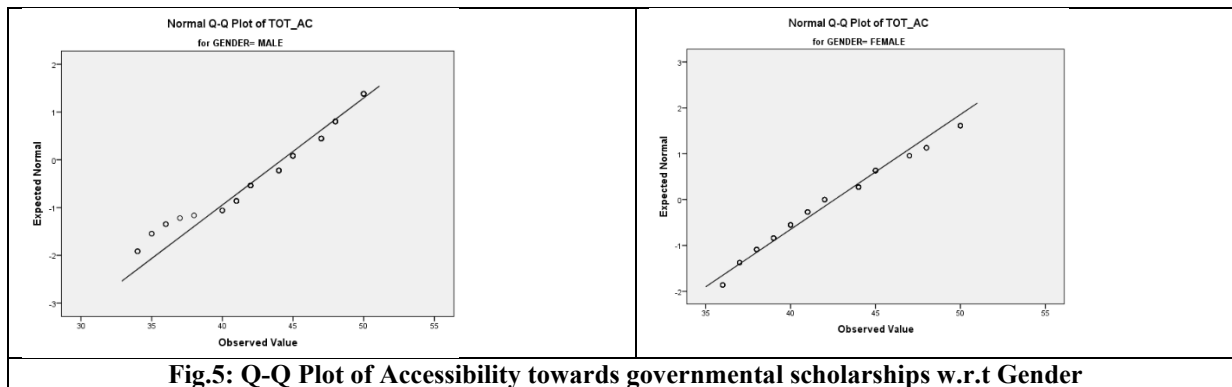


Fig.5: Q-Q Plot of Accessibility towards governmental scholarships w.r.t Gender

Normality with respect to locale

a) Attitude towards governmental scholarships with respect to locale

Table 5: Descriptive Statistics of attitude towards governmental scholarships w.r.t locale				
locale		Statistic		Std. Error
Attitude towards governmental scholarships	Rural	Mean	87.29323	.643224
		Std. Deviation	7.4180	---
		Skewness	-.084	.210
		Kurtosis	-.542	.417
	Urban	Mean	81.626	1.098
		Std. Deviation	8.9879	---
		Skewness	.146	.293
		Kurtosis	-.609	.578

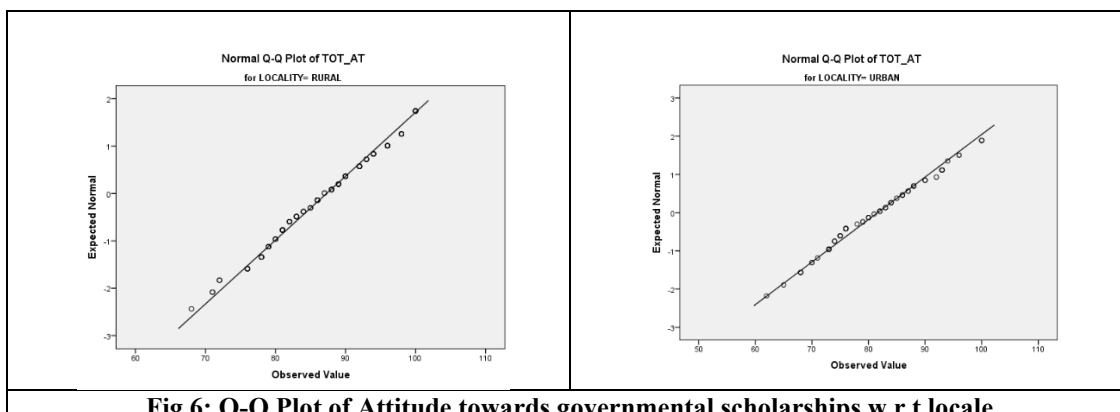


Fig.6: Q-Q Plot of Attitude towards governmental scholarships w.r.t locale

b) Awareness towards governmental scholarships with respect to locale

Table 6: Descriptive Statistics of Awareness towards governmental scholarships w.r.t locale				
locale		Statistic		Std. Error
Awareness towards governmental scholarships	Rural	Mean	55.11278	.367830
		Std. Deviation	4.242	---
		Skewness	-.411	.210
		Kurtosis	-.751	.417
	Urban	Mean	55.53731	.391178
		Std. Deviation	3.2019	---
		Skewness	-.393	.293
		Kurtosis	-.399	.578

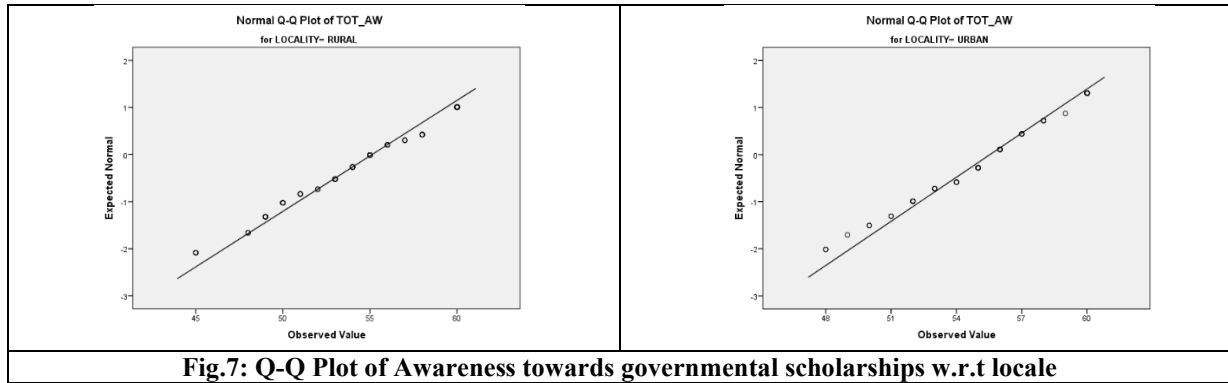


Fig.7: Q-Q Plot of Awareness towards governmental scholarships w.r.t locale

c) Accessibility towards governmental scholarships with respect to locale

Locale		Statistic		Std. Error
Accessibility towards governmental scholarships	Rural	Mean	42.79699	.329453
		Std. Deviation	3.799	---
		Skewness	.198	.210
		Kurtosis	-.664	.417
	Urban	Mean	44.35821	.606277
		Std. Deviation	4.962	---
		Skewness	-.748	.293
		Kurtosis	-.465	.578

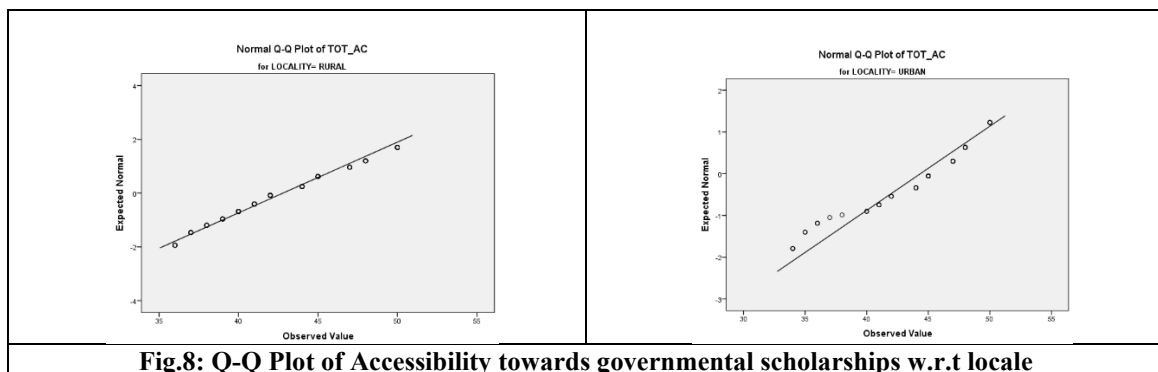
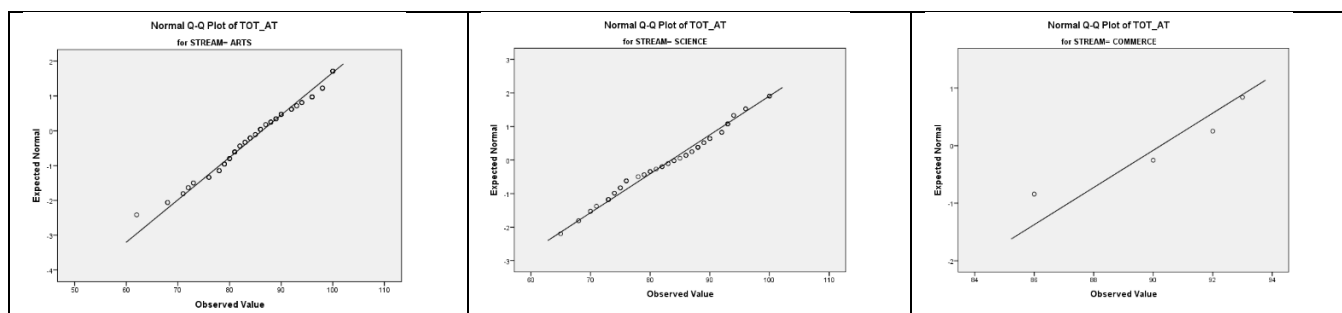


Fig.8: Q-Q Plot of Accessibility towards governmental scholarships w.r.t locale

Normality with respect to stream

a) Attitude towards governmental scholarships with respect to stream

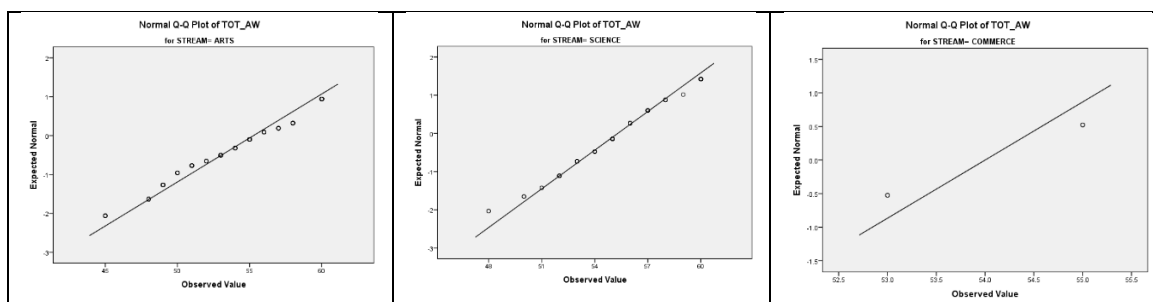
Stream		Statistic		Std. Error
Attitude towards governmental scholarships	Arts	Mean	86.27778	.731655
		Std. Deviation	8.212808	---
		Skewness	-.136	.216
		Kurtosis	-.298	.428
	Science	Mean	83.52857	1.030532
		Std. Deviation	8.622050	---
		Skewness	-.094	.287
		Kurtosis	-.857	.566
	Commerce	Mean	90.25000	1.547848
		Std. Deviation	3.095696	---
		Skewness	-1.138	1.014
		Kurtosis	.758	2.619



**Fig.9: Q-Q Plot of Attitude towards governmental scholarships w.r.t stream**

**b) Awareness towards governmental scholarships with respect to stream**

Table 9: Descriptive Statistics of Awareness towards governmental scholarships w.r.t stream				
Stream		Statistic		Std. Error
Awareness towards governmental scholarships	Arts	Mean	55.26984	.393827
		Std. Deviation	4.420702	---
		Skewness	-.486	.216
		Kurtosis	-.873	.428
	Science	Mean	55.30000	.354416
		Std. Deviation	2.965258	---
		Skewness	-.199	.287
		Kurtosis	-.224	.566
	Commerce	Mean	54.00000	.577350
		Std. Deviation	1.154701	---
		Skewness	.000	1.014
		Kurtosis	-6.000	2.619



**Fig.10: Q-Q Plot of Awareness towards governmental scholarships w.r.t stream**

**c) Accessibility towards governmental scholarships with respect to stream:**

Table 10: Descriptive Statistics of Accessibility towards governmental scholarships w.r.t locale				
Stream		Statistic		Std. Error
Accessibility towards governmental scholarships	Arts	Mean	42.73810	.355310
		Std. Deviation	3.988	---
		Skewness	.305	.216
		Kurtosis	-.730	.428
	Science	Mean	44.31429	.561550
		Std. Deviation	4.698	---
		Skewness	-.843	.287
		Kurtosis	-.136	.566
	Commerce	Mean	44.25000	1.030776
		Std. Deviation	2.061	---
		Skewness	.713	1.014
		Kurtosis	1.785	2.619

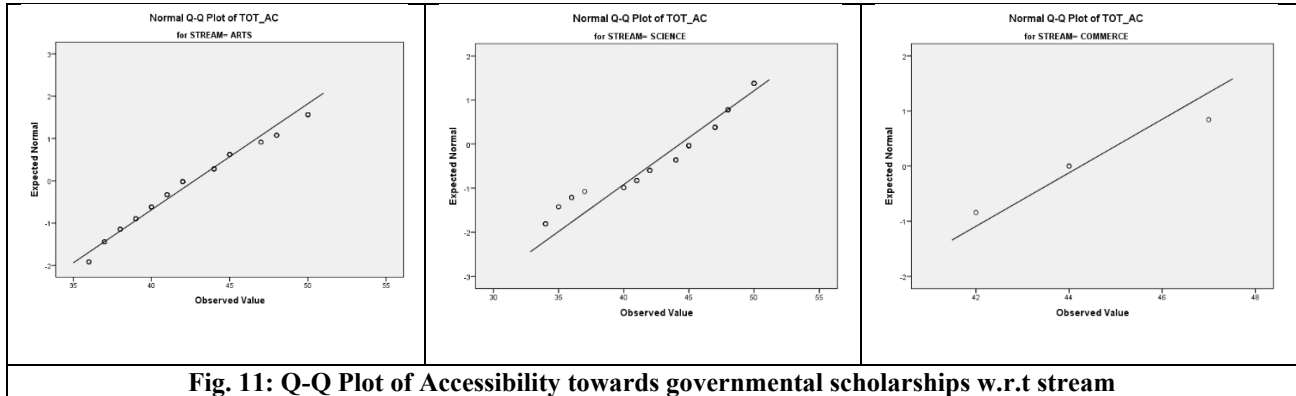


Fig. 11: Q-Q Plot of Accessibility towards governmental scholarships w.r.t stream

Normality with respect to caste

a) Attitude towards governmental scholarships with respect to caste

Table 11: Descriptive statistics of attitude towards governmental scholarships w.r.t caste				
Caste		Statistic	Std. Error	
Attitude towards governmental scholarships	ST	Mean	90.67500	.983445
		Std. Deviation	6.1298	---
		Skewness	.080	.374
		Kurtosis	-1.056	.733
	SC	Mean	85.00000	1.197663
		Std. Deviation	8.297	---
		Skewness	-.086	.343
		Kurtosis	.181	.674
	OBC-A	Mean	84.11765	1.901784
		Std. Deviation	7.841256	---
		Skewness	.685	.550
		Kurtosis	.315	1.063
	OBC-B	Mean	83.10526	1.359749
		Std. Deviation	8.382058	---
		Skewness	-.499	.383
		Kurtosis	-.257	.750
GENERAL	Mean	83.92982	1.150585	
	Std. Deviation	8.686730	---	
	Skewness	.080	.316	
	Kurtosis	-1.278	.623	

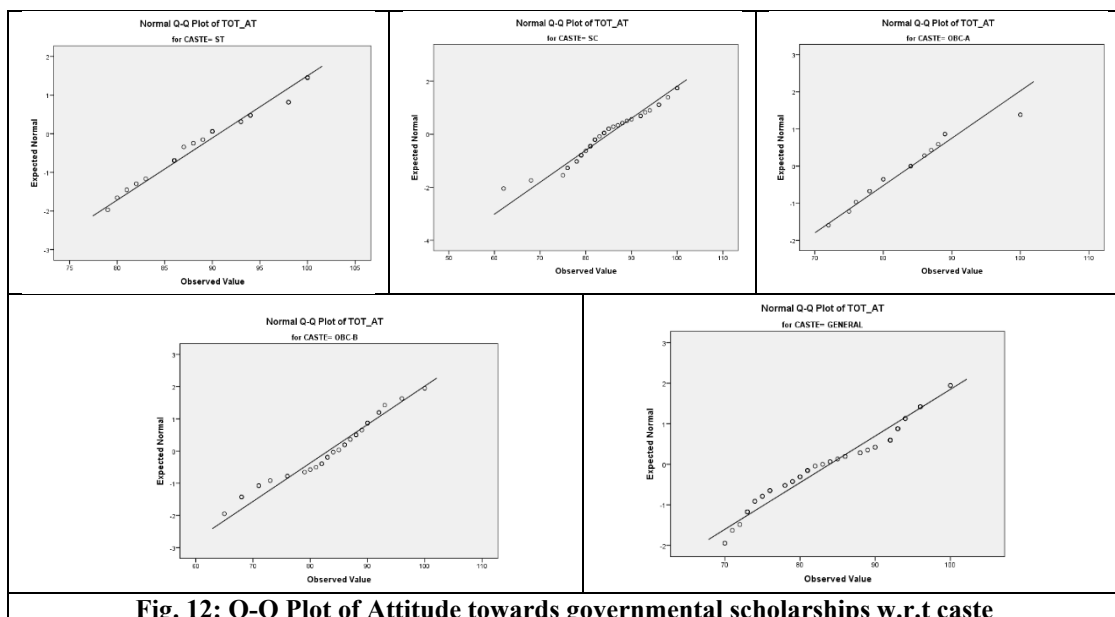


Fig. 12: Q-Q Plot of Attitude towards governmental scholarships w.r.t caste

b) Awareness towards governmental scholarships with respect to caste

Table 12: Descriptive statistics of Awareness towards governmental scholarships w.r.t caste				
Caste		Statistic	Std. Error	
Awareness towards governmental scholarships	ST	Mean	56.17500	.631327
		Std. Deviation	3.992862	---
		Skewness	-1.107	.374
		Kurtosis	1.141	.733
	SC	Mean	55.60417	.639800
		Std. Deviation	4.432662	---
		Skewness	-.549	.343
		Kurtosis	-.925	.674
	OBC-A	Mean	54.00000	1.081257
		Std. Deviation	4.458139	---
		Skewness	-.269	.550
		Kurtosis	-.712	1.063
	OBC-B	Mean	54.92105	.523123
		Std. Deviation	3.224749	---
		Skewness	-.083	.383
		Kurtosis	-.468	.750
GENERAL	Mean	54.91228	.479714	
	Std. Deviation	3.621763	---	
	Skewness	-.191	.316	
	Kurtosis	-.787	.623	

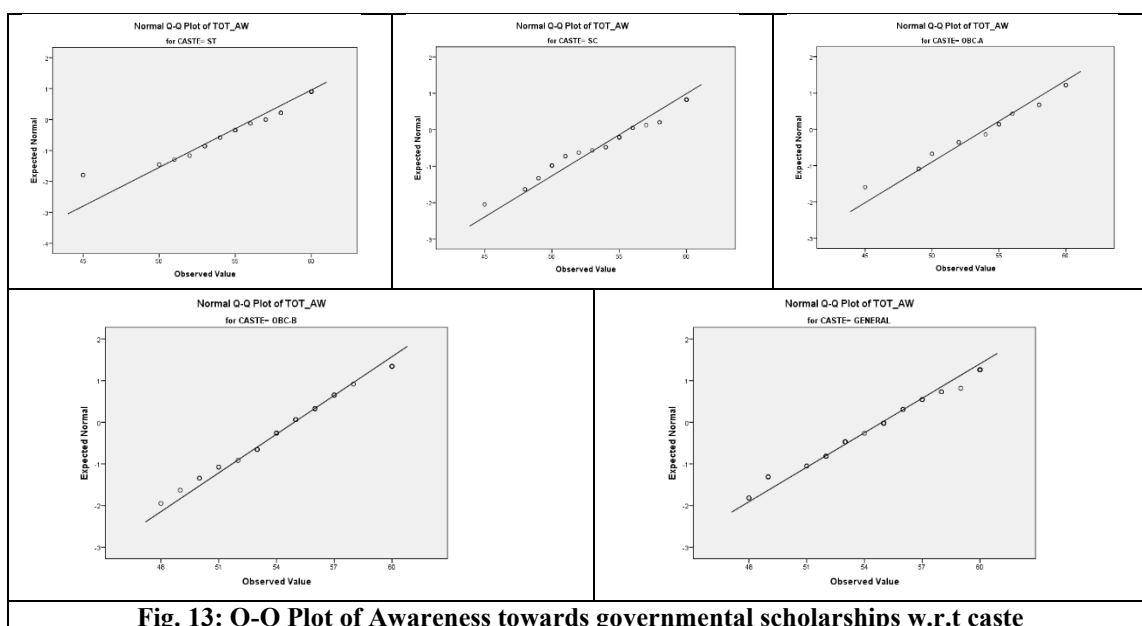


Fig. 13: Q-Q Plot of Awareness towards governmental scholarships w.r.t caste

c) Accessibility towards governmental scholarships with respect to caste

Table 13: Descriptive statistics of Accessibility towards governmental scholarships w.r.t caste				
Caste		Statistic	Std. Error	
Accessibility towards governmental scholarships	ST	Mean	44.30000	.715398
		Std. Deviation	4.524577	---
		Skewness	-.225	.374
		Kurtosis	-1.268	.733
	SC	Mean	43.79167	.475423
		Std. Deviation	3.293826	---
		Skewness	-.259	.343
		Kurtosis	-.072	.674
	OBC-A	Mean	42.17647	.916496
		Std. Deviation	3.778811	---

	OBC-B	Skewness	.522	.550
		Kurtosis	1.768	1.063
		Mean	42.10526	.735011
		Std. Deviation	4.530912	---
	GENERAL	Skewness	.327	.383
		Kurtosis	-.994	.750
		Mean	43.38596	.617089
		Std. Deviation	4.658918	---
		Skewness	-.420	.316
		Kurtosis	-.643	.623

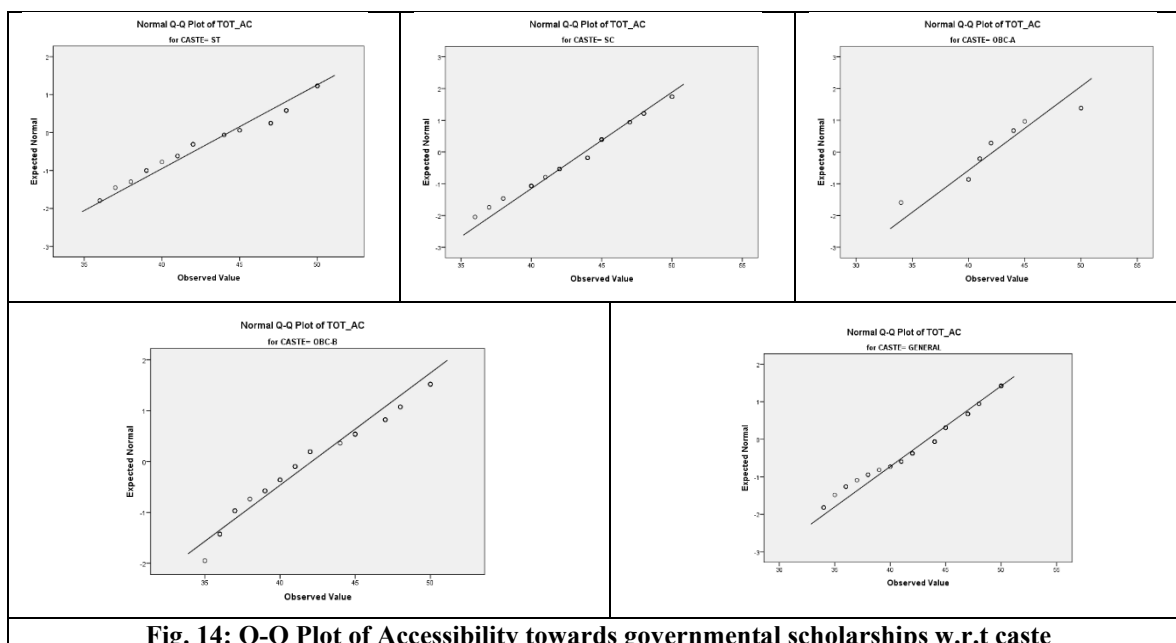


Fig. 14: Q-Q Plot of Accessibility towards governmental scholarships w.r.t caste

Normality with respect to socio-economic status

a) Attitude towards governmental scholarships with respect to socio-economic status

Table 14: Descriptive statistics of attitude towards govt. scholarships w.r.t socio-economic status

socio-economic status		Statistic	Std. Error	
Attitude towards governmental scholarships	UC	Mean	82.00	2.309
		Sd. Deviation	4	---
		Skewness	.000	1.225
		Kurtosis	---	---
	UMC	Mean	83.62	2.055
		Std. Deviation	7.411	---
		Skewness	-.308	.616
		Kurtosis	-1.363	1.191
	LMC	Mean	83.99	.910
		Std. Deviation	8.236	---
		Skewness	-.258	.266
		Kurtosis	-.719	.526
	ULC	Mean	85.86	.914
		Std. Deviation	8.578	---
		Skewness	-.024	.257
		Kurtosis	-.279	.508
LC	Mean	93.07	1.396	
	Std. Deviation	4.658918	---	
	Skewness	-.840	.597	
	Kurtosis	.963	1.154	

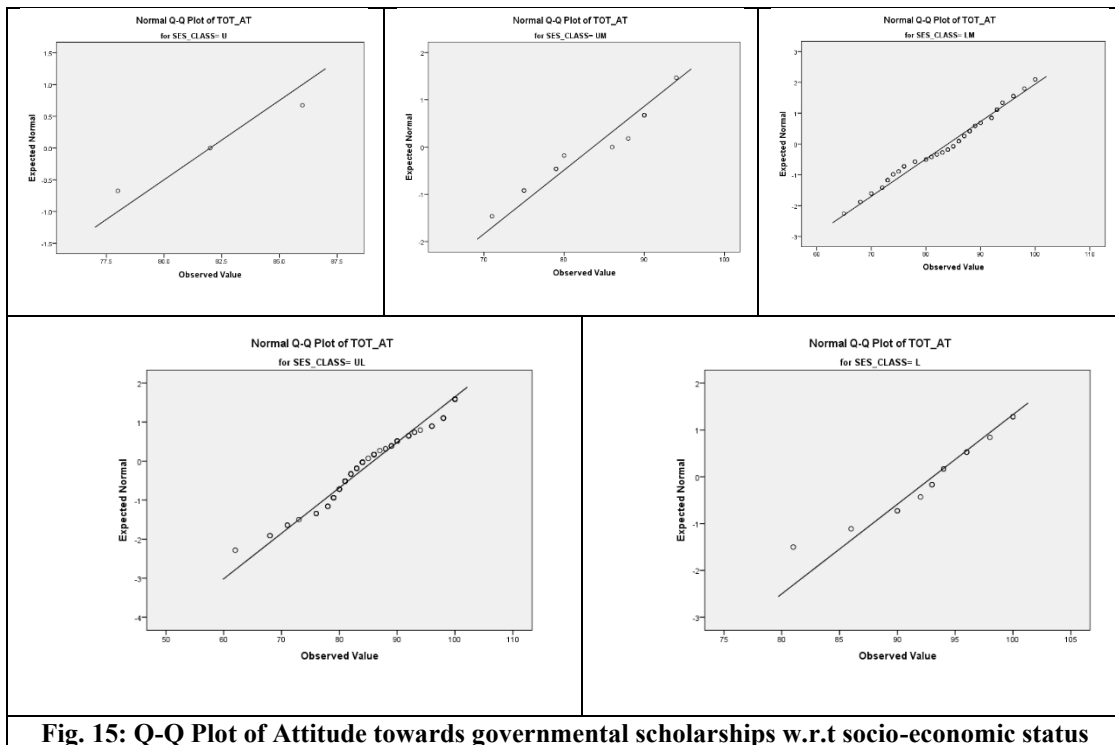


Fig. 15: Q-Q Plot of Attitude towards governmental scholarships w.r.t socio-economic status

b) Awareness towards governmental scholarships with respect to socio-economic status

Table 15: Descriptive statistics of Awareness towards govt. scholarships w.r.t Socio-economic status				
Socio-economic status		Statistic	Std. Error	
Awareness towards governmental scholarships	UC	Mean	55.000	1.154
		Std. Deviation	4.000	---
		Skewness	.000	1.225
		Kurtosis	---	---
	UMC	Mean	53.230	.942
		Std. Deviation	3.395	---
		Skewness	.627	.616
		Kurtosis	.030	1.191
	LMC	Mean	54.56	.388
		Std. Deviation	3.517	---
		Skewness	-.382	.266
		Kurtosis	.131	.526
	ULC	Mean	55.60	.454
		Std. Deviation	4.255	---
		Skewness	-.596	.257
Kurtosis		-.695	.508	
LC	Mean	59.07	.399	
	Std. Deviation	1.492	---	
	Skewness	-1.763	.597	
	Kurtosis	3.246	1.154	

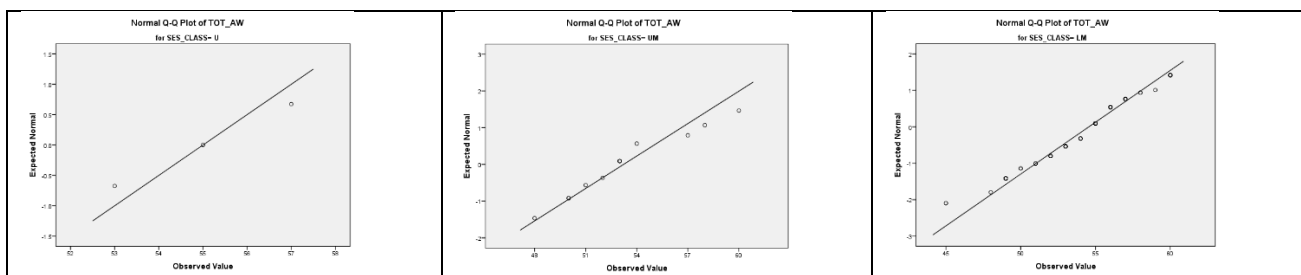




Fig. 16: Q-Q Plot of Awareness towards governmental scholarships w.r.t socio-economic status

c) Accessibility towards governmental scholarships with respect to socio-economic status

**Table 16: Descriptive statistics of Accessibility towards govt. scholarships w.r.t socio-economic status**

Socio-economic status		Statistic	Std. Error	
Accessibility towards governmental scholarships	UC	Mean	44.330	3.180
		Std. Deviation	5.508	---
		Skewness	.271	1.225
		Kurtosis	---	---
	UMC	Mean	43.85	1.126
		Std. Deviation	4.059	---
		Skewness	-.098	.616
		Kurtosis	-.253	1.191
	LMC	Mean	43.61	.471
		Std. Deviation	4.268	---
		Skewness	-.359	.266
		Kurtosis	-.589	.526
	ULC	Mean	42.76	.451
		Std. Deviation	4.229	---
		Skewness	.023	.257
		Kurtosis	-.730	.508
LC	Mean	44.43	1.265	
	Std. Deviation	4.735	---	
	Skewness	-.313	.597	
	Kurtosis	-.993	1.154	

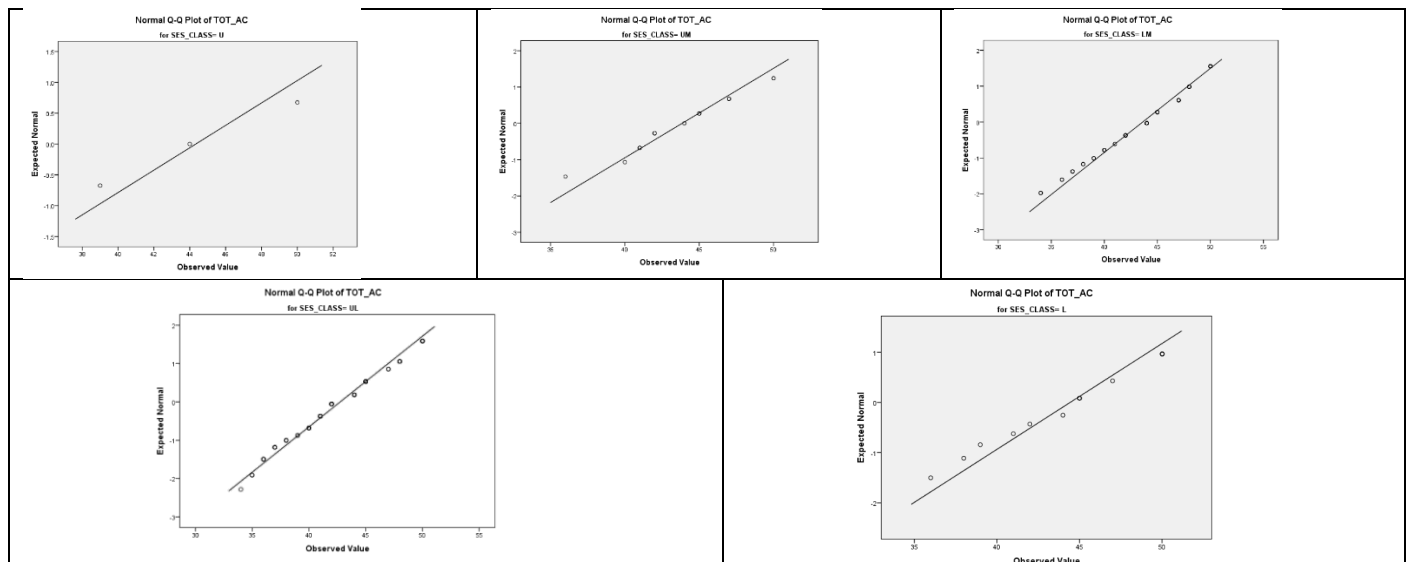


Fig. 17: Q-Q Plot of Accessibility towards governmental scholarships w.r.t socio-economic status

- In case of table 2 to table 17 showed that the co-efficient of ZSk (Skewness divided by the standard error of Skewness) and the co-efficient of ZKu (Kurtosis divided by the standard error of Kurtosis) (As per the assumption of Tabachnick & Fidell, 2007). Those values were under the range of  $\pm 3$  and fulfilled the assumptions of normality (Tabachnick & Fidell, 2007).

- Q-Q plot indicated that the distribution of scores was on a straight line. (Fig.3, Fig.4, Fig.5, Fig.6, Fig.7, Fig.8, Fig.9, Fig.10, Fig.11, Fig.12, Fig.13, Fig.14, Fig.15, Fig.16, and Fig.17)

It was concluded that the nature of the score distribution of descriptive statistics of Attitude towards governmental scholarships, Awareness towards governmental scholarships, and Accessibility towards governmental scholarships with respect to gender, locale, stream, caste, and socio-economic status was normal in nature. So, parametric statistics can be used for the analysis of data.

### Analysis and Interpretation

#### Testing of HO<sub>1.1</sub>:

Table 17: Independent sample test between the groups (Female and Male)											
Gender		Lavene's test for equality of variance		t-test for Equality of Means							Fate of the hypothesis
		F	Sig.	t	df	Sig.(2-tailed)	Mean diff.	Std. error diff.	95% confidence interval of the difference		
									Lower	Upper	
Attitude towards govt. scholarship	Equal variance assumed	1.006	.317	-3.89	198	.000004	-4.49	1.154	-6.773	-2.221	HO <sub>1.1</sub> is rejected.

As, HO<sub>1.1</sub> is rejected. There is a significant difference in attitude towards state government scholarships of higher secondary school students in relation to their gender, i.e. mean difference of attitude towards state government scholarships between the male and female groups is significant.

#### Testing of HO<sub>1.2</sub>

Table 18: Independent sample test between the groups (Rural Urban)											
Locale		Lavene's test for equality of variance		t-test for Equality of Means							Fate of the hypothesis
		F	Sig.	t	df	Sig. (2-tailed)	Mean diff.	Std. error diff.	95% confidence interval of the difference		
									Lower	Upper	
Attitude towards govt. scholarship	Equal variance assumed	3.889	.050	4.742	198	.000	5.666	1.194	3.310	8.02	HO <sub>1.2</sub> is rejected.

As, HO<sub>1.2</sub> is rejected. There is a significant difference in mean score of attitudes towards state government scholarships of the higher secondary school students in relation to locales i.e. mean difference of attitude towards state government scholarships between rural and urban group is significant.

#### Testing of HO<sub>1.3</sub>

Table 19: ANOVA of attitude towards state government scholarships w.r.t Stream					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	436.324	2	218.162	3.163	.044
Within Groups	13589.471	197	68.982		
Total	14025.795	199			

#### Post hoc LSD analysis

Table 20: Multiple Comparisons of attitude towards state government scholarships w.r.t Stream							
Dependent Variable: TOT_AT							
LSD							
(I) STREAM	(J) STREAM	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		Inference
					Lower Bound	Upper Bound	
Arts	Science	2.749206*	1.238118	.028	.30754	5.19087	Significant
	Commerce	-3.972222	4.218175	.348	-12.29080	4.34635	Not Significant
Science	Arts	-2.749206*	1.238118	.028	-5.19087	-.30754	Significant
	Commerce	-6.721429	4.269775	.117	-15.14176	1.69891	Not Significant
Commerce	Arts	3.972222	4.218175	.348	-4.34635	12.29080	Not Significant
	Science	6.721429	4.269775	.117	-1.69891	15.14176	Not Significant

The above table 20 revealed that there was a significant difference in attitude towards state government scholarships of the higher secondary school students in science stream with that of Arts stream, with Arts students showing a higher attitude level. There was a significant difference in attitude towards state government scholarships of the higher secondary school students in Science stream with that of Arts stream. Thus, the null hypothesis was rejected. Attitude towards state government scholarships of the higher secondary school students had no significant difference between the Commerce stream with that of Arts and Science stream. Thus, the null hypothesis was accepted.

Therefore  $HO_{1.3}$  is rejected. There is a significant difference in attitude towards state government scholarships of the higher secondary school students in relation to stream.

**Testing of  $HO_{1.4}$**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1471.957	4	367.989	5.716	.000
Within Groups	12553.838	195	64.379		
Total	14025.795	199			

**Post hoc LSD analysis**

Dependent Variable: TOT AT							
LSD							
(I) CASTE	(J) CASTE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		Inference
					Lower Bound	Upper Bound	
ST	SC	5.675000*	1.717757	.001	2.28723	9.06277	Significant
	OBC-A	6.557353*	2.323025	.005	1.97587	11.13883	Significant
	OBC-B	7.569737*	1.817592	.000	3.98507	11.15440	Significant
	GENERAL	6.745175*	1.654967	.000	3.48124	10.00911	Significant
SC	ST	-5.675000*	1.717757	.001	-9.06277	-2.28723	Significant
	OBC-A	.882353	2.264553	.697	-3.58381	5.34851	Not Significant
	OBC-B	1.894737	1.742239	.278	-1.54131	5.33079	Not Significant
	GENERAL	1.070175	1.571837	.497	-2.02981	4.17016	Not Significant
OBC-A	ST	-6.557353*	2.323025	.005	-11.13883	-1.97587	Significant
	SC	-.882353	2.264553	.697	-5.34851	3.58381	Not Significant
	OBC-B	1.012384	2.341187	.666	-3.60491	5.62968	Not Significant
	GENERAL	.187822	2.217302	.933	-4.18515	4.56080	Not Significant
OBC-B	ST	-7.569737*	1.817592	.000	-11.15440	-3.98507	Significant
	SC	-1.894737	1.742239	.278	-5.33079	1.54131	Not Significant
	OBC-A	-1.012384	2.341187	.666	-5.62968	3.60491	Not Significant
	GENERAL	-.824561	1.680365	.624	-4.13858	2.48946	Not Significant
GENERAL	ST	-6.745175*	1.654967	.000	-10.00911	-3.48124	Significant
	SC	-1.070175	1.571837	.497	-4.17016	2.02981	Not Significant
	OBC-A	-.187822	2.217302	.933	-4.56080	4.18515	Not Significant
	OBC-B	.824561	1.680365	.624	-2.48946	4.13858	Not Significant

The above table 22 revealed that there was a significant difference in attitude towards state government scholarships of the higher secondary school students in ST caste with that of SC, OBC-A, OBC-B, and General caste. Among this caste group ST students showing a higher attitude level. There was a significant difference in attitude towards state government scholarships of the higher secondary school students in SC caste with that of ST caste. Attitude towards state government scholarships of the higher secondary school students had a significant difference in OBC-A caste with that of ST caste. There was a significant difference in attitude towards state government scholarships of the higher secondary school students in OBC-B caste with that of ST caste. There was a significant difference in attitude towards state government scholarships of the higher secondary school students in General caste with that of ST caste. Thus, the null hypothesis was rejected.

Attitude towards state government scholarships of the higher secondary school students had no significant difference between the SC caste with that of OBC-A, OBC-B, and General caste. There was a significant difference in attitude towards state government scholarships of the higher secondary school students in OBC-A caste with that of SC, OBC-B, and General caste. There was a significant difference in attitude towards state government scholarships of the higher secondary school students in OBC-B caste with that of SC, OBC-B, and General caste. There was a significant difference in attitude towards state government scholarships of the higher secondary school students in General caste with that of SC, OBC-A, and OBC-B caste. Thus, the null hypothesis was accepted.

Therefore  $HO_{1.4}$  is rejected. It is concluded that there is a significant difference in attitude towards state government scholarships among ST, SC, OBC-A, OBC-B and General students at the higher secondary level.

Testing of HO<sub>1.5</sub>

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1082.438	4	270.610	4.077	.003
Within Groups	12943.357	195	66.376		
Total	14025.795	199			

Post hoc LSD analysis

Dependent Variable: TOT AT							
LSD							
(I) CASTE	(J) CASTE	Mean Difference(I-J)	Std. Error	Sig.	95% Confidence Interval		Inference
					Lower Bound	Upper Bound	
UC	UMC	-1.615	5.218	.757	-11.91	8.68	Not Significant
	LMC	-1.988	4.789	.679	-11.43	7.46	Not Significant
	ULC	-3.864	4.783	.420	-13.30	5.57	Not Significant
	LC	-11.071*	5.183	.034	-21.29	-.85	Significant
UMC	UC	1.615	5.218	.757	-8.68	11.91	Not Significant
	LMC	-.372	2.432	.878	-5.17	4.42	Not Significant
	ULC	-2.248	2.421	.354	-7.02	2.53	Not Significant
	LC	-9.456*	3.138	.003	-15.64	-3.27	Significant
LMC	UC	1.988	4.789	.679	-7.46	11.43	Not Significant
	UMC	.372	2.432	.878	-4.42	5.17	Not Significant
	ULC	-1.876	1.250	.135	-4.34	.59	Not Significant
	LC	-9.084*	2.356	.000	-13.73	-4.44	Significant
ULC	UC	3.864	4.783	.420	-5.57	13.30	Not Significant
	UMC	2.248	2.421	.354	-2.53	7.02	Not Significant
	LMC	1.876	1.250	.135	-.59	4.34	Not Significant
	LC	-7.208*	2.344	.002	-11.83	-2.58	Significant
LC	UC	11.071*	5.183	.034	.85	21.29	Significant
	UMC	9.456*	3.138	.003	3.27	15.64	Significant
	LMC	9.084*	2.356	.000	4.44	13.73	Significant
	ULC	7.208*	2.344	.002	2.58	11.83	Significant

The above table 24 revealed that there was a significant difference in attitude towards state government scholarships of the higher secondary school students in Upper Class (UC) with that of Lower Class (LC). There was a significant difference in attitude towards state government scholarships of the higher secondary school students in Upper Middle Class (UMC) with that of Lower Class (LC). Attitude towards state government scholarships of the higher secondary school students had a significant difference in Lower Middle Class (LMC) with that of Lower Class (LC). There was a significant difference in attitude towards state government scholarships of the higher secondary school students in Upper Lower Class (ULC) with that of Lower Class (LC). There was a significant difference in attitude towards state government scholarships of the higher secondary school students in Lower Class (LC) with that of Upper Class (UC), Upper Middle Class (UMC), Lower Middle Class (LMC), and Upper Lower Class (ULC). Among this caste group Lower Class students showing a higher attitude level. Thus, the null hypothesis was rejected.

There was not significant difference in attitude towards state government scholarships of the higher secondary school students in Upper Class (UC) with that of Upper Class (UC), Upper Middle Class (UMC), Lower Middle Class (LMC), and Upper Lower Class (ULC). There was not significant difference in attitude towards state government scholarships of the higher secondary school students in Upper Middle Class (UMC) with that of Upper Class (UC), Upper Middle Class (UMC), Lower Middle Class (LMC), and Upper Lower Class (ULC). There was not significant difference in attitude towards state government scholarships of the higher secondary school students in Lower Middle Class (LMC) with that of Upper Class (UC), Upper Middle Class (UMC), and Upper Lower Class (ULC). There was not significant difference in attitude towards state government scholarships of the higher secondary school students in Upper Lower Class (ULC) with that of Upper Class (UC), Upper Middle Class (UMC), and Lower Middle Class (LMC). Thus, the null hypothesis was accepted.

Therefore, HO<sub>1.5</sub> is rejected. It is concluded that there is a significant difference in attitude towards state government scholarships among upper, upper middle, lower middle, upper lower-, and lower-class students at the higher secondary level.

**Testing of HO<sub>2.1</sub>**

Table 25: Independent sample test between the groups (Female and Male)											
Gender		Lavene's test for equality of variance		t-test for Equality of Means							Fate of the hypothesis
		F	Sig.	t	df	Sig.(2-tailed)	Mean diff.	Std. error diff.	95% confidence interval of the difference		
									Lower	Upper	
Awareness towards govt. scholarships	Equal variance assumed	11.69	.001	-1.187	198	.237	-6.41	.541	-1.71	.42	HO <sub>2.1</sub> is accepted.

As, the HO<sub>2.1</sub> is accepted. There is no significant difference in awareness towards state government scholarships between male and female students at the higher secondary level.

**Testing HO<sub>2.2</sub>**

Table 26: Independent sample test between the groups (Rural and Urban)											
Locale		Lavene's test for equality of variance		t-test for Equality of Means							Fate of the hypothesis
		F	Sig.	t	df	Sig.(2-tailed)	Mean diff.	Std. error diff.	95% confidence interval of the difference		
									Lower	Upper	
Awareness towards govt. scholarships	Equal variance assumed	8.82	.003	-.791	168	.430	-.424	.536	-1.48	.635	HO <sub>2.2</sub> is accepted.

As, the HO<sub>2.2</sub> is accepted. There is no significant difference in awareness towards state government scholarships between rural and urban students at the higher secondary level.

**Testing of HO<sub>2.3</sub>**

Table 27: ANOVA of awareness towards state government scholarships w.r.t Stream						
	Sum of Squares	df	Mean Square	F	Sig.	Fate of the hypothesis
Between Groups	6.470	2	3.235	.209	.812	HO <sub>2.3</sub> is accepted.
Within Groups	3053.525	197	15.500			
Total	3059.995	199				

As, the HO<sub>2.3</sub> is accepted. There is no significant difference in awareness towards state government scholarships between rural and urban students at the higher secondary level.

**Testing of HO<sub>2.4</sub>**

Table 28: ANOVA of awareness towards state government scholarships w.r.t Caste						
	Sum of Squares	df	Mean Square	F	Sig.	Fate of the hypothesis
Between Groups	77.416	4	19.354	1.265	.285	HO <sub>2.4</sub> is accepted.
Within Groups	2982.579	195	15.295			
Total	3059.995	199				

As, the HO<sub>2.4</sub> is accepted. There is no significant difference in awareness towards state government scholarships among ST, SC, OBC-A, OBC-B and General students at the higher secondary level.

**Testing of HO<sub>2.5</sub>**

Table 29: ANOVA of awareness towards state government scholarships w.r.t socio-economic class					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	307.484	4	76.871	5.446	.000
Within Groups	2752.511	195	14.115		
Total	3059.995	199			

Post hoc LSD analysis

Table 30: Multiple Comparisons of awareness towards state govt. scholarships w.r.t socio-economic class							
Dependent Variable: TOT_AW							
LSD							
(I) CASTE	(J) CASTE	Mean Difference(I-J)	Std. Error	Sig.	95% Confidence Interval		Inference
					Lower Bound	Upper Bound	
UC	UMC	1.769	2.406	.463	-2.98	6.52	Not Significant
	LMC	.439	2.208	.843	-3.92	4.79	Not Significant
	ULC	-.602	2.206	.785	-4.95	3.75	Not Significant
	LC	-4.071	2.390	.090	-8.79	.64	Not Significant
UMC	UC	-1.769	2.406	.463	-6.52	2.98	Not Significant
	LMC	-1.330	1.122	.237	-3.54	.88	Not Significant
	ULC	-2.372*	1.116	.035	-4.57	-.17	Significant
	LC	-5.841*	1.447	.000	-8.69	-2.99	Significant
LMC	UC	-.439	2.208	.843	-4.79	3.92	Not Significant
	UMC	1.330	1.122	.237	-.88	3.54	Not Significant
	ULC	-1.041	.577	.073	-2.18	.10	Not Significant
	LC	-4.510*	1.086	.000	-6.65	-2.37	Significant
ULC	UC	.602	2.206	.785	-3.75	4.95	Not Significant
	UMC	2.372*	1.116	.035	.17	4.57	Significant
	LMC	1.041	.577	.073	-.10	2.18	Not Significant
	LC	-3.469*	1.081	.002	-5.60	-1.34	Significant
LC	UC	4.071	2.390	.090	-.64	8.79	Not Significant
	UMC	5.841*	1.447	.000	2.99	8.69	Significant
	LMC	4.510*	1.086	.000	2.37	6.65	Significant
	ULC	3.469*	1.081	.002	1.34	5.60	Significant

From above table 30 shows the Post hoc LSD analysis revealed that there was a significant difference in awareness towards state government scholarships of the higher secondary school students in Upper Middle Class (UMC) with that of Upper Lower Class (ULC) and Lower Class (LC). There was a significant difference in awareness towards state government scholarships of the higher secondary school students in Lower Middle Class (LMC) with that of Lower Class (LC). There was a significant difference in awareness towards state government scholarships of the higher secondary school students in Upper Lower Class (ULC) with that of Upper Middle Class (UMC), and Lower Class (LC). There was a significant difference in awareness towards state government scholarships of the higher secondary school students in Lower Class (LC) with that of Upper Middle Class (UMC), Lower Middle Class (LMC), and Upper Lower Class (ULC). Among this caste group Lower Class students showing a higher awareness level. Thus, the null hypothesis was rejected.

There was not significant difference in awareness towards state government scholarships of the higher secondary school students in Upper Class (UC) with that of Upper Class (UC), Upper Middle Class (UMC), Lower Middle Class (LMC), Upper Lower Class (ULC) and Lower Class (LC). There was not significant difference in awareness towards state government scholarships of the higher secondary school students in Upper Middle Class (UMC) with that of Upper Class (UC), and Lower Middle Class (LMC). There was not significant difference in awareness towards state government scholarships of the higher secondary school students in Lower Middle Class (LMC) with that of Upper Class (UC), Upper Middle Class (UMC), and Upper Lower Class (ULC). There was not significant difference in awareness towards state government scholarships of the higher secondary school students in Upper Lower Class (ULC) with that of Upper Class (UC), and Lower Middle Class (LMC). There was not significant difference in awareness towards state government scholarships of the higher secondary school students in Lower Class (LC) with that of Upper Class (UC). Thus, the null hypothesis was accepted.

Therefore,  $H_{0.25}$  is rejected. It is concluded that there is a significant difference in awareness towards state government scholarships among upper, upper middle, lower middle, upper lower, and lower classes students at the higher secondary level.

**Testing of HO<sub>3.1</sub>**

Table 31: Independent sample test between the groups (Female and Male)											
Gender		Lavene's test for equality of variance		t-test for Equality of Means							Fate of the hypothesis
		F	Sig.	t	df	Sig.(2-tailed)	Mean diff.	Std. error diff.	95% confidence interval of the difference		
									Lower	Upper	
Accessibility towards govt. scholarships	Equal variance assumed	.366	.546	2.72	198	.007	1.63	.59	.449	2.811	HO <sub>3.1</sub> is rejected.

As, the HO<sub>3.1</sub> is not accepted. There is a significant difference in accessibility towards state government scholarships between male and female students at the higher secondary level.

**Testing of HO<sub>3.2</sub>**

Table 32: Independent sample test between the groups (Rural and Urban)											
Locale		Lavene's test for equality of variance		t-test for Equality of Means							Fate of the hypothesis
		F	Sig.	t	df	Sig. (2-tailed)	Mean diff.	Std. error diff.	95% confidence interval of the difference		
									Lower	Upper	
Accessibility towards govt. scholarships	Equal variance not assumed	5.79	.017	-2.26	106	.026	-1.56	.69	-2.93	-.19	HO <sub>3.2</sub> is rejected.

**Interpretation:**

As, the HO<sub>3.2</sub> is not accepted. There is a significant difference in accessibility towards state government scholarships between rural and urban students at the higher secondary level.

**Testing of HO<sub>3.3</sub>**

Table 33: ANOVA of accessibility towards state government scholarships w.r.t Stream					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	115.327	2	57.664	3.223	.042
Within Groups	3524.193	197	17.889		
Total	3639.520	199			

**Post hoc LSD analysis**

Table 34: Multiple Comparisons of accessibility towards state government scholarships w.r.t Stream							
Dependent Variable: TOT AC							
LSD							
(I) STREAM	(J) STREAM	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		Inference
					Lower Bound	Upper Bound	
Arts	Science	-1.576190*	.630508	.013	-2.81960	-.33278	Significant
	Commerce	-1.511905	2.148093	.482	-5.74811	2.72430	Not Significant
Science	Arts	1.576190*	.630508	.013	.33278	2.81960	Significant
	Commerce	.064286	2.174371	.976	-4.22374	4.35232	Not Significant
Commerce	Arts	1.511905	2.148093	.482	-2.72430	5.74811	Not Significant
	Science	-.064286	2.174371	.976	-4.35232	4.22374	Not Significant

From the above table 34 shows the Post hoc LSD analysis revealed that there was a significant difference in accessibility towards state government scholarships of the higher secondary school students in Arts stream with that of Science stream. There was a significant difference in accessibility towards state government scholarships of the higher secondary school students in Science stream with that of Arts stream. Among this group Science students showing a higher accessibility level. Thus, the null hypothesis was rejected.

Accessibility towards state government scholarships of the higher secondary school students had not significant difference between the Commerce stream with that of Arts and Science stream. Thus, the null hypothesis was accepted.

Therefore, HO<sub>3.3</sub> is rejected. It is concluded that there is a significant difference in accessibility towards state government scholarships among science, arts, and commerce students at the higher secondary level.

**Testing of HO<sub>3.4</sub>**

	Sum of Squares	df	Mean Square	F	Sig.	Fate of the hypothesis
<b>Between Groups</b>	127.645	4	31.911	1.772	.136	<b>HO<sub>3.4</sub> is accepted.</b>
<b>Within Groups</b>	3511.875	195	18.010			
<b>Total</b>	3639.520	199				

As, the HO<sub>3.4</sub> is accepted. There is no significant difference in accessibility towards state government scholarships among ST, SC, OBC-A, OBC-B and General students at the higher secondary level.

**Testing of HO<sub>3.5</sub>**

	Sum of Squares	df	Mean Square	F	Sig.	Fate of hypothesis
<b>Between Groups</b>	58.232	4	14.558	.793	.531	<b>HO<sub>3.5</sub> is accepted.</b>
<b>Within Groups</b>	3581.288	195	18.366			
<b>Total</b>	3639.520	199				

As, HO<sub>3.5</sub> is accepted. It is concluded that there is no significant difference in accessibility towards state government scholarships among upper, upper middle, lower middle, upper lower, and lower class students at the higher secondary level.

**Testing of HO<sub>4</sub>, HO<sub>5</sub>, and HO<sub>6</sub>:**

**Table 37: correlation of HO<sub>4</sub>, HO<sub>5</sub>, and HO<sub>6</sub>**

Correlational Variables	Hypothesis No	Pearson Correlation	Sig. (2-tailed)	Fate of the hypothesis	Interpretation
Attitude towards state government scholarships and Awareness towards state government scholarships	HO <sub>4</sub>	0.437	0.000	HO <sub>4</sub> is rejected	Moderately Positive Correlation
Attitude towards state government scholarships and Accessibility towards state government scholarships	HO <sub>5</sub>	0.238	0.001	HO <sub>5</sub> is rejected	Moderately Positive Correlation
Awareness towards state government scholarships And Accessibility towards state government scholarships	HO <sub>6</sub>	0.352	0.000	HO <sub>6</sub> is rejected	Moderately Positive Correlation

From above table 37, of Pearson correlations are 0.437 (HO<sub>4</sub>), 0.238 (HO<sub>5</sub>), and 0.352 (HO<sub>6</sub>), which indicate a moderately positive correlation. All two-tailed significance values are below 0.05 as well as 0.01, which means the correlation is highly significant. So, HO<sub>4</sub>, HO<sub>5</sub>, and HO<sub>6</sub> are rejected, and the alternative hypothesis is accepted. It means that if the attitude towards state government scholarships increases, it may enhance attitudes and lead students to perceive greater accessibility.

**Conclusion of the study**

The study concludes that the attitude, awareness, and accessibility of state government scholarships for higher secondary students in the Bankura district are interrelated and significantly influenced by demographic and socio-economic factors. While a significant number of students demonstrate a positive attitude, there remain deficiencies in awareness and accessibility, especially among certain caste and income groups. Despite government initiatives, many students face obstacles due to inadequate information channels, technological barriers, and bureaucratic complexities. To foster equitable access, educational institutions and policymakers must work together to improve dissemination strategies, provide institutional support, and simplify scholarship processes. The above characteristics can lead to increased scholarship utilisation and better educational achievements for students from all backgrounds.

**Educational implication**

The present study aims to measure attitudes, awareness, and accessibility towards state government scholarships among higher secondary school students, with respect to their gender, locale, stream, caste, and socio-economic status. These findings will have some contribution in the educational sector for the implementation of various state governmental scholarships in schools for the teaching learning process and to motivate students for higher education.

**Acknowledgment:** No

**Author's Contribution:** *Anil Saren:* Data Collection, Literature Review, Drafting, Referencing; *Dr. Sumana Samanta Naskar:* Data Collection, Literature Review, Methodology, Analysis, Drafting, Referencing

**Funding:** No

**Declaration:** All the authors have given consent for the publication.

**Competing Interest:** No

## References

1. Cosentino, C., Fortson, J., Liuzzi, S., Harris, A., & Blair, R. (2019). *Can scholarships provide equitable access to high-quality university education? Evidence from the Mastercard Foundation Scholars Program*. *International Journal of Educational Development*, 71, 102089.
2. Dahiya, Santosh & Bora, Mayuri. (2023). *Awareness about Different Scholarship Schemes among University Students*.
3. Fahimuddin. (2012). *Government Scholarship Scheme for Indian Muslim Students: Access and Impact*. *Islam and Muslim Societies: A Social Science Journal*, 5, 2. Retrieved from [www.muslimsocieties.org](http://www.muslimsocieties.org)
4. Ganem, N. M., & Manasse, M. (2011). *The relationship between scholarships and student success: An art and design case study*. *Education Research International*, 2011(1), 743120.
5. Global Education Monitoring Report Team. (2024). *Global education monitoring report, 2024/5, Leadership in education: lead for learning*. UNESCO. <https://doi.org/10.54676/EFLH5184>
6. King, J. E. (2004). *Missed opportunities: Students who do not apply for financial aid*. Washington, DC: American Council on Education, Center for Policy Analysis.
7. Krishnan, C. (1999). *Awareness and Utilisation of Educational Development Schemes by Tribesfolk of Wayanad, Kerala*. Kerala Research Programme on Local Level Development, Centre for Development Studies.
8. Long, B. T. (2010). *Financial aid: A key to community college student success*. Washington, DC: American Association of Community Colleges. <https://www2.ed.gov/PDFDocs/college-completion/08-financial-aid.pdf>.
9. Nayeem, Md Abu. (2023). *Scholarship Programs in the Global North: Aiding Equitable Higher Education or Fueling Disparities in Bangladesh?* 29-31.
10. Punitha, M. U., & Jeyalakshmi, S. (2024). *A study on awareness on scholarship schemes fostering higher education: with reference to Coimbatore*.
11. Radhakrishnan, M., & Nagaraja, S. B. (2023). Modified Kuppaswamy socioeconomic scale 2023: stratification and updates. *Int J Community Med Public Health*, 10(11), 4415-8.
12. Rosa, M. L. D. L. (2006). *Is opportunity knocking? Low-income students' perceptions of college and financial aid*. *American behavioral scientist*, 49(12), 1670-1686.
13. Tabachnick, Barbara & Fidell, Linda. S. (2007). *Using Multivariate Statistics*.
14. UNESCO UIS. (2011). Retrieved from <https://uis.unesco.org/>  
[https://r.search.yahoo.com/\\_ylt=AwrX\\_yxfYxoPQIAj7u7HAX.;\\_ylu=Y29sbwNzZzMEcG9zAzEEdnRpZAMEc2VjA3Ny/RV=2/RE=1748929632/RO=10/RU=https%3a%2f%2fuis.unesco.org%2fsites%2fdefault%2ffiles%2fdocuments%2fiscd-2011en.pdf/RK=2/RS=Ruzak94veCmLo5U66zC1qoqG56s-](https://r.search.yahoo.com/_ylt=AwrX_yxfYxoPQIAj7u7HAX.;_ylu=Y29sbwNzZzMEcG9zAzEEdnRpZAMEc2VjA3Ny/RV=2/RE=1748929632/RO=10/RU=https%3a%2f%2fuis.unesco.org%2fsites%2fdefault%2ffiles%2fdocuments%2fiscd-2011en.pdf/RK=2/RS=Ruzak94veCmLo5U66zC1qoqG56s-)
15. United Nations. (2022). *Doha Programme of Action for the Least Developed Countries for the Decade 2022–2031*. [https://www.un.org/ldc5/sites/www.un.org.ldc5/files/doha\\_booklet-web.pdf](https://www.un.org/ldc5/sites/www.un.org.ldc5/files/doha_booklet-web.pdf)
16. Rafeeq, F. N. (2021). *Awareness level of tribes about various government development schemes with special reference to Toda tribes of Nilgiri district in Tamil Nadu*.
17. Ritu, & Madaan, S. (2018). *Awareness of Scholarship Schemes among Various Socio-Economic Groups: A Study of Haryana*. *International Journal of Research*, 05(12).

### Publisher's Note

*The Social Science Review A Multidisciplinary Journal* remains neutral with regard to jurisdictional claims in published data, map and institutional affiliations.

### ©The Author(s) 2026. Open Access.

This article is licensed under a Creative Commons Attribution 4.0 International License, which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons licence, and indicate if changes were made. If material is not included in the article's Creative Commons licence and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder. To view a copy of this licence, visit <http://creativecommons.org/licenses/by/4.0/>