

Awareness and Impact of Higher Education Schemes

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Citation: Gupta, D., Yadav, D. & Agrawal, A. (2026). Awareness and Impact of Higher Education Schemes. *International Journal of Advanced Research in Commerce, Management & Social Science*, 09(02(I)), 86–99.

ABSTRACT

This study examines awareness, utilization, application process, and impact of Central Government and State-funded Higher Education Schemes. The study was conducted among university students in Haryana, India, situating it as a critical case where financial aid provided by the government bridges affordability gaps in pursuing education and aims at inclusive development. Primary data from 100 respondents was collected via validated structured questionnaire which revealed moderate overall awareness of Central Government Schemes at 72% versus slightly higher State Scheme awareness at 76%, but awareness gap in low-income and specialized schemes still exist. With respect to the application process, most common obstacles that students face were delay or uncertainty in sanction/disbursement and late release of funds as reported by 60% of the respondents. In terms of utilisation, majority of students reported that funds were being used in hostel fees or in the purchase of books, therefore, proving that funds were being utilised for academically productive purposes. More than 30% of the students believe that the government provided educational help reduced the financial burden of studies, others believed that they improve academic performance, increase confidence and encourage them to continue higher education. The study recommends increased integration between the Central and the State Government Portals, campus financial aid guidance cells, policies aimed at increasing digital access and awareness and timely disbursement of funds. Taking focused actions can enhance educational equity and accelerate Haryana's contribution to the development of India by providing skilled workforce.

Keywords: Financial Aid, Higher Education, Educational Equity, Inclusive Development.

Introduction

Education is one of the most important and crucial segments of our society for social and economic development. Especially in a state like Haryana that is rapidly developing as a major economic center with its cities like Gurugram becoming IT Hubs, education becomes necessary for accessing secure and well-paid jobs. Education can make or break a person's career. Yet, the increasing costs of college continues to be a significant barrier for many young people from economically and socially disadvantaged backgrounds. So, in order to help such students, the Central and State governments have implemented a number of higher education schemes. However, just the fact that they exist does not ensure that the intended beneficiaries will receive them or that their goal of promoting fair access to higher education will be achieved.

Recent studies show that in several Indian states students do not have enough awareness about schemes that are available, they struggle with the complicated and confusing online and offline application

procedure and face delays or failures in funds disbursement. These problems reflect that there might be a disconnection between awareness of the policies and their implementation. Higher education students in Haryana face issues like low awareness, poor implementation process, underutilization and administrative obstacles despite the centralized digital platforms and institutional mechanisms to quicken scheme delivery. The government's significant financial and administrative efforts might go to vain, if the schemes are unable to successfully reach students.

Even though, Haryana wants to become a "Global education center", it has received relatively less attention in previous research on higher education. The research has mostly concentrated on particular national trends, social groups or other regional contexts to find out about the implementation and awareness of schemes. There is an obvious research gap as a result and in order to close this gap, this study compares the Central and state schemes and looks at their awareness, access and utilization among the students pursuing higher education in Haryana.

Research Objectives

- To assess the awareness levels of higher education schemes among university students in Haryana.
- To examine the implementation process of these schemes and the extent to which students are availing them.
- To analyse the utilization of funds received by the students under such schemes.

Review of Literature

The government scholarship schemes play a very important role in reducing educational inequality and improving access to higher education for students, especially from socially and economically disadvantaged backgrounds.

In an analysis of 24 central government scholarship schemes, it was found that the Gross Enrolment Ratio (GER) for the SC and ST students was only 23.05% and 17.18%, which is even lower than the national GER of 26.3%. The study brings attention to the financial gaps in the scholarship structure. It reveals that around 70% of the schemes provide maintenance of less than ₹5,000 per month, while the average cost required for the student in a general degree program is ₹7,078 (*Sharma, Ankita Singh et al., n.d.*). The author concluded that the present scholarship system does not improve the efficiency or the equity in higher education due to the mismatch between the financial assistance and the actual expenses.

A report by IIPA examined the National Fellowship and Scholarship Scheme for Higher Education of ST students in 18 states (*DR. GADADHARA MOHAPATR, n.d.*). The study evaluates 1,091 ST students across 46 institutions. The findings revealed that around 65% of the students actually received a scholarship, and 77% belonged to a rural background, and more than half of the respondents (53%) revealed their satisfaction with the amount received, 91% believed that the scheme has helped to promote an inclusive education among the disadvantaged communities. Moreover, the evaluation has identified several challenges regarding implementation, the scholarship fund disbursement process was very lengthy and uncertain due to which many students belonging to Below Poverty Line (BPL) had to rely on the educational loan. The students face difficulties in the online application procedure due to language barriers and technical issues with websites.

Findings from the different studies conducted across different states have shown that many eligible students remain unaware of the scholarship schemes available. Similarly, a study that surveyed 110 respondents in Coimbatore revealed that awareness of higher education programs was low, and main factors were weak communication efforts and insufficient information access. According to the findings, students believed that a social media campaign would be an effective method to increase awareness (33.6%), followed by a strong online presence (26.4%) and educational workshops (25.5%) (*Punitha & Jeyalakshmi, 2024*).

A study involving 250 Scheduled Caste students across 10 institutions in Coimbatore found out (34.4%) of the respondents feel that the government do not communicate the information about the National Scholarship Scheme (*Anushya & Ganesan, 2024*).

In context of Haryana, a study examining the awareness of the Post-Matric Scholarship Schemes among 240 graduate students from Chaudhary Charan Singh Haryana Agriculture University (CCS HAU) and Guru Jambheshwar University of Science and Technology (GJUS&T), identified various administrative knowledge gaps. 4.16% of the students were only aware of the Centre-State 60:40 ratio of funding

structure. While only 2.50% students correctly identify the authority responsible for administering the schemes i.e. the Ministry of Social Justice and Empowerment. Additionally, only 42.50% knew that the application for these schemes can be submitted through Har-Chhatravratti Portal(. et al., 2025).

Furthermore, a study by *Chander et al. (2025)* studied the utilisation of the schemes across 360 Scheduled Caste households in Jind, Kaithal, Hisar districts in Haryana. The respondents represent sub-castes such as Chamar, Balmiki, Heri, Nayak, and Deha. One of the most widely used schemes was the Post-Matric Scholarship, and respondents reported that it improved their living standard and their access to higher education. Moreover, the study found that factors like sub-castes, education, occupation, income, landholding, and family structure significantly influence the socioeconomic status and the scheme utilization. The inter-caste disparities and weak educational infrastructure were identified as a barrier that can limit accessibility for the most marginalised group.

Research Methodology

• Data Collection

Data was collected through the primary source by using a questionnaire. The questionnaire was designed going through the various studies and the literature available on the topic. The focus of the study was divided into 2 sections i.e. Central Government Higher Education Schemes and State Government Higher Education Schemes. However, the data was collected through a common questionnaire.

Secondary data was collected from official sources, including government websites and institutional portals for educational schemes. Data was also obtained from reports, journals, research articles, and other relevant published sources to support the study.

• Sample Size

Since the focus area is students pursuing higher education in Haryana the study was conducted with 100 respondents from this population. Convenience sampling technique was used to ensure a sample that aligns with the research objectives.

• Data Analysis Tools

The collected data was analysed using software including SPSS, Excel and statistical tools like descriptive statistics and visual analysis using various charts. Based on the data analysis, conclusions and suggestions were drawn.

Results and Discussion

• Awareness Level of Higher Education Schemes

▪ Awareness of Central Government Schemes

72% of the students reported that they were aware of at least one of the schemes, whereas 28% respondents reported complete unawareness. This shows that 28% of the respondents were not aware of any of the central government schemes. Therefore, it can be noted that even though more than half of the students possess some knowledge of available schemes, still a considerable number of students lack awareness about the schemes provided by the government and remain outside the information network.

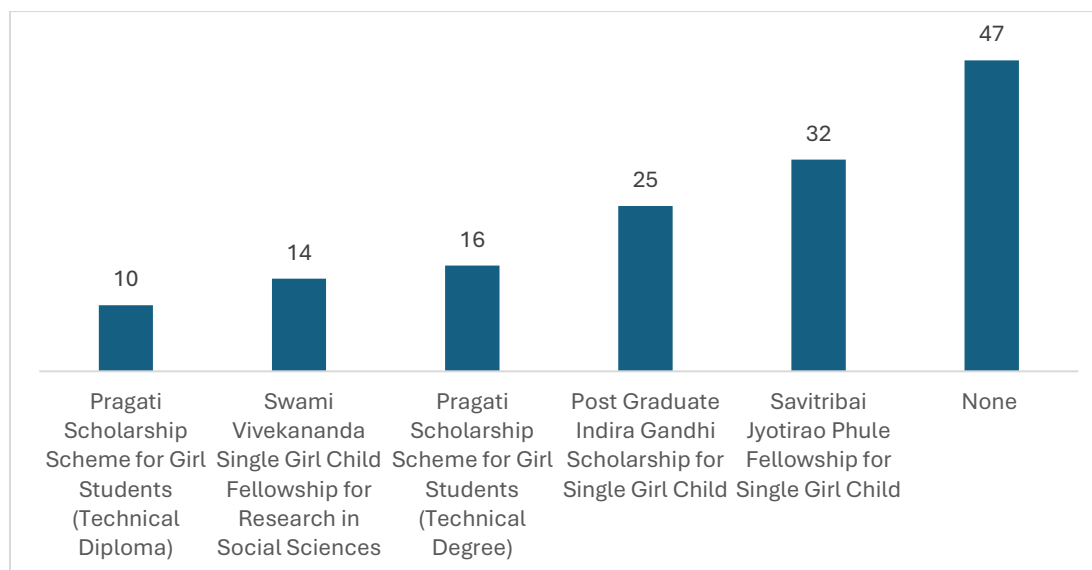
Table 1: Awareness Level among Different Categories of Central Government Schemes

Category of Schemes	Aware (%)	Unaware (%)
For All/ Merit-Based	65	35
SC/ ST/ OBCs	57	43
Girl Child	53	47
Economically Weaker Section	52	48
Persons with Disabilities	51	49
Special (Weavers/Police)	48	52

Table 1 indicates that the Merit-based Central Government schemes showed the highest level of awareness (65 % respondents) while lowest level of awareness was found in the schemes related to special occupational category (48% respondents).

Category-Wise Scheme Awareness

- **Central Government Educational Schemes related to Girl Child**

**Figure 1: Awareness level of schemes related to Girl child**

The awareness level for these schemes is found to be moderate because 47% of the respondents were not aware of any of these schemes. Savitribai Jyotirao Phule Fellowship for Single Girl Child has highest awareness count amongst all the categories, positioning it as the most widely known schemes Central Government Scheme.

- **Central Government Educational Schemes related to SC/ ST/ OBC/ De-Notified / Nomadic / Semi-Nomadic Tribes**

Table 2: Awareness level for schemes related to SC/ ST/ OBC/ De-notified / Nomadic / Semi-Nomadic Tribes

Scheme Name	Awareness Count
Top Class Education for Scheduled Caste Students	26
National Overseas Scholarship for Scheduled Caste Etc. Candidates	16
Rajiv Gandhi National Fellowship for Scheduled Caste Candidates	14
ICAR – Post Matric Scholarship for SC/ST Candidates	13
Welfare Measures for Children of Labourers (SC/ST)	13
Education Loan Scheme (NSFDC)	12
Post Matric Scholarship Scheme for ST Students	12
Coaching Schemes for SC/ST/OBC (Non-Creamy Layer) & Minority Students for Universities	10
Scheme for Economic Empowerment of De-notified, Nomadic and Semi-Nomadic Tribes (Educational Empowerment Component)	8
National Overseas Scholarship for Scheduled Tribes (ST) Students	7
National Fellowship & Scholarship for Higher Education of ST Students	7
None	43

Moderate level of awareness was found for these schemes (57% respondents were aware for at least one of the schemes). The schemes related to Scheduled Caste (SC) found higher level of awareness in this category as shown by top five schemes related to SC, such as (Top-Class Education for Scheduled Caste Students, National Overseas Scholarship for Scheduled Caste Etc. Candidates, Rajiv Gandhi National Fellowship for Scheduled Caste Candidates etc), followed by the schemes related to Scheduled Tribes (ST).

• **Central Government Educational Schemes related to Persons with Disabilities**

Table 3: Awareness level for schemes related to person with disabilities

Scheme Name	Awareness Count
Post Matric Scholarship for Students with Disabilities	27
Top Class Education for Students with Disabilities	25
National Overseas Scholarship for Students with Disabilities	23
AICTE–Saksham Scholarship Scheme for Specially-Abled Students (Degree)	15
AICTE–Saksham Scholarship Scheme for Specially-Abled Students (Diploma)	11
None	49

Half of the respondents were found to be aware of at least one of the schemes related to disable.

The Post-Matric Scholarship for Students with Disabilities has the maximum awareness which shows wide uptake of the flagship Post-Matric Scheme. The Schemes related to technical knowledge of disable was found to have low awareness level. The result is similar to Girl Child section, there also the schemes related to technical courses showed low awareness.

• **Central Government Educational Schemes Related to Wards of Weavers / Labourers/ Police / Defence / Martyrs**

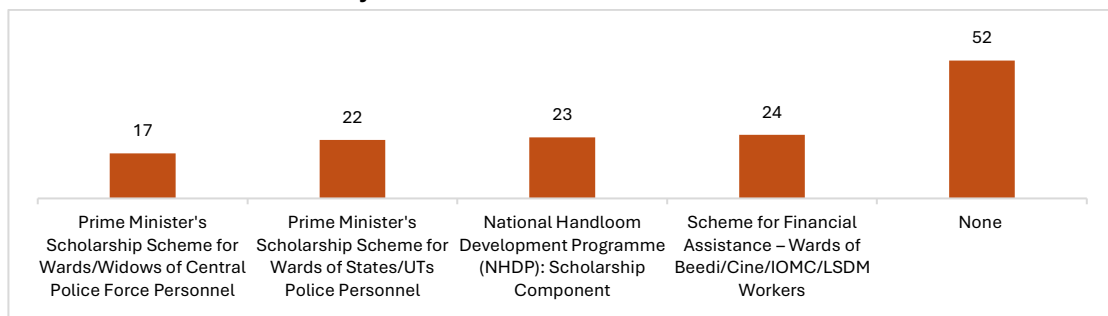


Figure 2: Awareness level of schemes related to Wards of Weavers / Labourers/ Police / Defence / Martyrs

This section has the lowest level of awareness when compared to other sections since the condition that the applicants must be wards of specific personnel decreases the size of the eligible pool. The Scheme for Award of Financial Assistance for Education to the Wards of Beedi/Cine/IOMC/LSDM Workers and the National Handloom Development Programme (NHDP): Scholarship Component have the highest known schemes. While, the schemes for wards of defence personnel show low awareness count.

• **Central Government Educational Schemes Related to Economically Weaker Sections (EWS)**

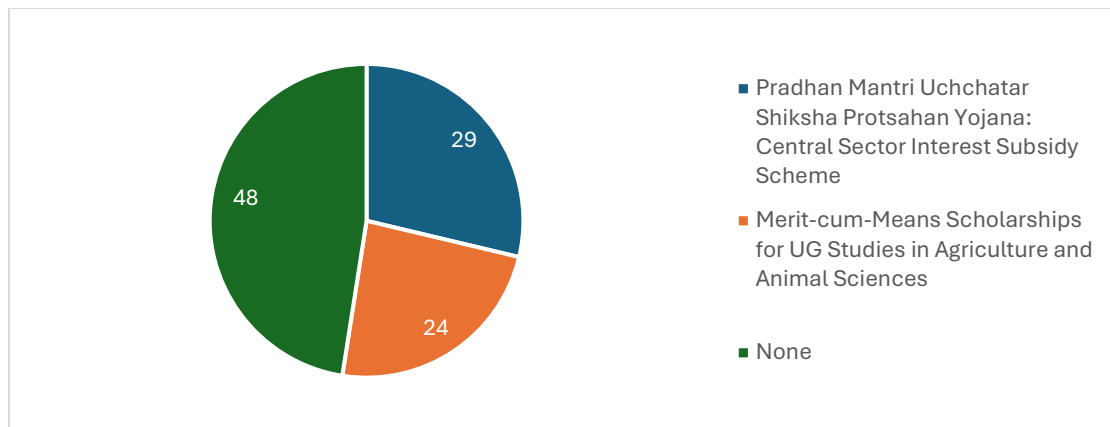


Figure 3: Awareness level of schemes related to Economically Weaker Section (EWS)

Schemes for students belonging to economically weaker sections have moderate level of awareness with 52% students aware of at least one scheme. Both the schemes in this category show strong awareness level.

- **Central Government Educational Schemes related to General / All Students (Open / Merit-Based)**

Table 4: Awareness level for schemes related to General / All Students (Open / Merit-Based)

Scheme Name	Awareness Count
Pradhan Mantri Uchchatar Shiksha Protsahan (PM-USP) Central Sector Scheme of Scholarship for College & University Students	29
ICAR Senior Research Fellowship for Post-Graduate Studies in Agricultural Sciences	21
NITI Internship Scheme	20
National Solar Science Fellowship Programme	17
Free Education for Sports Medal Winners / Participants of National/International Events	16
ICAR Junior Research Fellowship for Post-Graduate Studies in Agricultural Sciences	15
Internship Scheme for PG/Research Students in DGTR	12
Research Fellowship in Sciences for Meritorious Students	12
DPIIT Internship Scheme	11
Junior Research Fellowship in Engineering & Technology	11
AICTE–INAE Travel Grant Scheme	8
AICTE–Mitacs Globalink Research Internship (GRI) Scheme	8
ICMR–Junior Research Fellowship	8
JRF & RA for Foreign Nationals	6
Scheme of Internship for Post-Graduate / Research Students (MoSPI)	6
Internship of Students to DRDO Labs / Estts for Project Training	5
National Renewable Energy Fellowship Scheme	4
None	35

This section has the highest level of awareness amongst all the categories with 65% students aware of at least one of these schemes. The schemes include internships, fellowships and scholarships in multiple disciplines. The Pradhan Mantri Uchchatar Shiksha Protsahan (PM-USP) Central Sector Scheme of Scholarship for College & University Students has the highest awareness in this category. While, the National Renewable Energy Fellowship Scheme is the least known scheme among all the categories with only 4% students aware about it.

- **Awareness of State-Funded Schemes**

Table 5: Awareness level among different categories of State-Funded schemes

Category of schemes	Aware (%)	Unaware (%)
Meritorious	62	47
Specialized Assistance	57	44
SC/BC	56	43
Low-Income	53	38

Table 5 indicates that 76% of the respondents reporting being aware of at least one of the state funded schemes, while 24% of the respondents were completely unaware. Thus, Merit-based schemes demonstrate the strongest and highest visibility while Low-income schemes exhibit comparatively weaker awareness.

Category-Wise Scheme Awareness

- **State-Funded Educational Schemes related to Scheduled Castes and Backward Classes**

Table 6: Awareness level for schemes related to Scheduled Castes and Backward Classes

Scheme Name	Awareness Count
Dr. Ambedkar Medhavi Chhattar Sansodhit Yojna	23
Post Matric Scholarship Scheme for SC/BC	22
Free Books Scheme for Scheduled Caste Students Pursuing Higher Education	15
Reimbursement of Tuition Fee and Transport Facility to Scheduled Castes Students Studying in Technical Institutions in Haryana	14
Scholarship to Scheduled Castes Students Studying in Government ITI's	14

Financial Assistance Scheme for Higher Competitive/ Entrance Examination to Scheduled Castes/ Backward Classes Students	13
Annusuchit Jati Chhattra Ucch Shiksha Protsahan Yojna	10
Consolidated Stipend Scheme for SC Students	9
None	44

This category has shown moderate level of awareness. The highly aware scheme is Dr. Ambedkar Medhavi Chhattar Sansodhit Yojna (23%) and lowest aware scheme is Consolidated Stipend Scheme for SC Students (9%).

• **State-Funded Educational Schemes related to Meritorious students**

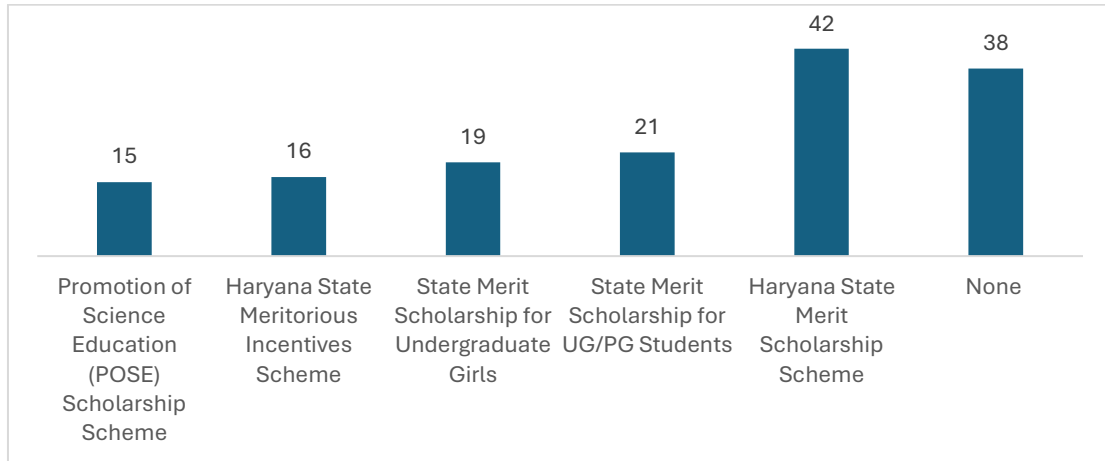


Figure 4: Awareness level of schemes related to Meritorious Students

These schemes related to merit-based have showed higher level of awareness. The Haryana State Merit Scholarship scheme at 42% awareness level is the most known scheme amongst both Central and State Government Schemes.

• **State-Funded Educational Schemes Related To Low-income groups**

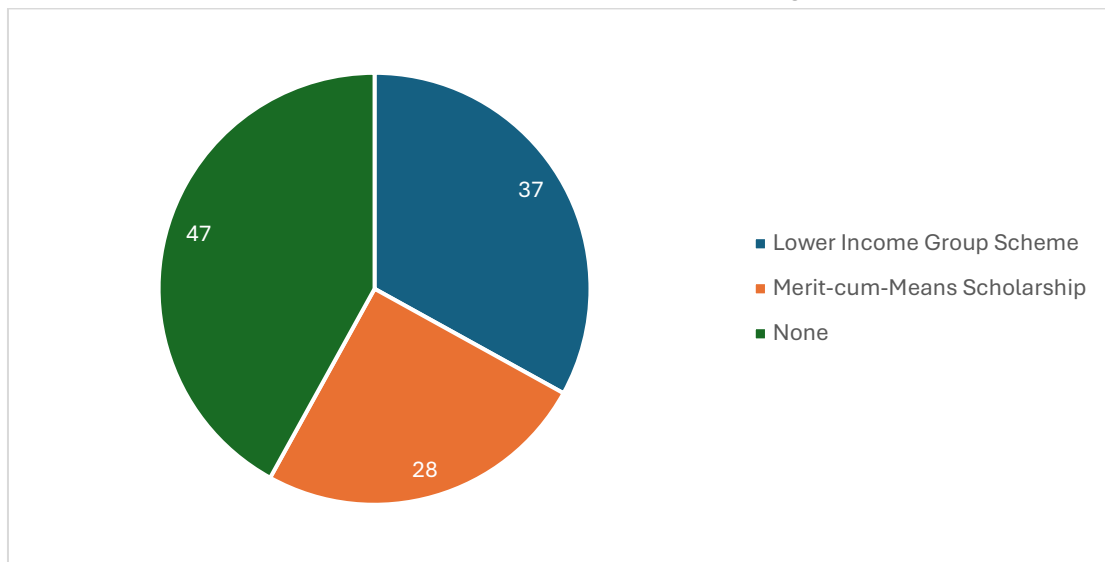


Figure 5: Awareness level of schemes related to Low-Income Groups

All the schemes of this category were found to have a moderate awareness level among the respondents.

- **State-Funded Educational Schemes related to Specialized financial assistance**

Table 7: Awareness level for schemes related to Specialized financial assistance

Scheme Name	Awareness Count
Mukhya Mantri Shramyogi Prathibhavan Vidhyarthi Yojana	15
Education Loan Scheme (Haryana Women Development Corporation)	12
Financial Assistance for Education (Haryana Silicosis Board)	12
Financial Assistance for Education of Children of Registered Workers (HBOCWBB)	10
Free Passport Scheme	8
HSCST Fellowship Programme	4
None	43

Awareness level of the scheme was moderate. 57% of the respondents were aware of at least one scheme and all the schemes of this category is found to have some awareness level.

- **Comparative Awareness Levels of Central VS State level schemes**

When we compare the schemes provided by central government and the state government, it can be found out that there is marginal variation in overall awareness levels. Awareness of state-funded schemes is found to be slightly higher (76%) than the central government schemes (72%).

But it is still important to not overlook the fact that still a significant proportion of students remain unaware of both Central Government Higher Education Schemes (28%) and State-Funded Higher Education Schemes (24%), highlighting that information gaps still prevail, irrespective of the efforts made by the government.

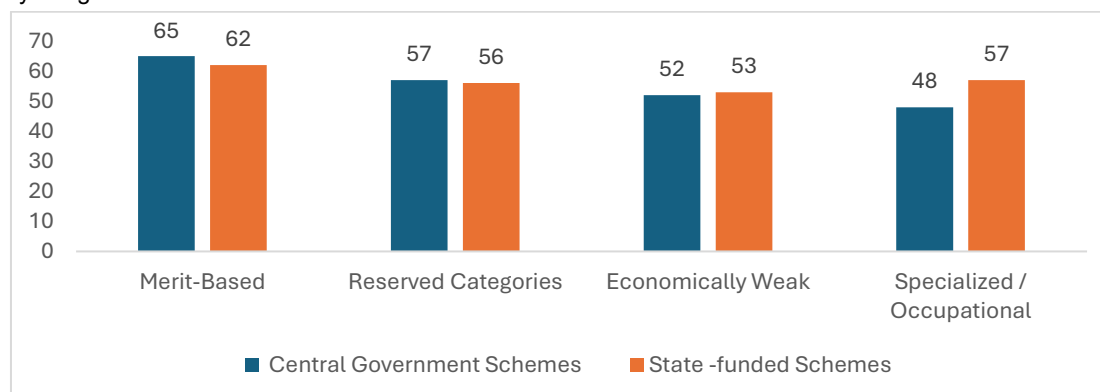


Figure 6: Comparative Analysis of Awareness level across categories

With reference to figure 6 it can be understood that, in the merit-based educational schemes and schemes related to reserved categories, awareness level was little higher in the central introduced schemes as compared to state however and schemes related to Economically weaker section and Specialized and Occupational category, state level schemes were found to be higher awareness level as compared to central.

- **Sources of Schemes Information**

Table 8: Sources through which students learned about the schemes

Source	No. of Respondents
University/College orientation	38
Internet/social media	21
Fellow students/seniors	14
Government website/portal	8
Print media (newspaper, magazine)	7
Department notice board	6
Teachers/professors	3
Others	3

The largest share of students receives information about the schemes through University or College Orientation (38%), suggesting that formal institutional efforts play an important role in initial awareness. This might mean that structured introduction sessions are highly effective.

The second most important source of awareness about the schemes is Internet or Social-Media (21%) which might highlight the growing role of digital platforms in raising awareness amongst students.

Peer networks also contribute significantly to the distribution of information as 14% of the students reported that they receive information about the schemes through fellow students/seniors.

Contrary to expectations, information through Government websites and portals has been reported by lesser number of respondents (8%). So, efforts need to be made by government to make these portals more user-friendly.

▪ **Ease of Accessing Educational Schemes**

Once the awareness level was there, 80% of the students reported that it was not difficult to find out details of the schemes. This might mean that the governments have taken targeted steps and actions to ensure that the students are aware about the schemes available to them.

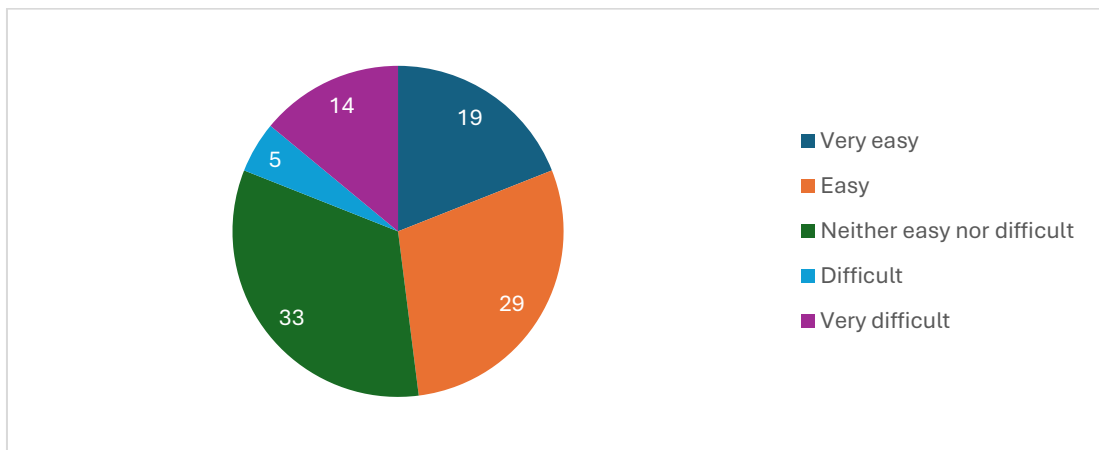


Figure 7: Ease of access to schemes information among students

• **Application Experience**

▪ **Application procedure knowledge**

Information was gathered from students about their experience of the application process.

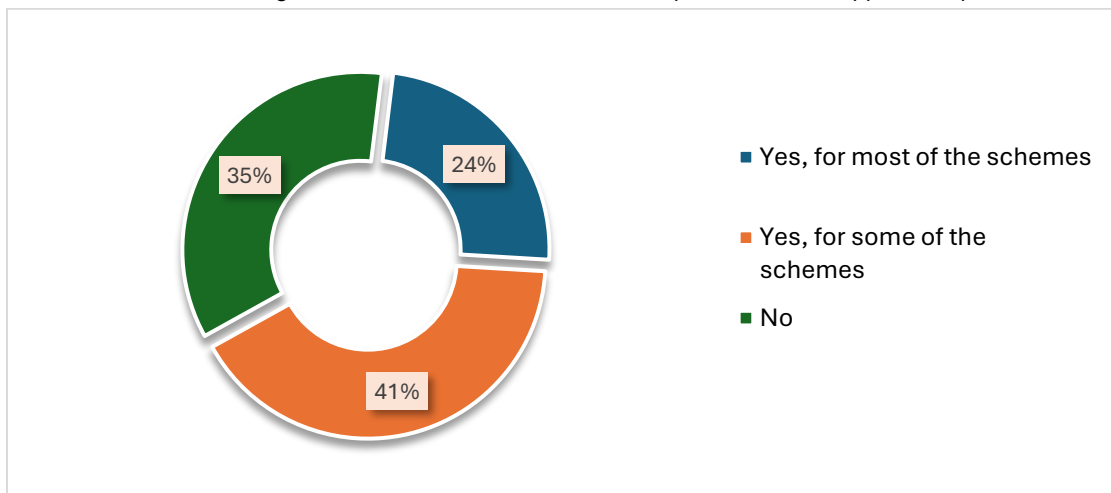


Figure 8: Knowledge regarding schemes application procedure

24% of the respondents were aware about the application process for large number of schemes. However, 41% respondents were moderately aware about the application process. It was surprising to know that 35% of the respondents reported that they were not aware of application process of any of the scheme.

▪ **Application Status of Educational Schemes**

As the previous data shows a good majority of the students are aware about the educational schemes and once, they are aware, it's not tough to gather information about these schemes. However, still only 28% Students confirmed that they have applied for at least one of the schemes. While 72% of the students reported that they have never applied for any of the schemes.

Therefore, there is an evident gap between the awareness levels and the actual application status of the students which highlights possible barriers such as lack of guidance about the schemes amongst the students, eligibility confusion, perceived low chances of selection, and other procedural complexities.

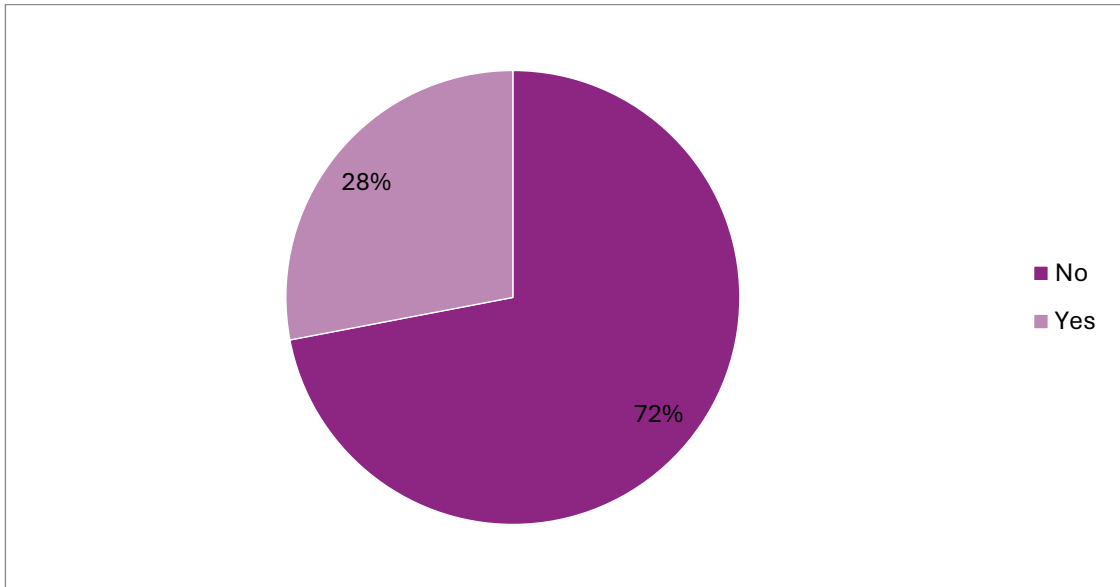


Figure 9: Respondent's application status for educational schemes

▪ **Number of Schemes Applied for**

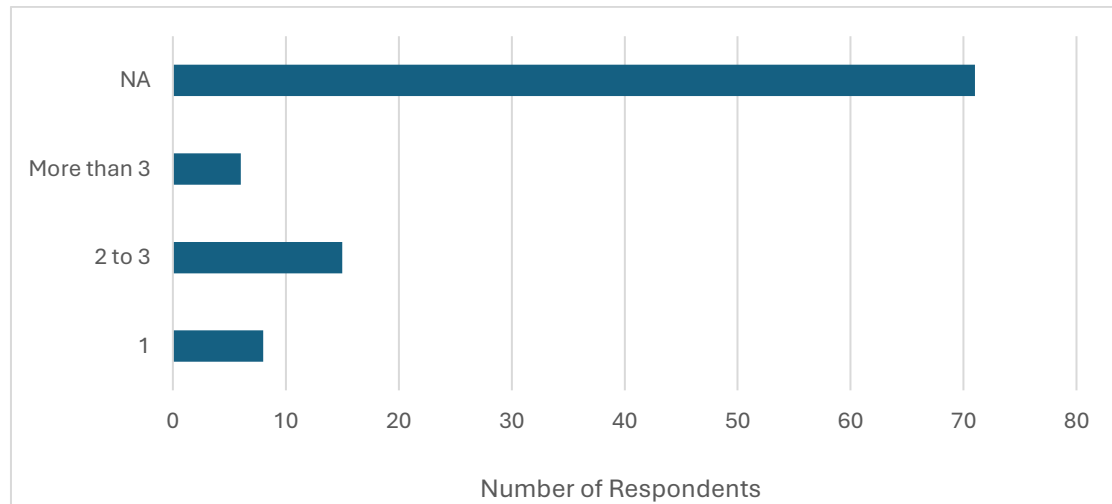


Figure 10: Number of students who applied for educational schemes

The analysis of the students who applied for the schemes (28%), it was found that 21.4% applied for more than three schemes. 53.6% applied for two to three schemes, 28.6% of them applied only for one scheme. These show that around 50% of the students apply for more than one financial-aid scheme, rather than limiting themselves to only a single opportunity.

▪ **Reasons for Non-application or Unsuccessful application**

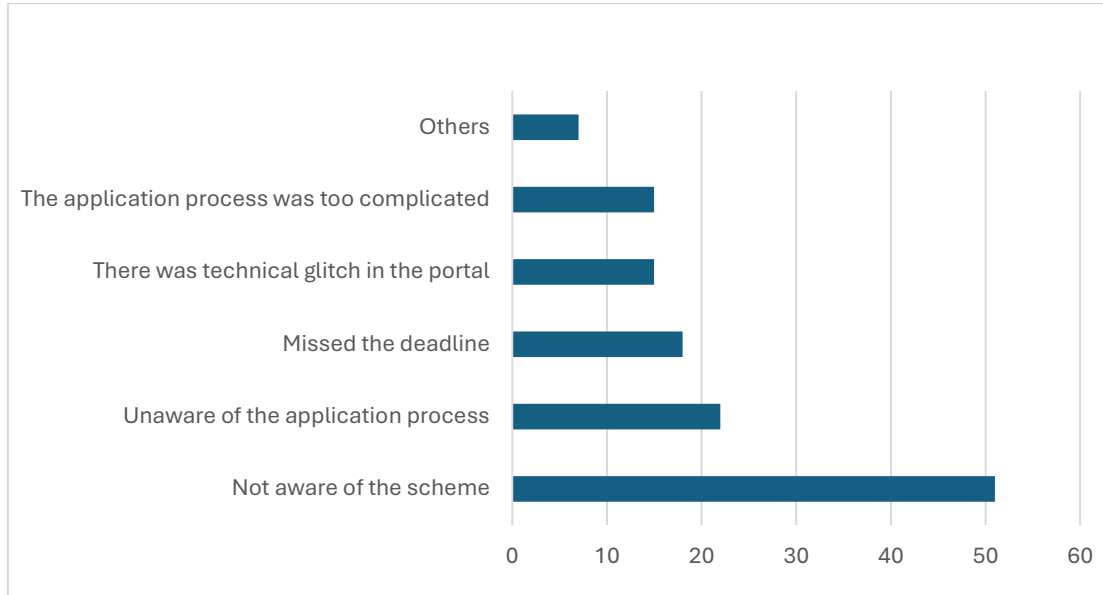


Figure 11: Barriers to scheme application among respondents

The data indicates the main reasons for non-application or unsuccessful application are lack of awareness about the schemes and procedural barriers. Biggest issue is “Not aware of the scheme” with more than half of the students are unaware of the scheme. It reveals a significant communication and outreach gap. The second major issue is showing that even if the students are aware of the schemes, they still lack clarity about the application process. “Missed the deadline” suggests that students lose the opportunity despite possible awareness because timely information and reminders might be inadequate. Procedural inefficiencies are emphasised by two factors that include technical issues and a complicated application process. These barriers prevent students from applying and result into lower number of successful applications.

• **Utilisation of The Funds Received**

Table 9: Utilization of funds received under educational schemes

Usage of funds	Frequency
Pay college/hostel fee from it	27
Purchase of books/ notes/ stationery materials	22
Other miscellaneous expenses	20
Deposit in Banks	15
Keep as pocket money	11
For personal rejuvenation	2
Handing over to parents to meet household expenses	2
Need to pay to support my sibling's education	1

From table 9, we can interpret that the majority of the students actually use the funds they have received through the governmental schemes directly for education expenses such as their tuition fees, books etc while a significant proportion of students spend it on miscellaneous needs suggesting that there might be varied financial pressures on the students. There are very few students who use the funds for non-academic or personal purposes. Overall, it can be noted that funds are being used for its intended purpose that is to meet the academic expenses proving responsible utilization of funds.

- **Impact of The Schemes**
 - **How the educational schemes help students**

Table 10: How educational schemes help students

Effects	Frequency
Reduced my financial burden on studies	35
NA	17
Improved my academic performance	16
Increased my confidence and made me feel more a part of the university community	12
Encouraged me to continue my education/higher studies	8
Enabled me to participate in additional academic or extracurricular activities	6
Reduced the need for me to work part-time	6

Table 10 highlights that the primary benefit that students gain through availing educational schemes is financial relief, confirming that such schemes have an economic importance. While at the same time, students also believe that availing these schemes provide academic and psychological benefits, such as increased confidence (12%) and improved academic performance (16%). Thus, it can be noted that the financial aid provided by the Government plays a vital role in reducing financial stress, which indirectly supports academic success and student engagement.

- **Main Barriers preventing students from benefitting more**

Table 11: Barriers to effective utilization of educational schemes

Barriers	Frequency
Delay or uncertainty in sanction/disbursement	30
Late release of funds affecting academic expense	30
Non-cooperation or negligence by administrative staff	17
Inadequate amount of financial assistance compared to actual needs	15
Others	8

Table 11 shows that delayed disbursement or late release of the funds is the main barrier that prevents students from getting benefits from these educational schemes. Followed by administrative inefficiency (17%) being another barrier that preventing students from getting benefitted. And at the same time, the amount provided is also not sufficient enough compared to the actual needs of the students. This reduces the effectiveness of these educational schemes.

Conclusion

The awareness level of students related to Centrally floated educational schemes and State floated Educational Schemes was explored, 72% of the students reported that they were aware of at least one of the Central Government Higher Education Schemes. The section related to schemes for General / All Students (Open /Merit-Based) has the highest level of awareness amongst all the categories with 65% students aware of at least one of these schemes.

Awareness level of State-Funded Higher Education Schemes, indicated that 76% of the respondents reporting being aware of at least one of the state funded schemes. The Merit-based schemes demonstrate the strongest and highest visibility.

The awareness level of higher education schemes was moderate and minimal variation was found in Central Government Schemes (72%) and State Government Schemes (76%). But still a significant proportion of students remain unaware of both Central Government Higher Education Schemes (28%) and State-Funded Higher Education Schemes (24%), which highlights that information gaps still exist, irrespective of the efforts made by the government.

The sources through which students learned about the schemes, University or College Orientation has the largest share of students through which they receive information about the schemes, followed by Internet or Social-Media. But contrary to expectations, information through Government websites and portals has been reported by lesser number of respondents. This shows, efforts need to be made by government to make these portals more user-friendly for spreading awareness.

It was also found out that, once the students were aware about the schemes, accessing the further details about the schemes was not difficult. For the knowledge regarding the application procedure of these

schemes, 24% of the respondents are aware about the application process for large number of schemes. Whereas, 41% respondents were moderately aware about the application process.

There is an evident gap between the awareness levels and the actual application status of the students which highlights possible barriers such as lack of guidance about the schemes amongst the students, eligibility confusion, perceived low chances of selection, and other procedural complexities. The data revealed that the prime reason for non-application or unsuccessful applications was lack of awareness, more than half of the students were unaware of the schemes available, which highlights the communication gaps and information asymmetry. Followed by lack of knowledge about the application procedure. Other factors reported by students was about the missed deadline due to lack of timely information and reminders, students also find application procedure to be complicated and difficulties in accessing the digital portals. These barriers prevent students from applying and result into lower number of successful applications.

It was observed that majority of students who got the funds from these schemes reported that they used them for educational purpose. Students also reported, that the financial aid provided by the Government plays a vital role in reducing financial stress, which indirectly supports academic success and student engagement. The main barrier that prevents students from getting benefits from these educational schemes is delayed disbursement of the funds and at the same time, the amount provided is not sufficient enough to meet the actual needs, which reduces the effectiveness of these higher educational schemes by the government.

Suggestions for improving the effectiveness of Educational Schemes:

- Ensure that every college has a dedicated financial aid Cell that guides students regarding the schemes they are eligible for and helps them through the application process.
- Central and State governments can create a unified portal that shows all financial aid schemes students qualify for.
- The government can provide a partial amount of the financial aid before the academic term begins to ensure students are not financially stuck at the start of the semester.

Limitations of the Study

- **Limited Sample Size**

The study includes a small number of students, so the findings may not fully reflect the experiences of all higher education students. The results should therefore be considered indicative.

- **Response Bias**

The study is based on self-reported questionnaires, and responses may be influenced by memory gaps, social expectations, or hesitation in sharing negative experiences.

- **Geographical Limitation**

The study is limited to Haryana, so the findings cannot be directly applied to other states or regions.

- **Time Constraint**

Data was collected during a specific academic period, and any policy or system changes after this period are not captured in the study.

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