



Analysis on the Need of Scholarship for the Poor Students at International Islamic University Islamabad (Need Assessment)

Naila Awan¹ & Asma Mustafa²

¹MS Scholar Department of Educational Leadership and Management, International Islamic University Islamabad, Pakistan, Email: naila.msedu23@iiu.edu.pk

²MS Scholar Department of Educational Leadership and Management, International Islamic University Islamabad, Pakistan, Email: asma.msedu413@iiu.edu.pk

ARTICLE INFO

Article History:

Received: January 29, 2025
Revised: March 05, 2025
Accepted: March 08, 2025
Available Online: March 12, 2025

Keywords:

Scholarship, Poor Student

Corresponding Author:

Naila Awan

Email:

naila.msedu23@iiu.edu.pk



ABSTRACT

Education is the most important tool to escape from poverty and get better life however many families can't send their children to get higher education because of poverty after merely completion of secondary school they send them to do farming or any other labor to earn because they cannot afford the expenses of education. Scholarships are the grants awarded to students to peruse their dreams regarding higher education .scholarship are usually criterion based enjoyed by the higher achiever on merit neglecting the poor student who are where passionate and have dream of higher education but due to financial or social problem don't get higher marks to satisfied the criteria set for merit scholar ship. So the purpose of this study is to identify that the children of the poor must be thus educated at common expense to minimize their problems and maximize their achievement as scholarship open door of study for poor students. Main aim of this study were to explore the need of scholarship for the poor students, find out the perception of poor students about the need of scholarship, explore problems faced by poor students in getting higher education and analyze the relationship of scholarships and academic achievement of poor students. It also explore the need of scholarship for poor students and how it affect their academic achievement this study also aims to find the perception of poor student regarding scholarship and what are the problem faced by poor student. This research was descriptive and quantitative in nature. Instrument was questionnaire. Population of study included 66 male and female perspective students from international Islamic university Islamabad. Simple random sampling technique was used to select the sample 6 students of total population were selected as sample of study from international Islamic university. Data was collected through personal visit of researcher to perspective students and questionnaire was used as for data collection Major findings includes 54% students face the financial problem, 12% students have less resources,16% cannot afford the expenditures of higher education, 7% students want to support their families by earning, 7% have more siblings who are also enroll in higher education, 3% students are orphan, have no guardian that can pay their dues of higher education.

Introduction

Scholarship is an award of financial aids for a student to pursue their education. The benefits that come with it, we need to provide scholarships to needy students and not only to those that have excelled. For instance one thing that contributes to low intakes at universities is lack of financial assistance and unfortunately most scholarships are based on academic merit not vulnerability.

Every student's situation is unique, but one thing is all too common: a financial gap that needs to be filled with, that gap is why scholarships are more important than ever. By taking some of the financial pressure off of students and families, enable greater success in college, helping deserving students who want to graduate with their degree and give back to society. Many of the countries are developed as the scholarships are provided by both public and private universities and these have an extensive positive impact on students (university of Hawaii, 2015)

This research focuses on the need of scholarships by the poor students. How the scholarships affect their educational achievements and career, what are their perception if scholarships are allocated to them, as the expected, scholarships plays significant role in minimizing the problems of poor students like financial, social, educational and psychological so that they will be able to show persistence in their studies at higher level.

Education is crucial for the overall growth and development of a child, more so for a financially underprivileged one. Education opens doors to opportunities which then pave way for a better life. Ensuring quality education for all is essential in creating a level playing field, a scenario where people can be judged based on their talent and hard work and not on their financial background. People could then have equal opportunities to shine. Better education enables social and economic well-being.

Scholarship is the Scholarships are the instruments of encouragement towards education for students. They are provided for candidates interested in college education, research and technical expertise Importance of scholarships is so high that even educational institutes, governments and also the sponsors are keenly interested due to hidden benefits. Scholarships in general encourage students to think of further studies. While for an education institute, scholarships provide extra funds and also help students 'enrollment. For the sponsors, these scholarships bring fame, good will in the public and also tax benefits from the governments.

Scholarships are award of financial aid to enable students in their academic pursuit and/or further their education. Scholarships are awarded based on various criteria, which usually reflect the values and purposes of the donor or funder of the award. Scholarship money is not required to be repaid as it is not loan (Omeje, 2015).

In fact government can make a ceiling on tuition fee of students to reduce the capitalist nature of private institutions. When these are done, it will make higher education affordable by the poor and hence reduce the number of touts on the streets, criminals, armed robbers, drug use, kidnapping, and other social vices thereby, speeding up economic growth and development (Abugu, 2015).

“Poverty must not be a bar to learning, and learning must be an escape from poverty.” These Words were spoken by President Lyndon B. Johnson in his “Great Society” speech .In Nigeria as well as in other countries, education is perceived as tool forsocio-economic and political

developments and as such it is accorded the necessary Attention. (FGN, 2004) It is added further that education shall continue to be highly rated in the national development plans because education is the most important instrument of change and that any fundamental change in the intellectual and social outlook of any society has to be preceded by educational revolution.

The scholarship gave me so many opportunities to better self professionally and to strive to be a better person all around. With the support from scholarships and the guidance from the university, students can think of a better way to say thanks (Artz, 2015).

Financial aid, coming in the three major forms of grant, loan, and job, is what makes higher education affordable to the children of families who would otherwise be excluded by price. Financial aid in all three forms comes from variety of sources, predominantly being institutional, state, and federal. Much research has been done investigating the impact of various forms of financial aid on students social behaviors, needs (housing, standard of living, feeding, clothing), resources (books, and financial security), college entry, eventual college graduation, and future earnings, yet not much has been done on students' academic performance outcomes both positive or negative.

Literature Review

Scholarships are awarded on criteria and many poor students are not falling on the criteria set by the institution despite the fact these poor students are in really need of scholarship or grants to continue their higher education and to minimize the their problems like social , financial , psychological, academic.

There is widespread recognition that programs to expand educational opportunities also need to address other capital deficits of disadvantaged families, including the information gap about the college application process and the social and cultural supports necessary to increase educational ambitions and persistence.

The scholarships should be designed to cover all college expenses (tuition, room, board, books, etc.) after considering support from other sources (Brien, 2007). Scholarships will form a better competitive system. Only students with excellent academic records can apply for scholarships more easily, so students will study harder and form a good competitive relationship.

The Universal Declaration of Human Rights makes clear that every child has the right to a free basic education, so that poverty and lack of money should not be a barrier to schooling. In many developing countries, over the last several, decades, governments have announced the abolition of school fees and as a result, they have seen impressive increases in the number of children going to school. However, the doors to higher education are not equally open to all. Students from poorer families and those with less educated parents are less likely to finish high school and enter college (Kauffman, Alt & Chapman, 2004).

Low-income and/or first-generation students are more likely to experience difficulty with academic and social integration, defined as student's involvement and adaptation to their university (e.g., the ability to make social connections with peers and/or faculty on campus, meeting academic demands, participating in on-campus clubs or activities, and having clear career direction). Difficulties with academic and social integration can be expressed in a variety of ways in low-income and/or first-generation students. For example, first-generation students are less likely to socialize with faculty or students outside of the classroom, less likely to

develop close friendships with other students, and less likely to participate in extracurricular activities (academic or social clubs) on campus.

Mental health problems have been identified as a critical public health issue in universities. Mental health issues are prevalent in educational institution can being detrimental to overall academic performance and success, and frequently lead to student attrition. In addition, mental health issues are linked to suicidal ideation, a growing public health concern, specifically in educational institution mental health issues may be exacerbated for low-income and first-generation students due to the negative impact that financial strain has on perceived stress. The costs of higher education remain a major obstacle for many students from low income families (John, 2003).

Impact of Scholarships

Scholarships will become a hope for the poor students for achievement of their goals regarding higher education it will provide them an opportunity to fulfill their education on time without wasting their time to earn save and then continue their education if scholarships are allocated for poor students it will be very significant for them .same like the research done by California future foundation.

The California-based College Futures Foundation works with communities and colleges around the state to provide need-based scholarship aid to students, and their “Strategic Scholarship Giving for Student Success” report analyzes a wealth of data around the topic. The results they found are incredibly encouraging: “Students in California who receive financial aid have improved persistence—they stay in school from year to year at higher rates than their peers who have not received this support. Approximately 95% of the California State University freshmen who received [College Futures] scholarships in 2009 returned for a second year of study, while only 82% of CSU freshmen from the same class statewide returned.”

Scholarships that assist or cover costs of pursuing a higher education provide a number of benefits for recipients. From reducing the financial burden of the rising costs of a college education, to allowing students more time and energy to focus on studies rather than part-time work, scholarships are one piece in the puzzle of what creates a strong foundation for supporting students in their success in pursuing a degree, and furthermore, completing that degree. The same factors that enhance need-based aid eligibility such as economically disadvantaged family background are negatively related to persistence and graduation (Alon, 2007). An increase in the amount of grant aid awarded to a student when holding all other things equal will have a slightly positive effect on academic performance.

The most obvious benefit of scholarships is that they make college more affordable. From this larger, overarching benefit come many more benefits. As college costs continue to raise, a major deterrent to pursuing, and *finishing*, a college degree is affordability. Scholarships can give students the financial bump needed to take a leap and enroll in a degree, as well as a boost to morale and a student's confidence in their ability to work toward a better future. (Giva vlog published on 23 Jan 2015).

Research Methodology

The research was descriptive & quantitative in nature. Closed ended & open ended questionnaire was used to collect data. Population of the study included 78 students' male and female selected from Faculty of Social Sciences, International Islamic university Islamabad. 66

students were selected as sample of study according to Gay table from which 33 were female students and 33 were male students of international Islamic university, Islamabad. Random sampling technique was used to collect data.

Table 1: Population & Sample of study

Faculty	Population (N)	Sample (S)
Faculty of Social Sciences, IIUI	78	66

Instrumentation

Questionnaire was developed to assess the need of scholarships by the needy students. Data was collected through personal visits to students. Calculated data was analyzed by calculating mean and percentage for each statement and was presented in tabular form.

Analysis and Interpretation of Data

This chapter deals with the presentation and interpretation of data collected through students. Quantitative data is analyzed through mean and percentage and for qualitative data thematic analysis is applied.

Table 1: Student availing scholarship perform better academically

	SA	A	UD	DA	SDA	Total	Mean
Student							
Frequency	31	20	6	6	3	66	4.2
percentage	47%	30.3%	9.0%	9.0%	4.5%	100%	

Table 1 indicates that mean score of scholarship availing student perform better academically is 4.2 and percentage is 71.3% which shows student are agree that by scholarship they perform better academically.

Table 2: Scholarship motivate student academically

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	31	2	3	4	4	66	4.12
Percentage	41%	45.5%	4.5%	4.5%	4%	100%	

Table 2 shows that mean score of motivation academically is 4.12 and percentage is 86.5% which means students are agree that scholarship motivate student academically

Table 3: Student academic performance depend largely on scholarship

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	19	16	12	13	6	66	3.44
Percentage	28.8%	24.2%	18.1%	19.6%	9.0%	100%	

Table 3 indicates that mean score of academic performance depend largely on scholarship is 3.44 and percentage is 53% which shows that students are agree that student academic performance depend largely on scholarship

Table 4: Students with scholarship are always high achievers academically

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	16	21	8	19	2	66	3.45
Percentage	24.2%	31.8%	12.1%	28.8%	3.0%	100%	

Table 4 shows that mean score of student with scholarship are always high achiever is 3.45 and percentage is 56% which show that student are agree that student with scholarship are always high achiever.

Table 5: Availability of scholarship to student prevent failure

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	19	26	6	13	2	66	3.17
Percentage	28.8%	39.4%	9.1%	19.7%	3.0%	100%	

Table 5 shows that mean score of availability of scholarship to student prevent failure is 3.71 and percentage is 68.2% which shows students are agree that availability of scholarship to student prevent failure.

Table 6: Scholarships minimize the number and amount of loans that student need to complete their education

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	27	36	2	1	0	66	3.17
Percentage	41%	54.5%	3%	1.5%	0%	100%	

Table 6 indicates that mean score of scholarship to minimize no. And amount of loan is 4.34 and percentage is 95.5% which shows student are agree that scholarship minimize the number and amount of loan they take

Table 7: Scholarship help student to focus more on studies then on earning

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	26	29	6	3	2	66	4.12
Percentage	39.4%	44.5%	9.1%	4.5%	3.0%	100%	

Table 7 indicates that mean score of scholarship help student to focus more on studies then on earning is 4.12 and percentage is 83.9% which shows student are agree on that scholarship help to focus more on studies

Table 8: Scholarship help student to move forward with others in studies

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	26	35	3	2	0	66	4.28
Percentage	39.4%	53%	4.54%	3%	0%	100%	

Table 8 shows the mean score of scholarship help student to move forward with other in studies is 4.28 and percentage is 92.4 % which shows student are agree on that scholarship help student to move forward with other in studies

Table 9: Scholarship remove the hurdles coming in the way to success

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	22	27	10	7	0	66	3.96
Percentage	33.3%	41%	15.2%	10.6%	0%	100%	

Table 9 depicts that high value of mean 3.96 and 74.3% of the total students agree that the scholarships remove hurdles that come in their way to success.

Table 10: Scholarships help students to avail different opportunities during studies

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	16	40	7	3	0	66	4.04
Percentage	24.2%	60.6%	10.5%	4.5%	0%	100%	

Table 10 illustrates that the mean 4.04 and the percentage of 84.8% of the total students makes clear that more than half of strength agrees that scholarship help students to avail different opportunities during studies.

Table 11: Scholarship provide mental satisfaction

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	27	28	5	4	2	66	4.12
Percentage	41%	42.4%	7.6%	6.0%	3%	100%	

Table 11 indicates that mean 4.12, and 83.4% students agreed that scholarships really provide mental satisfaction

Table 12: Scholarship allow to study in anxiety free environment

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	21	30	3	7	5	66	3.82
Percentage	31.8%	45.5%	4.5%	10.6%	7.6%	100%	

Table 12 shows that mean of 3.82 and percentages of 77.3 depicts that students agree upon the statement that scholarship allows to study in anxiety free environment.

Table 13: Scholarships are the greater support for completion of degree

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	28	31	4	1	2	66	4.24
Percentage	42.4%	47%	6.0%	1.5%	3.0%	100%	

Table 13 indicates with the mean of 4.24 and the percentages of 89.4 shows that students are agree that scholarships are great support in completion of degree.

Table 14: Scholarship support you and your family economically

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	29	20	9	6	2	66	4.03
Percentage	44%	30.3%	13.6%	9.1%	3%	100%	

Table14 Shows that the mean 4.03 and percentage of 74 of the total which shows that students are agree that scholarship is a great support for them and for their family as well.

Table 15: Scholarship help to reduce poverty

Student	SA	A	UD	DA	SDA	Total	Means
Frequency	20	29	8	9	0	66	3.90
Percentage	30.3%	44%	12.1%	13.6%	0%	100%	

Table 15 clears that mean is 3.90 and percentage is 74.3% which shows that students are students agree that scholarship helps to reduce poverty.

Table 16: Scholarship proves beneficial for poor student

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	26	36	2	1	1	66	4.28
Percentage	39.4%	54.5%	3%	1.5%	1.5%	100%	

Table16 indicates that means of 4.28 and the percentage of 93.8% which shows that students agree that scholarships are beneficial for poor students.

Table 17: There are enough scholarship available for poor students

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	3	13	11	2	19	66	2.41
Percentage	4.54%	19.7%	16.7%	30.3%	28.8%	100%	

Table 17. Shows that mean of 2.41 and the percentage of 24.24 shows that students are disagree that there are enough scholarship available for poor students

Table 18: Scholarship to poor students help in timely graduation

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	30	20	11	2	3	66	4.09
Percentage	45.5%	30.3%	6.9%	3.0%	4.54%	100%	

Table 18 indicates that mean of 4.09 and percentage of 75.8% which shows students are agree that scholarship helps poor students in timely graduation.

Table 19: Scholarships decreases the dropout of poor students in higher education

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	23	34	4	2	3	66	4.0
Percentage	34.8%	51.5%	6.0%	3.8%	4.54%	100%	

Table 19 indicates the mean of 4.0 and the percentage of 86.3% which shows students are agree that scholarship decreases the dropout of poor students in higher education.

Table 20: Poor students might be provided scholarship regardless of their academic achievement

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	22	25	11	7	1	66	3.90
Percentage	33.3%	37.9%	16.7%	10.6%	1.5%	100%	

Table 20 shows the mean of 3.90 and the percentage of 71.2% students agree that poor students might be provided scholarship regardless of their academic achievement.

Table 21: Poor students can bear the finance of higher education

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	17	13	13	11	12	66	3.18
Percentage	25.8%	19.7%	19.7%	16.7%	18.2%	100%	

Table 21 indicates the mean 3.18 and the percentage of 45.5% which shows that students are disagreed those poor students can bear the finance of higher education.

Table 22: By providing scholarship higher education is accessible to very student

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	24	28	5	6	3	66	3.96
Percentage	36.4%	42.2%	7.6%	9.1%	4.54%	100%	

Table 22 Shows the mean 3.96 and percentage of 78.6% which shows that students agree that by providing them the scholarship, higher education is accessible to every student.

Table 23: Students are satisfy with requirement of need base scholarship

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	16	19	16	10	5	66	3.46
Percentage	24.2%	28.8%	24.2%	15.2%	7.6%	100%	

Table 23 indicates the mean of 3.46 and the percentage of 53% which shows students agree that they are satisfy with the requirements of need base scholarship.

Table 24: Scholarship may be introduce both in public and private sector

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	23	29	7	5	2	66	3.46
Percentage	34.8%	44%	10.6%	7.5%	3.0%	100%	

Table 24 shows the mean of 4.0 and the percentage of 79% which shows that students agree that scholarship may introduce both in public and private sector

Table 25: Scholarship help to achieve career goals

Student	SA	A	UD	DA	SDA	Total	Mean
Frequency	31	29	5	0	1	66	3.46
Percentage	47%	44%	7.6%	0%	1.5%	100%	

Table 25 shows the mean of 4.34 and percentage of 91 % which shows that students agree that scholarship helps them to achieve career goals.

Table 26: How do you answer why do you deserve scholarship

Sr. no.	Problems	Frequency	Percentage
1.	financially poor background	40	66%
2.	cannot afford expenses of higher education	13	19%
3.	more sibling studying	7	10%
4.	hostels dues	1	1%
5.	Achievement of career	5	7%

Table 26 shows that the 66 % of the student are financial poor and cannot afford higher education, 19% of them cannot afford expenses of higher education and rest of the students in which 10% have more siblings who are also studying, 7% students wants to achieve their goals which can be possible only by completing of their degrees, and only 1% students states that he/she can afford hostel dues.

Table 27: Major problems that make you eligible for scholarship

Sr. No.	Problems	Frequency	Percentage
1.	Financial problem	36	54%
2.	Less resources	8	12%
3.	They wanted to support family	5	7%
4.	Orphans	2	3%
5.	cannot afford higher education	11	16%
6.	More siblings	5	7%

Table 27 shows that the 54% students face the financial problem, 12% students have less resources, 16% cannot afford the expenditures of higher education, 7% students want to support their families by earning, 7% have more siblings who are also enroll in higher education, 3% students are orphan, have no guardian that can pay their dues of higher education.

Findings

1. Mean score of scholarship availing student perform better academically is 4.2 and percentage is 71.3% which shows student are agree that by scholarship they perform better academically (from table 1).
2. Mean score of motivation academically is 4.12 and percentage is 86.5% which means students are agree that scholarship motivate student academically (from table 2).
3. Mean score of academic performance depend largely on scholarship is 3.44 and percentage is 53% which shows that students are agree that student academic performance depend largely on scholarship (from table 3).
4. Mean score of student with scholarship are always high achiever is 3.45 and percentage is 56% which show that student are agree that student with scholarship are always high achiever (from table 4).
5. Mean score of availability of scholarship to student prevent failure is 3.71 and percentage is 68.2% which shows students are agree that availability of scholarship to student prevent failure (from table 5).
6. Mean score of scholarship to minimize no. And amount of loan is 4.34 and percentage is 95.5% which shows student are agree that scholarship minimize the number and amount of loan they take (from table 6).

7. Mean score of scholarship help student to focus more on studies then on earning is 4.12 and percentage is 83.9% which shows student are agree on that scholarship help to focus more on studies (from table 7).
8. The mean score of scholarship help student to move forward with other in studies is 4.28 and percentage is 92.4 % which shows student are agree on that scholarship help student to move forward with other in studies (from table 8).
9. High value of mean 3.96 and 74.3% of the total students agree that the scholarships remove hurdles that come in their way to success (from table 9).
10. Mean 4.04 and the percentage of 84.8% of the total students makes clear that more than half of strength agrees that scholarship help students to avail different opportunities during studies. (From table 10).
11. Mean 4.12, and 83.4% students agreed that scholarships really provide mental satisfaction (from table 11).
12. Mean of 3.82 and percentages of 77.3 depicts that students agree upon the statement that scholarship allows to study in anxiety free environment (from table 12).
13. Mean of 4.24 and the percentages of 89.4 shows that students are agree that scholarships are great support in completion of degree.(from table 13).
14. Mean 4.03 and percentage of 74 of the total which shows that students are agree that scholarship is a great support for them and for their family as well.(from table 14).
15. That mean is 3.90 and percentage is 74.3% which shows that students are students agree that scholarship helps to reduce poverty (from table 15).
16. Means of 4.28 and the percentage of 93.8% which shows that students agree that scholarships are beneficial for poor students. (from table 16).
17. Mean of 2.41 and the percentage of 24.24 shows that students are disagreeing that there is enough scholarship available for poor students (from table 17).
18. Mean of 4.09 and percentage of 75.8% which shows students are agree that scholarship helps poor students in timely graduation.(from table 18).
19. Mean of 4.0 and the percentage of 86.3% which shows students are agree that scholarship decreases the dropout of poor students in higher education.(from table 19).
20. The mean of 3.90 and the percentage of 71.2% students agree that poor students might be provided scholarship regardless of their academic achievement (from table 20).
21. The mean 3.18 and the percentage of 45.5% which shows that students are disagree those poor students can bear the finance of higher education (from table 21).
22. The mean 3.96 and percentage of 78.6% which shows that students agree that by providing them the scholarship, higher education is accessible to every student (from table 21).
23. The mean of 3.46 and the percentage of 53% which shows students agree that they are satisfy with the requirements of need base scholarship.(from table 23).
24. Mean of 4.0 and the percentage of 79% which shows that students agree that scholarship may introduce both in public and private sector (from table 24).
25. The mean of 4.34 and percentage of 91 % which shows that students agree that scholarship help them to achieve career goals (from table 25).
26. shows that the 66 % of the student are financial poor and cannot afford higher education, 19% of them cannot afford expenses of higher education and rest of the students in which 10% have more siblings who are also studying, 7% students wants to achieve their goals which can be possible only by completing of their degrees, and only 1% students states that he/she can afford hostel dues (from table 26).
27. 54% students face the financial problem, 12% students have less resources,16% cannot afford the expenditures of higher education, 7% students want to support their families by

earning, 7% have more siblings who are also enroll in higher education, 3% students are orphan, have no guardian that can pay their dues of higher education (from table 27).

Conclusion

It is concluded that solving the financial difficulties of poor students open the door for students to study, there is an effective relationship of scholarship and academic achievement of poor students, scholarship should be provided to needy students, not just excellent students, scholarships help students to reduce the burden of tuition fee, scholarships can fill the gap reduce dropout rate of students, scholarships make students more focused on learning and scholarships reduce the amount of student taking loans to complete their studies. It is concluded that Scholarships are the tool to encourage education. It is concluded that Social charities should increase the aid for scholarships for poor students, not just for students with high social status. It is concluded that not all poor students can get scholarships. To gain scholarship there is criteria many poor students do not meet this condition. It is concluded that Scholarships provide opportunities to students to complete their studies on time. It is concluded that getting a grade-based scholarship makes your job search smoother.

Recommendations

It is recommended that social charities and other non-profit organizations might increase support and rewards for scholarships, to protect the rights and interests of poor students to apply for scholarships, and to reject shady, government and the state might increase the emphasis on scholarships, the amount of scholarship should be sufficient that is provide for financial support to poor students, to improve the attractiveness of scholarships and allow more students to compete, to inform all students of the ways and requirements for applying for scholarships to facilitate the removal of barriers to application and increase the criteria for applying for scholarships, considering who are in dire need of assistance not just the scores from the exam.

References

1. Adams, R. T., & Johnson, P. M. (2020). Financial aid as a driver for student success in underprivileged communities. *Journal of Higher Education Policy and Leadership*, 34(2), 145-162. <https://doi.org/10.1016/j.jhep.2020.03.004>
2. Allen, J. P., & Roberts, S. L. (2020). Access to higher education for low-income students: A scholarship perspective. *Journal of Social Policy in Education*, 42(1), 55-70. <https://doi.org/10.1016/j.jspe.2020.01.005>
3. Anderson, S. (2019). *Education for all: The role of financial support in higher education*. Oxford University Press.
4. Barr, M. S. (2021). *Ensuring equality in higher education: The role of financial aid for low-income students*. University of California Press.
5. Bailey, T. R., & Dynarski, S. M. (2021). The challenges of affordability: Scholarships for low-income students. *Educational Equity Quarterly*, 18(4), 77-95. <https://doi.org/10.1080/edq.2021.99432>
6. Blackwell, M. (2019). *Pathways to progress: How scholarships promote educational equity for low-income students*. University of Michigan Press.
7. Barber, C., & Thomas, E. (2018). Financial constraints and academic performance: The role of scholarships. *International Journal of Educational Development*, 38(3), 45-58. <https://doi.org/10.1093/ijed.2018.0345>

8. Baker, J., & Green, L. (2018). *Bridging the financial gap: Scholarships and grants for disadvantaged students*. Cambridge University Press.
9. Brown, M., & Taylor, R. (2017). Evaluating the impact of scholarships on the academic performance of low-income students. *Educational Research Review*, 33(2), 90-108. <https://doi.org/10.1177/EDU20200812>
10. Carnevale, A. P., & Strohl, J. (2021). *The role of scholarships in leveling the playing field for disadvantaged students*. Georgetown University Press.
11. Chaudhary, S., & Klasen, S. (2021). Financial aid and access to higher education: Evidence from developing countries. *World Development*, 45(6), 127-145. <https://doi.org/10.1016/j.worlddev.2021.123456>
12. Carrell, S. E., & Sacerdote, B. (2020). The causal effect of financial aid on college success: Evidence from scholarships. *American Economic Journal: Applied Economics*, 12(3), 251-276. <https://doi.org/10.1257/app.20190123>
13. Carter, P. L., & Welner, K. G. (2020). *Closing the opportunity gap: The role of scholarships and financial aid in higher education*. Harvard Education Press.
14. College Board. (2020). *Trends in student aid 2020: The effect of financial aid on low-income students' access to higher education*. <https://www.collegeboard.org/trends-aid-2020>
15. Civrej.N.P, Herting.J.R. & Hirschman's. (2012). the impact of the promise of scholarship and altering school structure on college plans, preparation and enrollment. *HHS*, 41(4):920-935
16. Darity, W., & Hamilton, D. (2020). The role of scholarships in addressing racial and economic inequality in higher education. *Social Science Quarterly*, 85(2), 250-275. <https://doi.org/10.1111/ssqu.2020.0328>
17. Dynarski, S., & Scott-Clayton, J. (2017). Financial aid policy: Lessons from research. *The Future of Children*, 23(1), 67-91. <https://doi.org/10.1353/foc.2017.0000>
18. Dubhslaine.A.O, (2006). The white paper on education: a failure to invest. *Student economic review*, 20, 115-127.
19. Dubhslaine.A.O, (2006). The white paper on education: a failure to invest. *Student economic review*, 20, 115-127.
20. Education Trust. (2019). *investing in the future: A review of scholarships for low-income students*. <https://edtrust.org/investing-scholarships-report>
21. Fischer, K. (2021). *Unlocking potential: Financial aid for underprivileged students and its impact on education outcomes*. Harvard University Press.
22. Fife J.D, Leslie .L.L. (1976). The college students grant study: the effectiveness of student grant and scholarship program in promoting equal educational opportunities. *Research in higher education*, 4 (4), 317-333
23. Gates Foundation. (2021). *Scholarships for success: How financial aid programs uplift students from low-income backgrounds*. <https://www.gatesfoundation.org/scholarships-for-success-2021>
24. Goldrick-Rab, S. (2016). *Paying the price: College costs, financial aid, and the betrayal of the American dream*. University of Chicago Press.
25. Green, A., & James, W. (2018). The effects of financial aid on college retention rates for low-income students. *Journal of College Retention Research*, 19(3), 215-230. <https://doi.org/10.1177/1521025117713364>
26. Ganem.N.M & Manasse.M. (2011).The relationship between scholarship and student success: an art and design case study, *education research international*. 1-8
27. Heller, D. E. (2017). *The role of financial aid in increasing access and success in higher education*. Routledge.

28. Johnson, R. C., & Mejía, M. C. (2019). Increasing scholarship opportunities for underrepresented students: A policy analysis. *Education Policy Analysis Archives*, 27(4), 118-137. <https://doi.org/10.14507/epaa.v27.4576>
29. Lumina Foundation. (2020). *Supporting low-income students through scholarship programs: A comprehensive review*. <https://www.luminafoundation.org/scholarship-support-review>
30. McKinney, L., & Hagedorn, L. S. (2017). Financial aid and student success: The role of scholarships in improving academic outcomes. *Journal of Student Financial Aid*, 47(2), 34-53. <https://doi.org/10.1093/jsfa.2017.234>
31. National Center for Education Statistics. (2020). *Scholarships and grants for low-income students: Access and persistence*. <https://nces.ed.gov/scholarships-access-report>
32. Omeje & Abugu (2015). The Impact of Scholarships on Students' Academic Performance: A Case of Tertiary Institutions in Enugu State, Nigeria. *Bulletin of Business and Economics*, 4(2), 93-104. 94.