

CHAPTER 4

ANALYSIS, INTERPRETATION AND DISCUSSION

In chapter four data is analysed and interpreted on the basis of research design adopted in chapter third methodology. The present study aimed at evaluating the effect of Post Matric Scholarship scheme on the educational outcome of the Schedule Tribes students studying in higher education institutions. To study the effect a self-made questionnaire was developed for data collection. For better understanding of challenges faced by Tribals students in higher education institutions qualitative methods were also adopted. Focused group interviews were conducted to explore effect of Post Matric Scholarship scheme on educational outcome of students. Percentage, t-test, principal component analysis and regression were used as statistical techniques for quantitative analysis and focus group interviews and observations method were used for qualitative analysis.

Research Question: To explore the awareness and utility level of Post Matric Scholarship scheme among Schedule Tribes students in higher education

Table 11

Awareness and utility level of Post Matric Scholarship scheme among Scheduled Tribe students in higher education

Sr. No.	Component	Frequency of response	
		Yes	No
1.	Received benefit from 11 th class	58%	42%
2.	Received benefit of scholarship within 6 month	11.66%	88.33%
3.	Eligible for receiving additional allowances of PWD category	0%	100%
4.	Utilise scholarship for academic benefit	63.44%	33.44%

Interpretation and discussion

The objective of the study was to see the effect of the Post Matric Scholarship Scheme on educational status of Schedule Tribes students, for this purpose the data was collected from all the STs Students who received Post Matric Scholarship Scheme. The sample consisted of only beneficiaries of Post Matric Scholarship scheme, thus all were aware about the scheme. However, their continuity in getting scholarship differed. The table 1 depicts that only 58% students had received the benefit of the scheme since 11th class whereas 42% of the students said that they had not received the benefit of the scheme continuously. During the focus group interview with the students, it was revealed that students who belong to urban area and having educated parents were continuously taking the benefits of the scheme. The table 1 also demonstrates that only 11.66% of the STs students had received the financial benefits of the scheme within six months from the submission of their application whereas 88.33% of the student showed their inability to get scholarship amount within six months of the submission of their application. However, provision of government described that benefit of the scheme will be available to students within six months from submission of their application (www.ministryoftribalaffair.gov.in, scheme and policy). Table 1 also indicate that no Person with disability (PWD) student had not received any additional allowances such as reader allowance for blind students, transport allowance for disabled students (in the total sample only three students were from PWD category). During the focus group interview with PWD students onesaid that *“I am not aware about these additional facilities of the scheme”*. From the table 1 it was also found that 63.44% of the students utilised the benefit of the scheme for academic purpose whereas 36.66% of the students not utilised the benefit of the scheme for educational purpose.

Qualitative analysis

To explore various dimensions of educational status affected by Post Matric Scholarship scheme focus group interviews were taken with the beneficiaries of the scheme. During interview it was revealed that financial hurdle was the main reason behind less access to higher education among ST students. Student also faced problems in availing continuous support of the scheme for betterment of their higher education. As few of the students said that *“we are not able to get the scholarship amount continuously from class 11th”*. The table 4.1 also depicts that 42% of the students did not receive the scholarship amount continuously from class 11th. During the interview with the beneficiaries it was also discussed by the beneficiaries that they mostly get information from their friends groups only and there were not as such awareness given to them by any officials. Students generally face problems while taking admission in good institutions due to low financial status.

During focus group interviews with the students they asserted that filing of application for Post Matric Scholarship scheme was a nightmare for them. As completion of required documents like opening of bank account and issues of caste certificate and residence certificate of students and income certificate of parents(with in the period of six month) was a uphill task for them. The involvement of various bodies in preparations of these documents was time consuming and sometimes they had to pay money as well (students revealed that they had to pay money for issuance of required documents as time was less). As one of the student said that *“for issuing of required document money was involved so my parents denied for applying scholarship scheme”*. It was also voiced by the students that due to illiteracy and unawareness of their parents they were cheated by advocates and other officials. These malpractices creates gap between government and beneficiaries. This gap

hinders the successful implementation of the initiatives (Astik Rangneniwar, 2014). In interviews with the beneficiaries it was exposed that the amount of scheme could not be used for academic purpose efficiently as the amount was made available to them at the end of academic session. However, purpose of utilisation of scholarship amount other than academic was different between urban and rural students. During the discussion few of students from urban area said “*we utilised the scholarship amount for purchasing new clothes, stationeries, purchasing mobile and organising parties with friends*”. The discussion showed that students from urban areas used their scholarship amount for increasing their socio-economic status among peer group. Whereas in rural area some students said “*we mostly utilise amount of scholarship for fulfilling our family needs*”. During interviews it was also found some parents were habituated of alcohol consumption and among these families amount of scheme was utilised to fulfil needs of family rather to pursue higher education. During interview one of the student said “*my father used to take alcohol and not do any work and utilise my scholarship amount for my family needs*”. In interviews with beneficiaries it was also expressed that parents took the scholarship money and used it for other house hold works rather than investing it for higher education of their children. In case of girls utilisation of amount for family was common problem. Due to weak financial conditions of parent’s girls had to sacrifice their dream to pursue higher education. Both parents and girl students expressed their concern regarding corruption and gap in the proper implementation of the scheme. They also suggested that amount of scholarship schemes did not provide enough financial benefit to cover real and hidden costs for higher education for which proper implementation and extra money was needed to cover the excess to higher education (Bhagavatheeswaran, 2016).

On the basis of observation of the researcher it was found that few students saved the scholarship amount in their bank account for their higher study and also utilised this amount for development of their employability skill. Parents of these students were educated and worked in either private sector or government sector. These parents were trying to provide facilities to their children and motivate them for higher education.

During data collection the researcher also met few Schedule Tribes students who were not the beneficiary of the scheme. To explore the reasons behind non-availing of scheme they explained that in the absence of ownership of land, residence and caste certificate could not be issued to them and they lived in village area and not attending regular classes, so they were not aware about the scheme. Due to digital illiteracy and limited access to e-resources they faced problems while filling online application. However, the numbers of these kinds of students were less.

The present study and supporting study shows that most of the Schedule Tribes students and their parents were aware about the scholarship scheme. The result also found that they also faced lot of problems at the time of filling application forms. Interviews also found that due to the poor economic condition of parents students were not able to use amount of scheme solely for their academic purpose and parents were not provided with any guidance for utilisation of scholarship amount for academic purpose.

Objective: To find out principle component of educational status affected by Post Matric Scholarship scheme among Schedule Tribes students in higher education

H₀: There is no difference among components of educational status affected by Post Matric Scholarship among Schedule Tribes students in higher education

Principal Component Analysis: Output of SPSS- 22

Principal component of educational status affected by Post Matric Scholarship among Schedule Tribes students in higher education

Table 12

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.616
Bartlett's Test of Sphericity	Approx. Chi-Square	760.808
	Df	351
	Sig.	.000

The table 2 depicts that the KMO score is 0.616 which is between the KMO score 0.6 to 0.7 and the interpretation of the score is mediocre which indicate that principle component analysis is most useful technique for the present study. The Bartlett’s test of Sphericity is 760.808 which is significant at $p < .0001$ thus, indicating the sample is suitable for principle component analysis (Malhotra and Dash, 2012, p.590). Here the Chi-square test statistic is 760.808 and the p-value of 0.000 is implied that there is a very low probability of obtaining this result (a value greater than or equal to the obtained value) if the null hypothesis is true. Therefore, the null hypothesis is rejected and it is conclude that the variables are correlated with each other.

Table 13

Total Variance explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.403	12.605	12.605	3.403	12.605	12.605
2	2.649	9.812	22.417	2.649	9.812	22.417
3	2.337	8.656	31.073	2.337	8.656	31.073
4	1.762	6.524	37.598	1.762	6.524	37.598
5	1.600	5.927	43.524	1.600	5.927	43.524
6	1.404	5.201	48.726	1.404	5.201	48.726
7	1.330	4.924	53.650	1.330	4.924	53.650
8	1.259	4.664	58.315	1.259	4.664	58.315
9	1.064	3.942	62.256	1.064	3.942	62.256
10	.972	3.599	65.855			
11	.952	3.525	69.380			
12	.885	3.279	72.659			
13	.829	3.069	75.728			
14	.773	2.863	78.592			
15	.737	2.728	81.320			
16	.659	2.439	83.759			
17	.614	2.273	86.032			
18	.557	2.065	88.097			
19	.499	1.849	89.946			
20	.439	1.626	91.572			
21	.418	1.548	93.120			
22	.392	1.452	94.572			
23	.365	1.353	95.924			
24	.316	1.170	97.095			

25	.293	1.085	98.180			
26	.269	.996	99.176			
27	.223	.824	100.000			

Extraction Method: Principal Component Analysis

Table 14

Rotated Component Matrix^a

	Component								
	1	2	3	4	5	6	7	8	9
Q5	.743								
Q3	.674								
Q2	.625								
Q4	.599								
Q8	.409								
Q22		-.822							
Q23		.729							
Q17		.708							
Q26			.706						
Q29			.702						
Q28			.552					.437	
Q6				.855					
Q7				.730					
Q10				.714					
Q13					.703				
Q16					.665				
Q1					.449				
Q27						.758			
Q21						.585			
Q11						.459			
Q14							.747		

Q25							.728		
Q9									
Q19								-.708	
Q18							-.409	.495	
Q20									-.822
Q24			.530						.557

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 22 iterations.

The primary objective of principal component analysis was to investigate the effective component of educational status which got impacted by Post Matric Scholarship scheme. The data was analysed through SPSS-22 to summarise (Table-12 to 14) the 29 variables of questionnaire demonstrating effect of Post Matric Scholarship Scheme on educational status of ST students in higher education. The data were subjected to principal component analysis, under exploratory factor analysis. The data were analysed through Varimax rotation to reduce the variables into groups with factor loading 0.5 and above, the same level as used by Sproles and Kendall (1986) were considered to be significant. The factors with Eigen values greater than one were considered to be significant.

Table 15

Summarised table showing the result of Principal Component Analysis

Effect of Post Matric Scholarship on Educational Status of ST students in higher education				
Component/Items	Factor Loading	Eigen value	Variance (%)	Cumulative Variance (%)
Component- 1		3.403	12.605	12.605
Post Matric Scholarship give confidence to improve my study habits	.743			

Post Matric Scholarship provide opportunity to take Coaching classes for learning difficulties	.674			
My academic achievement increased due to the benefit of Post Matric Scholarship	.625			
Due to the benefit of Scholarship I motivate to perform as well as in class	.599			
Component- 2		2.649	9.812	22.417
The amount is sufficient for whole year academic expenditure	-.822			
I face problems like submission of examination fees, re-admission fees, hostel fees and others.	.729			
I think financial problem is the main reason of dropout among STs students	.708			
Component- 3		2.337	8.656	31.073
Post Matric Scholarship develop positive attitude towards girls education	.706			
This Scheme will help me to become a successful person in life	.702			
Without the benefit of this scheme I am not able to pursuing my higher education	.552			
Component- 4		1.762	6.524	37.598
I interested to participate in co-curricular activities of my college	.855			
Due to the help of Scholarship I am able to participate in state and national sports	.730			
I always got prize in co-curricular activity of our college	.714			
Component- 5		1.600	5.927	43.524
I get equal respect in all college activity as compared to other students	.703			
My parents are aware regarding almost all schemes granted to STs students	.665			
Component- 6		1.404	5.201	48.726
My friend give me respect for my success in both curricular and co-curricular activity	.758			
Post Matric Scholarship develop positive attitude towards girls education	.585			

Component- 7		1.330	4.924	53.650
Due to financial help my financial status increased among my friends	.747			
Post Matric Scholarship helps me to develop employability skill during education	.728			
Component- 8		1.259	4.664	58.315
The Scheme facilitates my parents for continuation of my higher education	-.708			
Component- 9		1.064	3.942	62.256
Sometimes, I use the Scholarship amount to support my family needs	-.822			
This Scheme helps in decreasing dropout among STs students	.557			

In the table 15 the results of the principal component analysis demonstrate 9 factors/principal components of Eigen values greater than 1.0 and accounted for 62.256 % of total variance. Out of 29 items, six items have not been shown on in the table due to the factor loading is less than 0.50.

Interpretation of components emerged in Principal Component Analysis

Table 15 demonstrates that **component-1** represents the characteristics of scholastic development of students due to Post Matric Scholarship scheme. **Component-2** represents financial challenges faced by students to effectively complete their higher education. **Component-3** shows motivation among Schedule Tribes students to accomplish for their higher education. **Component- 4** represents the characteristics of co-scholastic development of ST student due to Post Matric Scholarship in higher education. **Component- 5** depict awareness among parents for scheme and identity and respect building among students due to scheme. **Component-6** represents that the scheme motivate girls for higher education. **Components-7** represents that utilization of scholarship amount for development of employability skills among ST students in higher education. **Component-8** represents

motivation for parents for continuing education of their children. **Component-9** represents effect of scheme for decreasing dropout rate among ST students in higher education.

Educational status can be defined in various ways but in the present study the researcher identified three dimensions based upon principal component analysis to assess educational status of students, such as:

- Academic achievement (scholastic and co-scholastic)
- Peer adjustment
- Motivation for higher education

From the table 15 it can be interpreted that Component-1 and Component-4 represent academic achievement of students which include both scholastic and co-scholastic development of students. Component-2 and Component-5 represent adjustment among friends group on the basis of financial and social status and receiving respect from others. Component-3, 6, 7, 8 and 9 depict the characteristic of the third dimension of educational status that is motivation for higher education. The present study found Post Most Scholarship scheme motivated students for higher education. However, pertinent issue emerge that even after availability of scheme after matriculation to till the end of the higher education why there is so abysmal enrolment of ST students in higher education ? According annual report 2014-15, the gross enrolment of Schedule Tribes in higher education was 13.7% whereas the gross enrolment of all social categories was 24.3% (ministry of human research development, Government of India). Keeping in view the data of census researcher further explored the reasons behind low enrolment and challenges faced by ST students in higher education through focused group interview.

Research question: To explore the motivation and challenges among Post Matric Scholarship scheme beneficiaries Schedule Tribes students in higher education

Qualitative analysis

To explore the challenges faced by Schedule Tribes students in higher education focus group interviews were taken with the beneficiaries of Post Matric Scholarship scheme. Beneficiaries of the scheme asserted that scheme motivate them to pursue their higher education. As table- 15 also demonstrated that motivation for higher education among ST students is the most effective component impacted by Post Matric Scholarship scheme. However, All India survey on higher education (2016) shows that only 4.9% of Schedule Tribes students enrolled in higher education which is very low as compared to other social categories (SCs-13.9% and OBCs-33.75%). *What are the reasons behind this? What are the problems faces Schedule Tribes students in higher education?* In order to explore these answer the researcher conducted focus group interviews with Schedule Tribes students.

During interviews it was discussed that illiteracy and poor socio-economic status of parents were the main hurdles in the success of Schedule Tribes students in access and motivation for higher education. Few of students admit that proper education and care was not provided to them as their parents were not aware regarding significance of education. Due to unawareness of parents and their own not availed facilities provided to them under RTE At, 2009 and same continue with other financial incentive for supporting their education like Post Matric Scholarship scheme. During interview student discussed that they faced learning difficulties at every stage of education due to illiteracy and poor economic condition of parents and they were not able to take coaching classes for learning improvement which was the main reasons of low academic achievement and dropout among the students. As one

of the student said that *“I was a science student at class 12th and I faced lot of learning difficulties and it converted to low academic achievement in class 12th”*. Language problem was another problem of Schedule Tribes students in higher education. During interview it was also revealed that unemployment was another reason which created disinterest among tribal students for higher education. As few students said *“for financial needs parent’s wants to engage us in some jobs so that we can work and earn for family”*. However, girls were generally engaged in household work. During interviews with the beneficiaries’ students it was also demonstrated that they lives in specific geographical area where all people are from their own community. Due to their backwardness girls are suffered from many social evils like early marriage which halted their education as household work considered more significant than education at in laws home.

During the focus group interviews with the students it was explained how low socio-economic status hampered their peer adjustment and motivation for higher education. One of the beneficiary student said *“in higher education students come from different community and different social status and due to my socio-economic status I generally felt inferior to them and ashamed for my life style. SO I don’t want to mingle with them.”* Post Matric Scholarship scheme support to cope with lower socio-economic status and facilitate peer adjustment in educational environment at higher education level. During focus group one of the student said *“in my friend groups all friends are from good families and in order to adjust with them, I utilised the benefit of the scheme to maintain my social status”*. During interviews it was also found that many students utilised the amount of scheme for purchasing new dresses, electronic devices, organised party with friends, and equally contribute in all activity organised by friends.

This scheme motivates students for higher education. During interview some of the girl students asserted that viewed their parents were due to unawareness and high cost of higher education deferred for their pursuance of higher education. One of the student said that “...my parents were not interested in my pursue of higher studies than I convince that I am getting scholarship and they need not to bear the expenses”. In interview with rural area students they expressed their concern for long distance of college from their villages. Due to long distance they had to spent more money on travelling which created demotivation among parents to send their wards for higher education. Many students expressed their pain that as their parents were unemployed or doing some migratory part time jobs so they wanted to contribute for family earning. The challenges described by students shows that employment opportunities and education facilities must be created for parents so they can contribute better in development of their children. Education is conceived as strongest instrument for the development of the individuals as well as society but Schedule Tribes Parent’s attitude towards education is that it does not provide any immediate economic return for which they prefer to engage their children in remunerative employment which supplements the family income (Berwal, 2015)

Objective: To find out the difference in educational status between male and female Schedule Tribes Post Matric Scholarship beneficiaries in higher education

H0: There is no significant difference in educational status between male and female Schedule Tribes Post Matric Scholarship beneficiaries in higher education

Table 16

Comparison of educational status between male and female Post Matric Scholarship beneficiaries in higher education

Group	N	M	Variance	t value	Level of Significance
Male	60	93.46	54.82	0.8768	Not significant at 0.05 and 0.01
Female	60	93.23	80.58		

Table value of df 118 at 0.05 level= 1.98 and at 0.01 level=2.62

Interpretation and discussion

From the table 3 it can be interpreted that calculated t value 0.8768 is less than the table value at 0.05 levels and 0.01 level of significance which is 1.98 and 2.62 respectively. Thus the hypothesis “There is no significant difference in educational status between male and female Schedule Tribes Post Matric Scholarship beneficiaries in higher education” can’t be rejected. It depicts that due to gender (male/female) there is no significant difference in effect of Post Matric Scholarship on educational status of tribal students in higher education. It also depicts that all male/female tribal students are having the same need of financial scheme like Post Matric Scholarship to enhance their educational status (Sharma, 2010).

Qualitative analysis

During the interviews with the beneficiaries it was discussed that Post Matric Scholarship was essential for both male and female students to complete their study. As students said that “*parents not create any discrimination among girls and boys for higher education if financial resources are available to them*”. However, due to poor economic conditions of parents they were not able to provide higher education to

their children as high cost of education de-motivates parents for higher education of children.

Objective: To find out the difference in educational status between rural and urban Schedule Tribes Post Matric Scholarship beneficiaries in higher education

H0: There is no significant difference in educational status between rural and urban Schedule Tribes Post Matric Scholarship beneficiaries in higher education

Table 17

Comparison of educational status of rural area and urban Schedule Tribes Post Matric Scholarship beneficiaries in higher education

Group	N	M	Variance	T value	Level of Significance
Rural	50	62.2	29.30	6.3065	Significant at 0.05 and 0.01
Urban	70	66.98	45.52		

Table value of df 118 at 0.05 level= 1.98 and at 0.01 level=2.62

Interpretation and discussion

The table 4 shows that calculated t-value 6.3065 is greater than the table value at 0.05 and 0.01 levels which is 1.98 and 2.65 respectively. Thus the hypothesis “There is no significant difference in educational status between rural and urban Schedule Tribes Post Matric Scholarship beneficiaries in higher education” is rejected at 0.05 and 0.01 levels as significant difference found. It can be interpreted from table 4, urban students more affected from scheme in comparison to rural Schedule Tribes students in higher education. It depicts that urban area students are more aware about Post Matric Scholarship and utilised it for increasing academic activities whereas rural area students were not able to avail benefits of the scheme due to various

personal and environmental issues (discussed in table 2 and 3). Due to the proper utilisation of scholarship amount for educational status urban students had shown higher achievement motivation than the rural students (Sarangi, 2015).

Objective: To find out the difference in educational status between government and aided college Schedule Tribes Post Matric Scholarship beneficiaries in higher education

H0: There is no significant difference in educational status of government and government aided college students of Post Matric Scholarship beneficiaries

Table 18

Comparison of educational status of government and government aided college students

Group	N	M	Variance	t value	Level of Significance
Government college students	60	66.48	30.15	0.0132	Not Significant at 0.05 and 0.01
Government aided college students	60	63.5	54.22		

Table value of df 118 at 0.05 level= 1.98 and at 0.01 level=2.62

Interpretation and discussion

The table 5 shows that calculated t value 0.0132 is less than the table value at 0.05 levels which is 1.98. Thus the hypothesis “There is no significant difference in educational status of government and government aided college students of Post Matric Scholarship beneficiaries” can't be rejected. It can be interpreted from table 5 that effect of Post Matric Scholarship scheme on educational status has no variance with type of organisation. It revealed that both government and government aided college students gets equal benefits of the scholarship scheme.

Qualitative analysis

To explore the challenges faced by government and government aided college students in availing Post Matric Scholarship scheme, researcher taken interviews with the beneficiaries and found that government aided college students faced many problems as compared to government college students. As few of the government aided college students said that *“we pay high amount of admission, examination fees and re-admission fees as compared to government college students, thus amount of scheme proven less for us”*. To explore further dimensions of economic requirement of Schedule Tribes students in government aided colleges, researcher conducted unstructured interview with two college principals. During interview it was found that government aided colleges get 60% grant from department of higher education and 40% funded by self-managing body. Due to this reason the admission fees of students nearly RS 5000 to 6000 and examination and re-admission fees nearly RS 2000 to 3000 where as in Government College the amount of admission fee was RS 1000 to 1500 and examination and re-admission fees nearly 500 to 1000. It was the great difference between government and government aided college students. Whereas government college students were satisfied with the amount. As one of the student said *“amount of scholarship is sufficient to deposit fee and supporting reading material for whole academic session”*. During focus group interviews it was also revealed that the benefit of Post Matric Scholarship was not sufficient for whole academic session for government aided colleges, so students took part time job to fulfil their academic requirements. Involvement in part time job impacted their engagement with educational activities and regular class attendance. Due to financial problem Schedule Tribes students didn't get motivation for higher education even the less amount of financial incentive change the motivation. The

monetary incentives had less impact on students’ intrinsic motivation, attendance, or self-reported study habits (Vi-Nhuan Le, 2015).

Objective: To find out the significant impact of Post Matric Scholarship scheme on educational status of Schedule Tribes students in higher education

H0: There is no significant impact of Post Matric Scholarship scheme on educational status of Schedule Tribes students in higher education

Linear Regression Analysis

Table 19

Impact of Post Matric Scholarship scheme on educational status of Schedule Tribes students in higher education

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	938.769	1	938.769	14.377	.000 ^b
	Residual	7705.212	118	65.298		
	Total	8643.981	119			
<i>a. Dependent Variable: academic achievement</i>						
<i>b. Predictors: (Constant), PMS score</i>						

From the Table 6(ANOVA table) it is shown that the value of F is 14.377 with 0.000 probability. The calculated F value is greater than the table value at 0.05 levels.

It depicts that in the present study the null hypothesis is accepted and the regression model can be used to predict the effect of Post Matric Scholarship on educational status of students.

Table 20

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.330^a	.109	.101	8.08074
<i>a. Predictors: (Constant), PMS score</i>				
<i>b. Dependent Variable: academic achievement</i>				

Interpretation and discussion

From the table 7(model summary)it can be interpreted that R value is 0.330 showing co-relation between two variables (independent-Post Matric Scholarship scheme and dependent-educational status) is low and the R Square value is 0.109 depict that Post Matric Scholarship scheme explained 10.9% of educational status of students in higher education. From the ANOVA table it was found that the co-relation and R square value is statistically significant at 0.005 level. It can be said that if Post Matric Scholarship is increased 1 unit then student’s educational status increased 10.9%. There are various other factors of educational status which are explained 89.1% (100% - 10.9%) by other variables but in the present study the researcher identified only one factor that is financial incentives which affected 10.9% of

educational status of students. This study was supported by many other studies and found that financial incentives affect only 6% of academic achievement of students (NORC working paper, 2014). Academic performances of students significantly increase with an increase in the award of scholarships (Nnaemeka Omeje, 2015).