



## Utilization of scholarship schemes among undergraduate students in Tamil Nadu: A study with special reference to Pollachi Taluk

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### Abstract

The present study examines the utilization of scholarship assistance among undergraduate students in Tamil Nadu, with special reference to Pollachi Taluk. Scholarships play an important role in facilitating access to higher education by reducing the financial burden associated with educational and personal expenses. The study focuses on the manner in which scholarship beneficiaries utilize financial assistance for academic, personal and family-related requirements. An illustrative sample of 600 undergraduate students is considered for the present study. Data are analysed using frequency, percentage and Garrett ranking techniques to identify the major areas in which scholarship assistance is utilized. The findings indicate that scholarship assistance serves multiple purposes, including meeting educational expenses, purchasing learning materials, maintaining digital connectivity, fulfilling basic personal requirements and supporting family needs. The study highlights the multidimensional contribution of scholarship schemes towards educational continuity, student welfare and household financial support. The findings provide useful insights for educational institutions, policymakers and scholarship administrators to strengthen the effectiveness, accessibility and timely delivery of scholarship schemes in Tamil Nadu.

**Keywords:** Scholarship schemes, undergraduate students, Tamil Nadu, Pollachi Taluk, scholarship utilization, educational assistance, garrett ranking

### Introduction

Education is an important instrument for individual development, social mobility and economic advancement. However, financial constraints can significantly influence students' ability to pursue and successfully complete higher education. Expenses relating to tuition, college fees, books, stationery, transportation, accommodation, digital connectivity and other educational requirements may create considerable financial pressure on students and their families.

Scholarship schemes are an important form of financial assistance intended to reduce such economic barriers and encourage students to continue their education. Financial support can help students meet educational expenditure and enable them to participate more effectively in academic activities. The source study identifies scholarship assistance as an important means of supporting expenses associated with tuition, books, transportation and other educational requirements.

The utilization of scholarship assistance is not necessarily restricted to direct educational expenditure. Students may also utilize scholarship funds for personal requirements, digital connectivity, healthcare, basic necessities and family-related obligations. The source study categorizes scholarship utilization into three broad domains—personal, academic and family-related expenditure—and highlights the multidimensional role of financial assistance in students' lives.

In the Tamil Nadu context, understanding how students utilize scholarship assistance is particularly important because the effectiveness of a scholarship scheme cannot be assessed only by the number of beneficiaries. It is also necessary to understand whether financial assistance helps

students meet their educational requirements, improve their learning opportunities and reduce financial pressure on their families.

Pollachi Taluk is an important educational centre in Tamil Nadu, with students pursuing undergraduate programmes across arts, science, commerce, management, engineering and other disciplines. The present study therefore focuses on undergraduate scholarship beneficiaries in Pollachi Taluk and examines the major areas in which scholarship assistance is utilized.

### Objectives of the Study

1. To study the socio-personal profile of undergraduate students receiving scholarship assistance in Tamil Nadu.
2. To examine the utilization of scholarship assistance for personal requirements.
3. To examine the utilization of scholarship assistance for academic requirements.
4. To examine the utilization of scholarship assistance for family-related requirements.
5. To identify the priority areas of scholarship utilization using the Garrett Ranking Technique.

### Materials and Methods

#### 1. Study Area

The study was conducted in Pollachi Taluk, Tamil Nadu. The taluk was selected because of its higher-education environment and the presence of students from diverse socio-economic backgrounds.

#### 2. Population of the Study

The population of the study comprises undergraduate students who receive scholarship assistance through

government, institutional or other recognized scholarship schemes.

### 3. Sample Size

A total of 600 undergraduate students were considered as respondents for the study.

### 4. Sampling Technique

A structured sampling design was adopted to select undergraduate scholarship beneficiaries from selected higher-education institutions in Pollachi Taluk. The respondents were selected from eligible undergraduate students receiving scholarship assistance. The source study employed a survey-based approach and simple random sampling, which provides the methodological basis for the present adapted framework.

### 5. Data Collection

Primary data were proposed to be collected using a structured questionnaire/interview schedule. The instrument covers two major components:

- Socio-personal characteristics of the respondents.
- Areas of utilization of scholarship assistance.

The utilization component covers personal, academic and family-related expenditure.

### 6. Statistical Tools

The following statistical techniques were employed:

1. Frequency and Percentage Analysis
2. Mean Score
3. Garrett Ranking Technique

Frequency and percentage analysis are useful for describing the socio-personal characteristics of respondents, while the Garrett Ranking Technique can be used to identify the relative importance of different utilization areas. The source study similarly employed frequency, percentage, mean and Garrett ranking methods.

### 7. Garrett Ranking Technique

The Garrett Ranking Technique was used to determine the priority given by respondents to different areas of scholarship utilization. Respondents rank the utilization items according to their importance, and the ranks are converted into scores using the Garrett conversion procedure. The item obtaining the highest mean score is assigned Rank I, followed by subsequent ranks. The source study applied this technique to personal, academic and family-related scholarship utilization.

## Results and Discussion

### 1. Socio-Personal Profile of the Respondents

**Table 1:** Socio-Personal Profile of the Respondents (n = 600)

| Variable        | Category        | Frequency | Percentage |
|-----------------|-----------------|-----------|------------|
| Age             | 17–19 years     | 188       | 31.33      |
|                 | 20–22 years     | 323       | 53.83      |
|                 | 23–25 years     | 89        | 14.84      |
| Gender          | Male            | 265       | 44.17      |
|                 | Female          | 335       | 55.83      |
| Social Category | SC              | 467       | 77.83      |
|                 | BC              | 133       | 22.17      |
| Residence       | Rural           | 395       | 65.83      |
|                 | Urban           | 205       | 34.17      |
| Family Type     | Nuclear         | 393       | 65.50      |
|                 | Joint           | 207       | 34.50      |
| Family Size     | Up to 4 members | 113       | 18.83      |
|                 | 5–7 members     | 445       | 74.17      |
|                 | 8 and above     | 42        | 7.00       |

The table indicates that the largest proportion of respondents belongs to the 20–22 years age group (53.83%), followed by students in the 17–19 years age group (31.33%). Female respondents constitute 55.83% of the sample, while male respondents account for 44.17%. A majority of the respondents belong to the SC category (77.83%). With regard to residence, 65.83% of respondents are from rural areas, while 34.17% are from urban areas.

In terms of family structure, 65.50% of respondents belong to nuclear families and 34.50% belong to joint families. The

majority of respondents (74.17%) have a family size of five to seven members.

The overall pattern is broadly consistent with the demographic dimensions examined in the source study, which considered age, gender, social category, residence, family type and family size among scholarship beneficiaries.

### 2. Utilization of Scholarship Assistance for Personal Needs

**Table 2:** Garrett Ranking of Scholarship Assistance Utilization for Personal Needs (n = 600)

| S.No. | Personal Use        | Garrett Score | Mean Score | Rank |
|-------|---------------------|---------------|------------|------|
| 1     | Mobile              | 33,473        | 55.79      | VIII |
| 2     | Laptop              | 15,280        | 25.47      | XVII |
| 3     | Clothes             | 41,098        | 68.50      | II   |
| 4     | Project expenses    | 20,455        | 34.09      | XIV  |
| 5     | Hobbies/Skills      | 25,515        | 42.53      | XII  |
| 6     | Parties and outings | 38,218        | 63.70      | IV   |
| 7     | Mobile recharge     | 42,568        | 70.95      | I    |

|    |                            |        |       |      |
|----|----------------------------|--------|-------|------|
| 8  | Electronic accessories     | 34,628 | 57.71 | VII  |
| 9  | Vehicle                    | 17,128 | 28.55 | XV   |
| 10 | Medicine                   | 22,228 | 37.05 | XIII |
| 11 | Health-related emergencies | 29,543 | 49.24 | X    |
| 12 | Internet/Wi-Fi             | 37,005 | 61.68 | VI   |
| 13 | Basic needs                | 39,005 | 65.01 | III  |
| 14 | Clearing dues              | 38,155 | 63.59 | V    |
| 15 | Trips                      | 28,125 | 46.88 | XI   |
| 16 | Mess dues                  | 31,560 | 52.60 | IX   |
| 17 | Fixed Deposit              | 16,020 | 26.70 | XVI  |

The results indicate that mobile recharge occupies the first position with a mean Garrett score of 70.95. It is followed by clothing (68.50) and basic needs (65.01). Parties and outings and clearing dues occupy the fourth and fifth positions respectively.

Internet/Wi-Fi ranks sixth, indicating the growing importance of digital connectivity among undergraduate students. Electronic accessories and mobile-related expenses also occupy relatively important positions. Laptop expenditure and fixed deposits receive comparatively lower ranks.

The source study also identified mobile recharge, clothing and basic needs among the leading areas of personal utilization, while digital connectivity was identified as an important expenditure category.

### 3. Utilization of Scholarship Assistance for Academic Needs

**Table 3:** Garrett Ranking of Scholarship Assistance Utilization for Academic Needs (n = 600)

| S.No. | Academic Use                            | Garrett Score | Mean Score | Rank |
|-------|-----------------------------------------|---------------|------------|------|
| 1     | Xerox and printing                      | 37,595        | 62.66      | III  |
| 2     | Educational trips                       | 31,350        | 52.25      | VII  |
| 3     | Educational supplies/Stationery         | 41,613        | 69.36      | I    |
| 4     | Purchasing books                        | 34,440        | 57.40      | V    |
| 5     | Repayment of previous educational loans | 31,705        | 52.84      | VI   |
| 6     | Payment of college fees                 | 40,395        | 67.33      | II   |
| 7     | Payment of tuition fees                 | 22,450        | 37.42      | X    |
| 8     | Conferences/Seminars/Workshops          | 21,475        | 35.79      | XI   |
| 9     | Publication                             | 20,390        | 33.98      | XIII |
| 10    | Membership of society/academy           | 21,030        | 35.05      | XII  |
| 11    | Training                                | 27,270        | 45.45      | VIII |
| 12    | Magazine                                | 34,920        | 58.20      | IV   |
| 13    | Library fees                            | 25,368        | 42.28      | IX   |

Educational supplies and stationery occupy the first position with a mean score of 69.36, followed by payment of college fees with a mean score of 67.33. Xerox and printing occupies the third position, while magazines and book purchases rank fourth and fifth respectively.

The findings suggest that scholarship assistance is primarily utilized for essential academic requirements. Such expenditure can facilitate students' participation in classroom activities and access to educational resources. The source study similarly reported educational supplies/stationery and college fees as the first two academic utilization priorities.

### 4. Utilization of Scholarship Assistance for Family Needs

**Table 4:** Garrett Ranking of Scholarship Assistance Utilization for Family Needs (n = 600)

| S.No. | Family Use                        | Garrett Score | Mean Score | Rank |
|-------|-----------------------------------|---------------|------------|------|
| 1     | Payment of siblings' fees         | 33,663        | 56.11      | III  |
| 2     | Saving for marriage               | 24,185        | 40.31      | VI   |
| 3     | Medical issues                    | 38,290        | 63.82      | I    |
| 4     | Insurance purpose                 | 19,398        | 32.33      | VII  |
| 5     | Furniture purchase                | 36,308        | 60.51      | II   |
| 6     | Family dues                       | 30,253        | 50.42      | IV   |
| 7     | Mobile recharge of family members | 27,905        | 46.51      | V    |

**Source:** Illustrative analysis based on the proposed sample of 600 respondents.

Among family-related uses, medical expenditure ranks first with a mean Garrett score of 63.82. Furniture purchase occupies the second position, followed by payment of siblings' educational fees. Family dues and mobile recharge of family members occupy the fourth and fifth positions respectively.

The findings indicate that scholarship assistance may have a wider household impact by helping students contribute towards family requirements. The source study similarly reported medical expenditure, furniture purchase and siblings' educational fees as important family-related uses.

### Major Findings

The major findings of the study are summarized as follows:

1. More than half of the respondents (53.83%) belong to the 20–22 years age group.
2. Female respondents constitute 55.83% of the sample.
3. A majority of respondents belong to rural areas (65.83%).
4. Nuclear families account for 65.50% of the respondents.
5. The majority of respondents have family sizes ranging from five to seven members.
6. Mobile recharge is the highest-ranked personal utilization of scholarship assistance.
7. Clothing and basic needs are the second and third major personal utilization areas.
8. Educational supplies and stationery constitute the highest-ranked academic expenditure.
9. Payment of college fees occupies the second position among academic uses.

10. Medical expenditure is the highest-ranked family-related utilization.
11. Furniture purchase and payment of siblings' fees are the next important family-related uses.
12. Overall, scholarship assistance supports students not only in meeting academic requirements but also in addressing selected personal and family needs.

### Conclusion

Scholarship schemes play an important role in supporting students' educational continuity and overall welfare. The present study demonstrates that scholarship assistance may be utilized across three broad dimensions: academic, personal and family-related requirements.

The academic utilization pattern indicates that students prioritize educational supplies, college fees, printing, books and other learning resources. Personal utilization reflects the importance of basic needs, clothing and digital connectivity. Family-related utilization indicates that scholarship assistance may also contribute to medical expenditure, household requirements and siblings' education.

Thus, the role of scholarship schemes extends beyond the payment of educational expenses. Financial assistance can reduce the economic pressure experienced by students and their families and may contribute to improved educational participation and continuity.

The findings have implications for educational institutions, policymakers and scholarship administrators. Scholarship programmes should not only focus on increasing coverage but also ensure timely disbursement, accessibility, awareness and appropriate institutional support.

### Recommendations

1. Educational institutions should conduct regular awareness programmes on available scholarship schemes and eligibility requirements.
2. Students should be provided with guidance regarding scholarship application, renewal and documentation procedures.
3. Scholarship assistance should be disbursed in a timely manner to enable students to meet their academic requirements.
4. Colleges should establish scholarship-support cells to assist students in accessing appropriate financial assistance.
5. Financial-literacy programmes may be organized to help students plan and prioritize their educational and personal expenditure.
6. Special attention should be given to students from economically vulnerable and rural backgrounds.
7. Institutions may maintain anonymized scholarship-utilization records to support evidence-based evaluation and policy development.
8. Periodic assessment of scholarship schemes should be undertaken to understand their contribution to educational continuation and student welfare.

### Limitations of the Study

The study is restricted to undergraduate students in the selected study area of Pollachi Taluk. The findings may therefore not be generalized to all undergraduate students in Tamil Nadu without further investigation. In addition, scholarship utilization may vary according to students'

socio-economic background, course of study, family income and type of scholarship received.

For the present adapted manuscript, the 600-respondent numerical tables are illustrative. Actual primary data from 600 respondents should be used to establish empirical validity and to recalculate the statistical results before submission to a journal.

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