



Barriers to Learning: Experiences of Marginalized Students under Scholarship-Based Affirmative Action in India

Swain DK¹, Karna RK^{2*}

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¹ Deepak Kumar Swain, Assistant Professor, P P Savani University, Surat, Gujarat, India.

^{2*} Rajesh Kumar Karna, Assistant Professor, Department of Political Science, Government Women's College, Balangir, Odisha, India.

Access to higher education in India remain limited for marginalised student despites affirmative action policies. Financial constraints, rural-urban disparities, gender inequalities, and administrative inefficiencies persisted as significant barriers. This study critically examines how scholarships especially Post-Matric Scholarship Scheme, addresses these challenges for marginalised communities, particularly for Scheduled Castes and Scheduled Tribe. Data were collected from 259 students through a mixed-method approach in the state of Odisha. The findings reveal that although 98% of respondents were eligible, 36.7% did not receive any financial assistance, largely due to procedural delays and administrative inefficiencies. Insufficiency of the scholarship amount, lack of awareness and complex paperwork remain other barriers. The paper argues for streamlined administrative processes, increased transparency, and expanded awareness campaigns to strengthen the transformative potential of scholarship-based affirmative action. By foregrounding the experiences of marginalised, the study contributes to ongoing discussions on equity, inclusion, and institutional change in India's higher education.

Keywords: affirmative action, scholarship, odisha, scheduled castes, scheduled tribes

Corresponding Author	How to Cite this Article	To Browse
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1. Introduction

Since independence, affirmative action in various forms has been introduced under India's democratic constitution to address historical inequalities. Affirmative action comprises initiatives aimed at improving the socio-economic and political conditions of historically marginalized groups. These policies vary from stringent, state-enforced quota systems with legal sanctions to more flexible, voluntary measures like financial aid etc. (Ratava n.d, p.01). Despite these measures, governmental data indicates that marginalized communities, particularly those historically subjected to caste-based discrimination such as SCs, STs, OBCs, and economically weaker, remain deprived of basic rights. This deprivation stems from long-standing social hierarchies that have perpetuated exclusion and discrimination across multiple dimensions (Benjamin, 2008). Although various policies and socio-economic protections have been implemented to support historically marginalized communities, they have not been fully effective in integrating them into the mainstream, including access to higher education (HE). This privilege to access to HE was systematically denied to disadvantaged groups within the caste system and to women, severely limiting their educational and economic inclusion (Shaban et.al, 2023). The share of historically marginalized groups in higher education, according to the Gross Enrolment Ratio (GER), is significantly lower than the national average and is only further aggravated by financial shortages, differences between the rural and urban areas, and gender gaps (AISHE, 2022, McCowan, 2012). These issues are multidimensional and ubiquitous, and the problems of societal barriers that have a destructive impact on solidarity and equal inclusiveness remain. Financial assistance to students in backward classes and castes (by way of scholarships and other financial aid by the state), is a vital kind of uplift that allows the students to enter and sustain themselves within the education system (Carpentier, 2015). Researchers in schooling systems worldwide find that scholarship and other sources of financial assistances have positive effects on access to higher education among the non-represented population (Birch & Rosenman, 2019; Hansen, 1983; John & Noell, 1989; Steiner & Wrohlich, 2012). Scholarship as a positive policy measure was crucial in the provision of a level playing field in regard to education among Scheduled caste (SCs),

Scheduled Tribes (STs) and women (Tilak, 2015; Desai & Kulkarni, 2008). It is against this background that Post-Matric Scholarship Scheme (PMSS), one of the oldest financial aid programs in India, was set up to fill in some of this gap though, in most cases, it is not being conducted as per the true requirements of the beneficiaries. This paper will, therefore, critically examine the effectiveness of scholarships as an affirmative action tool to access of HE in terms of its extent, its effects and the plight of the underprivileged students.

Regardless of a student's background, limiting access to higher education impedes both societal advancement and human development. Merit should be the main selection criterion, not social or economic background, and HE should be available as a fundamental right.

In an ideal society, everyone should have equal access to HE, guaranteeing fair and open competition for all potential students. Through the analysis of empirical data from the state of Odisha, this study clarifies the complex problems preventing historically excluded communities from accessing HE and provides policy recommendations for their inclusion and equal access to the educational system through both supply and demand-side interventions.

2. Literature Review

Throughout history, ongoing disparities worsened by socioeconomic and cultural barriers have been a major factor in access and retention in Indian HE. Srivastava and Sinha (2008) highlight the systematic discrimination and exclusion of marginalized communities such as the Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs), despite numerous policy interventions. Deshpande (2006) says that caste-based hierarchies still affect access to education, even though caste discrimination was made illegal decades ago. The AISHE (2021–2022) annual report says that the number of SC and ST students in higher education has gone up a little, but their numbers are still very low.

At the same time, the data shows that there aren't enough teachers from these communities in higher education institutions. Basant and Sen (2013) examine the rural-urban divide in higher education, emphasizing the enhanced accessibility for urban students resulting from institutional proximity.

Students from backward castes and classes face challenges stemming from their caste background, which often leads to multidimensional exclusion (Narwana & Gill, 2020; Mishra & Pettala Ramakrishna, 2023). Sabharwal (2020) emphasized that these students require special attention and care in the form of affirmative action such as reservation of seats, financial support, fee exemption etc. to ensure their inclusion in the educational process. Khan (2018) observed that the expansion of school and higher education in India after economic reforms has increased access to education among Scheduled Castes (SCs) and Scheduled Tribes (STs). However, this improvement has not been sufficient to mitigate the disparities between these communities and the privileged sections of society. He also emphasized that the main reason for their low representation, especially in private institutions, is their financial instability. From a global perspective, McCowan (2012) asserts the argument for everyone's right to HE, pointing out the financial barriers and suggesting need-based funding to motivate low-income students to retain in the system. The Indian government's National Education Policy (NEP) 2020 aims to create inclusive educational ecosystems in order to improve gross-enrollment ratio of the socially and economically disadvantaged groups (SEMGs) with equal access. Even though it promises strategic reforms, the policy stuck with enduring challenges of financial limitations and insufficient students support mechanism.

Access to rural educational institutions and successful completion of higher secondary education are two prerequisites for the inclusion of underprivileged groups in the higher education (HE) sector, especially in rural India. Prodan et al. (2015) state that one of the main factors influencing access to HE is financial aid. Once students get ride of this hurdle, their family's economic status significantly affects their retention in school (Basant and Sen, 2013). Students from financially rich and well educated family background are more likely to continue in HE. Conversely, students from lower-income and less educated family background are more likely to drop out from their higher studies (Santelices et al., 2016).

Barriers at the school level significantly increase the likelihood that student from underprivileged backgrounds will succeed in enrolling in college.

Affirmative action policies such as reservations are crucial in helping these Students cross this threshold across the globe (Basant and Sen, 2013; Reed, 1983; Cross and Slater, 1999). Santelices et al. (2016) explored that need-based financial grants are crucial for enabling students from low-income families to pursue HE at technical colleges in Chile. This highlights the importance of financial support in expanding access and retention in HE for students from economically disadvantaged backgrounds.

An overview of scholarships as affirmative action measures meant to encourage underrepresented groups to enroll in HE is given by these studies. Financial aid given to students to support their overall development is referred to by a variety of names, including financial aid, fellowships, scholarships, and stipends. But there are still a lot of unanswered questions about implementation difficulties and the real-world experiences of marginalized students and facilitators, which this study aims to fill from the viewpoint of a developing society. This study looks at how scholarships, as an affirmative action tool, help people in Odisha, one of the Indian states with a large number of marginalized communities, get access to higher education.

Scheduled Castes (17.13%) and Scheduled Tribes (approximately 23%) comprise a sizable portion of the state's population, which also includes over 64 tribal groups, 13 of which are classified as Particularly Vulnerable Tribal Groups (PVTGs). Despite notable advancements in primary education, Odisha's Gross Enrollment Ratio (GER) in higher education is still significantly lower (22.1%) than the national average of 28.4%, and AISHE (2021-22) shows that women, SCs, and STs continue to have disproportionately low access to higher education. Despite the state implementing affirmative action policies in alignment with national frameworks, there is a lack of academic focus on evaluating their effectiveness in improving higher education access. Furthermore, Odisha's unique blend of tribal, rural, and urban socio-economic dynamics makes it an ideal microcosm for analyzing the broader impacts of affirmative action policies in India.

3. Objectives

The general objectives of the study focuses:

1. To understand the essence of educational scholarship as a means of social transformation of marginalized communities.
2. To evaluate the effectiveness of affirmative action policies, specifically the PMS Scheme, in addressing systemic inequities and promoting educational inclusion.
3. To explore the perspectives of subaltern groups on the challenges and opportunities provided by affirmative action measures in higher education.

4. Methodology

This study employs a mixed-methods approach to analyse the effectiveness of scholarships in enhancing access to higher education for marginalized communities. The primary data was collected in the last quarter of 2020, targeting SC and ST students pursuing their post-secondary education in Odisha. The respondents involved 259 students, predominantly from SC (56.8%) and ST (43.2%) communities across 25 out of 30 districts. Respondents were enrolled in intermediate (29.7%), undergraduate (68.7%), and postgraduate (1.6%) programs. A majority were first-generation college students (54.8%), with family incomes predominantly below ₹50,000 per annum (78.6%). Primary data were collected using a structured Google Form available in regional Odia and English languages. Follow-up telephonic interviews provided qualitative insights. Some of the teaching and non-teaching staff of various colleges and other governmental officials dealing with the PMSS were also contacted through telephone conversation for further clarification. Random sampling ensured diverse representation, while ethical considerations included anonymity and voluntary participation.

4.1 Data Analysis Methods

The data were analyzed using descriptive statistics and thematic analysis. Key variables examined included demographic profiles, educational backgrounds, scholarship eligibility criteria and awareness, disbursement processes, and barriers to access.

5. Limitations of the Study

The study's reliance on online data collection may exclude students without internet access. Additionally, responses may be influenced by the pandemic's unique circumstances, potentially limiting generalizability.

6. Analysis of the Findings and Discussion

This section presents major findings from the field data, organized under significant themes, and discusses their implications for scholarship efficacy as an affirmative action tool.

6.1 Demographic Profile of the Respondents

The respondents comprised a balanced gender distribution, with 54.1% male and 45.9% female students. Most participants were enrolled in undergraduate programs (68.7%), followed by intermediate (29.7%) and postgraduate studies (1.6%). A significant proportion (54.8%) were first-generation college students, highlighting the critical role of affirmative action in breaking inter-generational cycles of educational exclusion.

Table 1: Demographic Profile

	Category/ Background	In Number	In Percentage	
Gender	Male	140	54.1	
	Female	119	45.9	
Social Category	Scheduled Caste	147	56.8	
	Scheduled Tribe	112	43.2	
Class/ Course	Intermediate	77	29.7	
	Graduation	178	68.7	
	Masters Degree	04	1.6	
First Generation College Student	Yes	142	54.8	
	No	117	45.2	
Educational Background of the Parents		Total in Number (%)	Father	Mother
Illiterate		150 (29.9%)	57 (22.9%)	93 (36.9%)
Up to Primary schooling		166 (33.1%)	76 (30.5%)	90 (35.7%)
Up to High School		109 (21.8%)	63 (25.3%)	46 (18.3%)
Up to Intermediate		48 (9.6%)	32 (12.9%)	16 (06.3%)
Graduation and above		28 (5.6%)	21 (08.4%)	07 (02.8%)
Occupation of the Parents		Total in Number (%)	Father	Mother
Farmer		174 (33.9%)	149 (58.0%)	25 (09.7%)
Government Services		25 (04.9%)	22 (08.6%)	03 (01.2%)
Private Jobs Including Self-employment		17 (03.3%)	12 (04.7%)	05 (01.9%)
Daily-wages Manual Labour		80 (15.6%)	64 (24.9%)	16 (06.2%)
Homemaker		203 (39.5%)	00 (00)	203 (79.0%)
Other		15 (02.9%)	10 (03.9%)	05 (01.9%)
Total			259	100%

(Source: Data allied from the field study)

Parental background significantly influences students' access to and retention in HE (Prodan et al, 2015). Most respondents, from rural Odisha, came from economically disadvantaged families. The majority of fathers (79%) were farmers, reflecting the state's agricultural dependence, while 79% of mothers were homemakers. Only 5% of parents held government jobs, with a small fraction (1%) being mothers. Additionally, 15.6% of parents were daily wage labourers, indicating limited economic resources and employment diversity in these families. Table 1 shows that only 5.6% of fathers and 2.8% of mothers had attained graduation or higher degrees, while 29.9% of fathers and 36.9% of mothers were illiterate. This low parental educational attainment correlates with the challenges faced by first-generation learners. This aligns with Rout and Watts (2015) and Rajan (2015), who identify parental background as a determinant of educational success.

6.2 Financial Constraints as the Primary Barrier

The overwhelming majority (78.6%) of respondents reported annual family incomes below ₹50,000, indicating severe financial constraints. This aligns with findings from McCowan (2012) and Basant and Sen (2013), which identify economic barriers as a critical impediment to higher education access.

Table 2: Family Income of Students

Income Range	Number of Respondents	Percentage
Upto Rs. 50,000/-	198	78.6
50,000-1 lakh	38	15.1
1-2 Lakh	11	4.4
2-5 lakh	4	1.6
5 lakh and above	1	0.4
Total	259	100%

(Source: Data allied from the field study)

Table 2, detailing family income distribution, reinforces the dire economic conditions of the respondents, with only 0.4% reporting incomes above ₹5 lakhs. These findings emphasize the need for robust financial aid mechanisms to enable educational persistence.

6.3 Disparities in Educational Institutions

Table 3 illustrates disparities in educational opportunities based on institutional type and location.

Most students attended government institutions for higher education (92%), with representation in private institutions declining as educational levels advanced. This trend suggests the reliance and dependence of marginalized communities on public educational infrastructure.

Table 3: Details of last attended Institutions

Types of Educational Institutions Students attained			
	Class		
	Matriculation	Intermediate	Graduation
Private	20 (14.7%)	20 (11.8%)	14 (8.0%)
Public Funded	116 (85.3%)	150 (88.2%)	161 (92.0%)
Location of the Educational Institutions Studied/ attained			
Rural	97 (71.9%)	63 (37.7%)	63 (36.8%)
Urban	38 (28.1%)	104 (62.3%)	108 (63.2%)

(Source: Data allied from the field study)

Singh and Sarkar (2023) found in their study that transport and mobility-related constraints remain significant factors affecting access to education in the Global South. The above data also indicates a similar trend, showing that students exhibit increased urban mobility for higher education, with 63.2% of undergraduates attending urban institutions compared to only 28.1% at the matriculation level. This transition highlights the geographical inequities in educational access, as rural areas lack adequate higher education institutions, leading to additional financial burdens on students who must travel or settle in rented accommodations or hostels in urban metropolises. This confirms that access to higher education in Odisha remains a privilege largely reserved for the urban middle and upper classes (Panigrahi, 2014).

6.4 Scholarship Accessibility

Post-Matric Scholarship (PMS) Scheme is India's oldest and most widely implemented merit-cum-means financial aid program for underprivileged students. It is funded by the Central Government but monitored and facilitated by the State Government. The scheme provides fee reimbursement (excluding management quota fees) and allowances for educational expenses. Initially introduced for SC students in pre-independent India, it was later expanded to include STs, OBCs, Minorities, and Economically Weaker Sections (EWS). It includes monthly allowances ranging from ₹160-₹1200 (\$2-\$16) for ten months, varying by category, course type, and whether the student is a hosteller, day scholar, or differently-abled.

Additional benefits such as study tour charges, thesis printing costs, book allowances, and facilities for differently-abled students are also provided (Government of India, 2010, 2018). As per the governmental norms, SC and ST students are eligible to avail the PMS scheme, if their parental income band is not exceeding ₹2,50,000, for the OBC (Other Backward Class) it is ₹1,50,000 band. For the newly introduced EBC (Economically Backward Classes) it is up to ₹1,00,000 income band fixed. While 98% of students were eligible for scholarships, data reveals that only 63.3% reported receiving financial aid. Procedural inefficiencies emerged as significant barriers, with 36.7% of students unable to access scholarships due to reasons such as extensive paperwork for getting income and caste certificates, delays in the issue of such certificates due to manpower shortages and lack of awareness among students and administrative staff regarding application procedures. Procedural hardship causes further financial and mental issues like bribing the officials to get certificates, paying cyber-café charges as they lack internet facilities in rural areas and other miscellaneous expenses. These issues echo the findings of Long (2004) and Santelices et al. (2016), who stress the importance of streamlined financial aid processes for student retention.

As survey suggested that approximately 37% of eligible marginalized community students did not receive financial aid, raising significant concerns over the effectiveness of this affirmative action scheme. Surprisingly, among these students, 55% admitted they did not apply due to a lack of awareness about the scheme, highlighting the need for proper awareness drives targeting both students and the teaching and non-teaching staff handling these responsibilities. Conversations revealed that many staff members were also unaware of scheme details, leading to further issues. Notably, 15.3% of students reported being denied fellowship funds without any explanation for their rejection. This lack of communication leaves eligible students excluded from scholarships without knowing how to rectify their applications. Similarly, 8% of students were eligible but still failed to secure scholarships, with no clarity provided to them or the staff about the reasons for rejection. Students expressed frustration, stating they should at least be notified of the reasons for rejection to correct issues in the future.

Staff, particularly from remote areas, shared that every year some applications are rejected, yet they remain unaware of who received the fellowship or why certain applications were denied. This lack of transparency places them in a difficult position when parents inquire about their children's scholarships. Some students also mentioned that they are deterred from applying because the scholarship amounts are very less. They pointed out that the costs of paperwork, applying in cyber cafe, and traveling frequently exceed the advantages, which deters people from applying and makes the process less desirable. There needs to be a concerted effort to educate staff, instructors, and students about scholarship procedures. To effectively administer scholarships, numerous college administrators have asked for a computer instructor and non-teaching staff. In order to guarantee the successful execution of different fellowship programs, this circumstance emphasizes the necessity of increased awareness, improved communication, and stronger support systems for both staff and students.

6.5 The Role of Scholarship in Promotion of Social Transformation in Underserved Communities

Scholarship in education is playing a crucial role in social transformation, particularly by addressing the challenges faced by historically deprived communities in accessing mainstream opportunities. By reducing financial strain, scholarships support provide equal access to HE and support upward mobility. A study by Choudhury (2019) in Odisha context found that marginalized families spend over 30 percent of their annual income on non-fee expenses such as food, housing and internet services. This evidence of financial pressure emphasize the essence of scholarship programs in empowering the underrepresented community students and tackling structural inequities.

Scholarships positively influence marginalized students' entrance, retention, and academic performance (Dynarski, 2003). However, issues such as gender, socioeconomic status, and geographic constraints create additional challenges (Sabharwal, 2020). Programs like the Post-Matric Scholarship Scheme (PMS) aim to tackle these disparities, but structural issues and limited funding reduce their effectiveness.

For instance, Wankhede and Velaskar (2012) found that Sc and ST students in Maharashtra, Goa, and Rajasthan had to seek jobs because the scholarship amount was not enough to cover their basic educational expenses. Likewise, research by the Research & Development Initiative (2013), Sikligar & Madurai (2006), and Nayak (2005) reflects that scholarships often do not cover essential items such as books, food, and conveyance. From the perspective of marginalized groups, scholarships present both challenges and empowerment. Even with these limitations, first-generation students often face caste discrimination but still recognize the benefits of programs like PMSS (Wankhede, 2008).

However, their problems worsened due to administrative hurdles, such as complicated application procedures, delays in processing and credit of the scholarship amount. Survey results indicate that only 17.5% of students feel motivated by financial aid, while 82.5% view these challenges as barriers to consistent attendance. The financial aid system also highlights deeper socioeconomic issues within marginalized families. Funds intended for education often get redirected to cover household expenses or support siblings' education. The situation reflects the intense economic pressure in these communities, where even small amounts of financial aid become essential. As Nayak (2020) notes, this paradox often results in more humiliation instead of empowerment. Accommodation and transportation remain major challenges for marginalized students, significantly impacting their access to HE. While a good number of students were interested and opted for hostel accommodations and rented housing, findings reveal that 61% are day scholars who commute daily due to a lack of hostel options and cost-effective rented places. The day scholars, especially from remote rural areas with limited transport options, face considerable financial and physical stress. Around 15 percent of students responded that they live in private rented homes without many facilities and at high rent.

A significant percentage of students cannot access government housing benefits because they lack formal rental agreements. Landlords often do not make these arrangements official, leaving students unable to apply for assistance under the PMS intended to cover housing costs.

This policy-level administrative gap reveals a serious gap in the support systems designed to assist backward students. It was found from the students' responses that currently, the hostels and dorm facilities of the colleges are only able to accommodate 17 percent of the total students. Along with poor living conditions and inadequate gender-sensitive facilities, the lack of hostel amenities remains a significant challenge for the female students regarding their safety and mobility. More than half of the female students expressed their safety concerns when traveling alone and found it hard to manage the long commute every day. These factors significantly contribute to inconsistent attendance, mental stress and increased vulnerability. Financial obstacles related to transportation worsen these challenges. Students' financial strain grows from rising transportation expenses and poor public transit in rural and semi-urban areas. Many such families, already struggling to cover necessary educational expenses, find it difficult to manage these extra burdens. As a result, some students are bound to look for alternative, often less reliable means of transportation. Such conditions not only affects their academic performance and career, but also their future opportunities. As a result, students are forced to cut back on their attendance or even drop out.

A concise policy approach is needed to mitigate these structural challenges. Funding and developing proper housing or hostel facility should be the top most priority, especially in a gender-sensitive manner. To ensure that students in private housing can receive government benefits, policies should consider fair rental agreement and documentation. To ease financial and logistical burdens, specific transportation subsidies and services should be designed for students. Facilitators and support networks can achieve their full potential by addressing these systemic issues, allowing marginalized communities to escape cycles of exclusion and participate fully in HE.

7. Conclusion

With the support of constitutional provisions for social justice and equity, the Indian HE system has made significant progress in promoting inclusive education to address the systemic challenges of the excluded communities. The Indian Constitution reflects the ideas of affirmative action in many sections.

Still, the historically marginalized groups face challenges in accessing and retaining HE. This is evident in the various issues that students from disadvantaged backgrounds experience in their daily-life.

The study highlights the essence of scholarships in addressing the policy gaps in HE. The goal is to develop the marginalized communities with protecting their educational rights. While many students from SC, ST, and other disadvantaged groups have been supported financially, findings reveal that their effectiveness is limited by systemic problems, insufficient funding, and a lack of awareness. Financial aid exists, but it often does not meet students' basic educational needs. Reports indicate that low scholarship amounts, limited support, and payment delays that can last for an entire academic year worsen the situation. Moreover, socioeconomic challenges and the divide between rural and urban areas continue to hinder these communities' access to education. There is a need of minimizing the policy-practice gap too.

Students additional expenses such as emergencies, travel, and house-rent are not covered by the financial aid. More than 95% of respondents said that the scholarship amount they receive does not meet their educational expenses. Even the paperwork and related expenses are higher than the fellowship amount they receive, highlighting the urgent need for reforms. Raising scholarship amounts, ensuring timely credit, increasing support for transportation, free lodging, and essential services could significantly help address the hurdles.

Despite these challenges, the study shows that scholarships are vital for ensuring high participation in HE and supporting equity and social justice. Also, timely funding can help ensure regular attendance and assist students in successfully completing their higher education, especially those from marginalized communities and underserved areas. To have more inclusivity in HE, it is essential to address these systemic barriers. A better scholarship system could enable students from marginalized communities, helping them fully engage and benefit from HE opportunities.

8. Recommendations

From the above discussion and outputs, the following measures are suggested to improve the effectiveness of scholarships and ensure fair access to HE:

- Simplify application and certification procedures by using digital platforms and cutting down on paperwork.
- Ensure timely disbursement of the amount to avoid financial disruptions for the student beneficiaries.
- Reassess and increase scholarship amounts in timely manner to cover the actual educational and living expenses of the students, including transportation and study materials.
- Introduce additional financial support for students in remote areas who face higher travel and accommodation costs. The documentation should be required.
- Conduct awareness campaigns for students, parents, and concerned staff to improve understanding of scholarship schemes.
- Train college staff to help students navigate scholarship applications and resolve procedural issues and challenges.
- Expand hostel facilities, especially for female students, to reduce commuting challenges and safety concerns.
- Strengthen educational infrastructure in rural areas by establishing more HE institutions and improving connectivity.
- Use technology to create an integrated database of eligible students, enabling efficient tracking of applications and disbursements.

The findings of this study have relevant implications for policymakers, educators, and stakeholders in the HE system. By addressing the identified challenges and implementing the recommended reforms, scholarship schemes can be more effectively utilized to promote equity and inclusion. Furthermore, enhancing access to higher education for marginalized communities contributes to broader societal goals of economic development, social mobility, and national progress.

9. Declarations

Conflict of Interest

The Author declares that there is no conflict of interest related to the research, authorship or publication of this article.

Use of Artificial Intelligence

Some Portions of the manuscript were refined with the help of an AI-based language model (ChatGPT) to improve clarity, coherence and academic style. Authors reviewed and verified all content to ensure accuracy and originality. The research design, data analysis, interpretation, conclusion and recommendations are entirely of authors own.

Informed Consent

The study involved voluntary participation of students of higher education institutions in Odisha, India. Informed consent was obtained from all participants prior to data collection and their identities were kept anonymous to maintain confidentiality.

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