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Institutional Merit Scholarships as a Motivational Factor for Undergraduate Students

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Abstract

The objective of this study is to explore whether the merit scholarship is a force to motivate students towards learning or not. This qualitative research follows a hermeneutic phenomenological approach. Data was collected using purposive sampling from students in the education and special education departments. The study involved 20 participants, comprising 10 students from public universities and 10 from private universities, all enrolled in Honors Degree programs. Semi-structured interviews were conducted to gather participants' responses, which were subsequently transcribed and analyzed thematically. The major themes are Intrinsic and extrinsic motivation, academic resilience, and self-efficacy, and the subthemes are motivation from parents, teachers and the institute, self-determination, financial aid, valuable reward, motivation to maintain CGPA, academic goal setting and its achievement, high achievers, self-regulated learning, time management skills. Based on student responses, it is evident that merit-based scholarships serve as a strong motivator for learning, but they do not provide adequate financial support. Participants believed that the scholarship amounts should be revised, as the current funding is insufficient. There is a dire need to increase the scholarship amounts within the fee structures. This effort will motivate them more for learning and enhance their enthusiastic academic behavior.

Keywords: Merit Scholarship, Academic Motivation, Undergraduate Students, Qualitative Study, Thematic Analysis, Lahore Public and Private Universities.



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Introduction

A scholarship is an amount of money provided to worthy students to assist them in concluding their present program of study. Scholarships may be given out by governmental, private, or charitable institutions. One type of financial aid that is available to students to assist them in completing their higher education is a scholarship (Priscilia et al., 2021). A scholarship is a type of financial assistance given to students from lower-income families by governments, corporations, and other organizations so they can accomplish their higher education and raise their academic or economic standing in society.

A scholarship is a grant of financial aid for the students to attain their further education. Scholarships are assigned to the students based on different criteria. In Enugu State, Nigeria, a case education was brought to analyze the influence of scholarship on students. The results describe that scholarships should be awarded to poor students who cannot afford the educational expenditures, appetite only two times in one day, and find difficulties in clothing themselves (Omeje et al., 2015). Scholarships are monetary grants given to students to fund their studies based on their achievements in the classroom or other areas. Scholarships are financial grants given to students under their academic achievement and promise. Numerous merit-based scholarships are awarded to students who meet the requirements for financial help. Scholarships cannot be refunded.

Cagasan et al. (2019) discovered in another empirical investigation that graduate students believed scholarships contributed to their academic achievement. The results demonstrated that most students (89%) completed their coursework in the allotted time. Scholarships, according to nearly all of the students (97.8%), help graduate students persevere and finish their degrees on schedule. However, 93.3 percent of students require financial aid to finish their degree. According to the polls, scholarships made students feel less stressed (48.9%), and some said they were able to pay for their living expenses (60%) and complete their studies on schedule thanks to financial aid (Cagasan et al., 2019). According to a correlation study by Bliven and Jungbauer (2021), student motivation, self-determination, and perseverance are positively correlated with student recognition programs, which acknowledge students' efforts and other achievements at a university. Additionally, scholarships improve the quality and standards of education for recipients, according to Rana et al. (2021). They also suggested that in certain scholarship programs that are less comprehensive and might not be able to pay for all of the student's expenses, financial institutions should offer educational schemes. According to a recent empirical study by Mulyaningsih et al. (2022), students' performance is significantly impacted by large-scale targeted government scholarships, especially for those who are the least fortunate and living in substandard conditions in Indonesia.

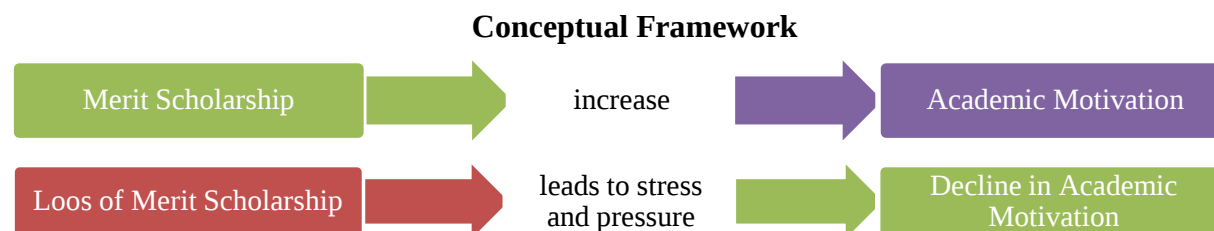
Scholarships are known to be important in a global context at all educational levels. It became more important in 2015 when the United Nations Sustainable Development Goals (SDGs) highlighted the use of scholarship programs as a means of achieving their objectives. Scholarships have also been recognized by the study as important tools for the advancement and development of the country. In this regard, thorough studies that demonstrate the significance and influence of scholarships on a variety of psycho-social and economic factors can be found in the literature. The body of research suggests that financial help and scholarships may have a direct impact on student's academic motivation, which in turn may lead to improved academic achievement (Ahmed et al., 2022). According to Campbell and Neff's (2020) review of 105 research articles on scholarships in the context of international higher education, these scholarships would improve access to

education, foster social change, advance sustainable development, internationalize institutions, improve diplomatic relations, and develop skills and human capital (Rafiq et al., 2025).

The association between financial aid or scholarships and students' academic performance, motivation, engagement, retention, and satisfaction has also been empirically supported by several studies (Mulyaningsih et al., 2022). According to Ganem and Manasse's (2011) ground-breaking research, scholarships significantly impact students' academic performance, motivation, and success. Furthermore, because institutional scholarships are seen as a crucial instrument or predictor of success, researchers emphasized their importance for student achievement. Several antecedents of college scholarships that impact students' performance and involvement have been discovered by Mushtaq and Khan (2012). In a different study, Watson et al. (2014) discovered some intriguing results, including the fact that scholarship benefits parents, siblings, neighbours, and relatives. In particular, it motivates parents to enroll their additional children in school because scholarships would cover the costs or obligations of child education. Furthermore, they maintained that the scholarship money altered the students' lives, more than half of them went on to become the most educated people in their communities and families, and that social distance grew between scholarship recipients and non-recipients. Above all, our findings suggest that a broader set of standards ought to be applied when evaluating the social and financial value of scholarships. (Ahmed et al., 2022).

Research Question

How does the Merit Scholarship influence undergraduate students' academic motivation at the university level?



Literature Review

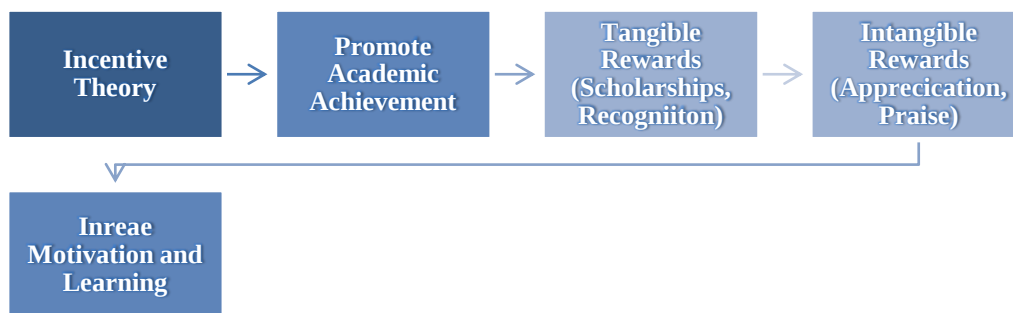
Scholarships are monetary grants given to students to fund their studies based on their achievements in the classroom or in other areas. Scholarships are financial grants given to students in accordance with their academic achievement and promise. Numerous merit-based scholarships are awarded to students who meet the requirements for financial help. Scholarships cannot be refunded. (Ahmed et al., 2022)

Scholarships provide students who want to study financial assistance. Scholarships are awarded using a separate methodology. Students typically require financial aid to fulfill their academic objectives. The scholarship technique involves using indigenous surveys to gather information. Through a variety of channels, such as publications, lectures, professional knowledge, and the application of newly acquired information to societal growth, the scholarship disseminates knowledge. Many people are able to obtain an education thanks to scholarships. Students could struggle to break into the workforce and contribute significantly to society without the assistance of outside resources. Scholarships thus give all gifted students who are unable to attend college because of financial limitations the chance to do so (Perna & Kishkentayeva, 2014).

Academic achievement, according to Ali (2013), is the extent to which a student effectively completes a certain learning task following the conclusion of a particular instruction. The teacher

assesses students' academic performance during the teaching process. Numerous factors influence student's academic performance (Ramzan & Rafiq, 2025). A student's economic situation has a significant impact on their learning environment. Compared to impoverished, indigent students, families with higher incomes typically have better access to schooling and educational resources. Need-based scholarships help students manage their educational costs and lessen the financial burden on families so that their children can receive an education. Scholarships make it simple for students to participate in university funding. Scholarships give students the money they need to finish their studies. Students are awarded scholarships to help them achieve a variety of objectives. Through scholarships, underprivileged students are encouraged to enroll in classes they cannot afford (Rafiq et al., 2024).

According to the incentive theory, the environment promotes certain actions. Goals are the fundamental idea underlying the incentive theory. When there is a goal, the individual works to achieve it. The objective could be anything from weight loss to relaxation or stimulation. For relaxation, we might watch TV; for stimulation, we might skydive; and for weight loss, we might follow an exercise regimen. Both tangible and intangible incentives are possible. Feeling good about oneself is an example of an intangible reward, whereas prizes or other public acknowledgment are examples of physical incentives. Extrinsic rewards are another name for tangible incentives, and essential rewards are another name for intangible motivations. Occasionally, one kind of prize gets swapped out for another. This typically occurs when an extrinsic reward is used in place of an intrinsic one. College students are such a complex population that both must be analyzed (Wu, 2012)



Two nearby Xianlin districts in Nanjing were the sites of the merit scholarship program that we examined. To enable independent analysis by district, separate randomizations into program and comparison groups were carried out in each district. Both male and female student's test scores climbed significantly in the larger and marginally richer district, and teacher attendance also rose, pointing to a potential explanation for the test score increases. Although the attrition of scholarship program schools and students complicates the research in the smaller district, we cannot rule out the possibility that there was no program benefit there. As a result, the estimated treatment effects have broad boundaries. Early experimental psychology studies backed up the notion that student effort is increased by reward-based incentives. However, behavior before and after students received "extrinsic" motivational rewards was examined in laboratory studies. (Wu, 2012)

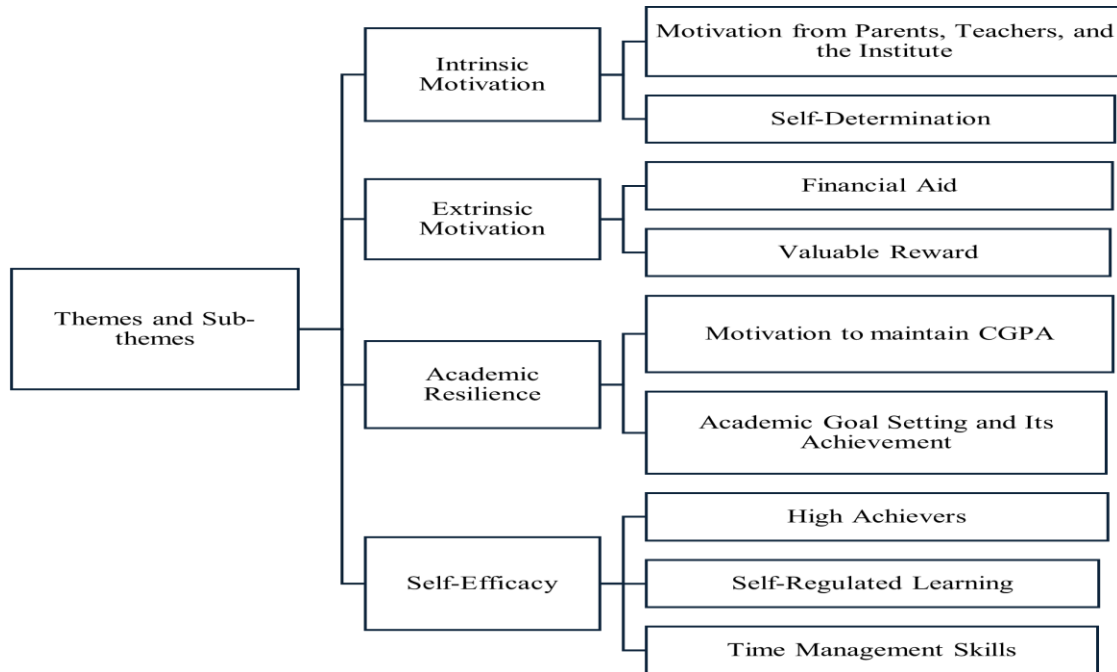
Scholarships help students stay motivated to maintain their CGPA and can also make them more responsible members of society. However, there are some drawbacks. Some students take fewer credit hours or enroll in fewer courses to maintain their GPA, while others switch fields to secure better grades and meet scholarship requirements. Research also suggests that scholarships may increase student enrollment more than actual degree completion. Policymakers should consider students' financial challenges to help them complete their higher education. Merit scholarships

provide valuable financial support and motivation, but they can also cause stress and anxiety, as maintaining high academic performance requires consistent effort. (Shaikh et al., 2023)

Research Methodology

The nature of the study is qualitative, and the hermeneutic phenomenological approach adopted to explore the in-depth understanding of the undergraduate students' experiences with respect to the Merit Scholarship, and explored how the institutional merit scholarship influences the students' academic motivation and achievement (Rafiq et al., 2022). The Interpretive paradigm has been followed in this research to find out the true reality of practical life. As the interpretivism assumes that reality is subjective and is constructed through the individual experiences of the participants (Flick, U., 2009). Interpretivism's epistemology believes that the nature of knowledge is acquired and cocreated through interaction, rather than revealed as objective fact. (Cohen et al., 2018). To conclude, here the knowledge is subjective, and it can be developed through in-depth communication between the researcher and the participants. 20 undergraduate students who belong to public and private universities of Lahore were selected for the data collection by using the purposive sampling technique. Both male and female students were selected, and they are enrolled in the Education and Special Education department. Further, the researcher developed a semi-structured interview, after a comprehensive reading of the literature review and research gaps. Interviews were taken from the participants until the saturation occurred and the study has maintained the research's ethical considerations and recorded the participant's responses without any biases. After that, the interviews were subsequently transcribed and analyzed thematically by using the Braun and Clarke's (2008) framework. The interviews were transcribed, and the participant's responses were converted into various scripts to conduct the thematic analysis of the data. As Cassol et al. (2018) transcription process refers to the process of converting audio recordings of interviews into a textual way. Therefore, the researcher covertly recorded the interviews in written statements, for the transcription. By using this technique, the researchers can accurately phrase into the true background. After that, codes were assigned to the extracted themes, and sub-themes were categorized in the data analysis procedure. According to the analysis and results, four major themes, and nine subthemes were extracted. The major themes are Intrinsic and Extrinsic Motivation, Academic Resilience, and Self-efficacy. While the subthemes are Motivation from Parents, Teachers, and the Institute, Self-Determination, Financial Aid, Valuable Reward, Motivation to maintain CGPA, Academic Goal Setting and Its Achievement, High Achievers, Self-Regulated Learning, and Time Management Skills.

Data Analysis



Intrinsic Motivation

Intrinsic Motivation is the first and foremost theme. Within this theme, identified two subthemes: Motivation from Parents, Teachers, and the Institute, and Self Determination. Most of the participants are intrinsically motivated through the Merit Scholarship, and they consider this financial aid as a valuable reward for their academic life. All male and female students also mentioned that the Merit Scholarship boosts their intrinsic motivation. They expressed a strong desire to retain their financial aid with their great effort and passion.

1. Motivation from Parents, Teachers, and the Institute

According to the responses from undergraduate students, they are intrinsically motivated by the aid. A key reason behind this fact is that their families, including parents and siblings, are satisfied with their higher education and encourage them to keep the scholarship. The students' responses indicated that their parents' satisfaction and support are reflected in their academic efforts. As a result, students with a high CGPA and a strong reputation are naturally motivated by their family's encouragement. One of them commented that:

I am the only one in my family pursuing higher education with a merit-based scholarship. My parents feel proud of me, as they see me as a shining and well-recognized student in my class because of my high scores. (P11)

It is important to note that some students (P20, P12, P14) are dissatisfied with the institutional support. They mentioned that the university, particularly in public universities, does not organize proper sessions or ceremonies to acknowledge their achievements each semester.

This is my last semester, and I have not attended any recognition ceremony organized by the university. (P20)

On the contrary, students from private universities are highly satisfied with the support and motivation provided by their institutions. Most of them are pleased with the recognition they receive and believe that it positively influences their academic motivation.

I was happy to receive the Dean's Award in my fifth semester with a CGPA of 3.80. The Dean's Award ceremony was a significant and special event in my life. I am truly grateful to my university and teachers for organizing it. (P4)

2. Self-Determination

Students mentioned that when they feel internally satisfied with their achievements, they develop autonomy and confidence in their life decisions. Most students are self-determined due to intrinsic motivation, while others are self-determined for reasons such as employment status, a learning mindset, or the influence of a merit scholarship. These factors internally motivate them to continue their efforts. One of the students mentioned his viewpoint:

I work in a private organization, so the scholarship doesn't matter to me as financial help. I work hard and get high marks for my learning and personal satisfaction. So, it's true to say that the scholarship doesn't affect my academic achievement. (P16)

While, for some students, a Merit Scholarship is a force to motivate them toward academic motivation and achievement. One of them was mentioned as follows:

I am satisfied with the scholarship because it has helped me achieve a good academic reputation. (P17)

Extrinsic Motivation

The second theme identified was Extrinsic Motivation, which is further divided into two sub-themes: Financial Aid and Valuable Reward. The Merit Scholarship serves as both a financial and physical reward that impacts students' academic motivation. Most of the students believed that the Merit Scholarship is a strong motivational force for financially needy students. It helps them pay program fees and manage their expenses. They also mentioned that this financial aid allows them to assist their parents with fee payments. However, some students expressed dissatisfaction with the scholarship amount and mentioned that they pursued their education based on personal interest, without relying on the scholarship as a motivating factor.

1. Financial Aid

The majority of students are satisfied with the Merit Scholarship. They viewed it as valuable financial aid that helps manage their expenses, particularly in the context of Pakistan. Some participants (P18 and P19) also mentioned that scholarship plays a crucial role in the higher education system. They highlighted that pursuing higher education in a developing country like Pakistan is challenging, as many people live in difficult financial conditions. In this regard, such financial aid is incredibly helpful. One of them was specified as follows:

A scholarship is a strong motivator, especially for students who cannot afford higher education fees. It serves as valuable financial aid and inspires me. (P18)

On the contrary, some students were not satisfied with the Merit Scholarship, as they believed it did not impact their academic achievement. They achieved the highest marks due to their competence and confidence. One of the students voiced his opinion and claimed that:

I have always been a hardworking and talented student. The scholarship is not a strong motivator for me, nor is the amount sufficient as financial aid. Universities and the government should review the scholarship amount in their fiscal policies. (P12)

Another student supported the same argument and stated that:

The Merit Scholarship hasn't changed my life, as I've always been a position holder. It only motivates me when it is fully funded. (P10)

2. Valuable Reward

Most students shared their feedback on Financial Aid and stated that it is a valuable reward for them. It provides monetary support, receives teachers' appreciation, and motivates them to achieve high scores or top positions in their semester. One of them revealed:

The scholarship helped me achieve my dream of getting a good education. (P17)

One more student expressed his concern and stated that:

My personality has changed. At my 10th-grade farewell party, I was called with the title of the "Confused Person." But now, my knowledge has been improved through the scholarship. It helped me enhance my learning skills. (P20)

Academic Resilience

The third major theme, Academic Resilience, is divided into two sub-themes: Motivation to Maintain CGPA and Academic Goal Setting and Achievement. Students' responses revealed that financial aid motivates them to maintain their CGPA and achieve strong academic outcomes. Additionally, students frequently use online resources and web links to enhance their conceptual understanding.

1. Motivation to maintain CGPA

Participants (P1, P4, P16) expressed passion for maintaining their marks, CGPA, and scholarships. They stated that the monetary reward encourages them to work harder and strengthens their academic resilience. One participant shared their personal experience of losing the scholarship and stated:

Losing the scholarship taught me that success requires hard work and consistency. Scholarships can only be retained through active learning and meeting their standards. (P1)

Most students mentioned that maintaining a CGPA is not an easy task. It requires consistent effort, as one of them stated:

A disadvantage of the scholarship is the constant effort required to maintain it. If I fail to keep my marks up, I risk losing it and will have to pay the full fee. (P13)

2. Academic Goal Setting and Its Achievement

Undergraduate students believe that the Merit Scholarship significantly influences their academic achievement and motivation. They focus more on conceptual learning and prioritize improving their academic skills by using various learning resources, or platforms. One of them was specified as follows:

I am pursuing a degree with greater passion because of the financial aid. (P17)

One more student stated his point of view:

I focus on smart work by researching the topic further and prioritizing conceptual learning over rote memorization. (P19)

Some Participants (P16, and P18) mentioned that being a scholarship holder creates a certain image, so they work to maintain their academic position to retain their social figure. One student expressed his experience and said:

Maintaining study hours is essential to keep the scholarship and sustain the position in the social circle. This can be achieved through hard work. (P18)

Self-Efficacy

The fourth major theme is Self-Efficacy, which is further subdivided into three major themes: High Achievers, Self-regulated learning, and Time Management Skills.

1. High Achievers

Participants (P16, P17, and P18) mentioned that their teachers, parents, friends, and siblings highlight their achievements. They stated that they feel special and prominent from other students because they hold the top position in the classroom. Ultimately, their academic motivation also increases. One of them revealed:

I feel proud of my family because I got the highest marks. At a family gathering, my father shared my CGPA with my uncle and aunt, and I was really happy about it. I still remember that moment. (P16)

One more student from the program BS. Education expressed concern and added:

During orientation, my teachers motivated my juniors by mentioning the names of scholarship students and their CGPAs. That moment made me feel proud of myself. (P18)

2. Self-Regulated Learning

Most participants mentioned becoming more conscious of their learning and determined to achieve high semester marks. They also aim to set benchmarks for their competitors in the classroom. One of them claimed that:

I have become more confident and explore research-based learning opportunities. I also discuss my future learning with seniors and teachers because of my passion for knowledge. (P20)

It is important to note that some students (P9, P10, and P11) were dissatisfied with the monetary reward. They stated that they pursued their education based on their interests and self-learning because the institution did not provide enough funds to cover their expenses. One of them discussed the challenge and mentioned that:

In public universities, the scholarship amount is insignificant. I stay motivated to focus on improving my skills and knowledge, not just on the scholarship. (P9)

3. Time Management Skills

Most respondents believed that time management skills are developed through merit-based scholarship. They specified that financial aid is maintained through consistent behavior, which is formed by punctuality and regularity in completing tasks. One of them was mentioned as follows:

I take notes for each lecture to avoid last-minute exam issues. I thoroughly prepare each subject with details and examples and discuss them with my teachers. (P11)

Some students mentioned that the semester system is more challenging than the annual system, due to back-to-back activities, and time constraints. This makes time management difficult for them. In contrast, employed students are used to managing their time efficiently because they balance both personal and professional lives. One of the students stated:

I found it difficult to manage my time due to overlapping semester activities. (P12)

One of the students boosted the perspective, as mentioned earlier, and reported that:

I am employed and mature enough to manage my time, so I can submit assignments before the due date. (P13)

Discussion

The study's qualitative findings provide insights into the undergraduate students' academic motivation regarding the Merit Scholarship both in the public and private universities of Lahore. It is observed that most of the students agreed that the Merit Scholarship influences the student's academic motivation and achievement. At the same time, few claimed that there is no significant relationship between the financial rewards and their academic performance because they know their marks, position, and the importance of the degree program. Most of the participants believed that the Merit Scholarship is a force that pushes them or redirects them back to learning when they lose interest in their studies. Because they only secured the scholarship when they retained its standards, or requirements, CGPA. As there is a correlation between the highest scores and the Scholarship. It is also found that public university students have a lack of appreciation ceremonies and eventually the absence of recognition hurts their academic motivation as well as their performance. Public university students also recommended that the number of scholarships is not ample to fulfill their expenditures. So, it should be revised at the university level.

The study's results were similar to the research of Umm e Habiba, & Liaqat, M. (2022). They investigated the impact of Scholarships on Students' Academic Achievement or Performance at the University of Education Faisalabad. The study's results indicated that there is a significant relationship between the Scholarships on Students' Academic Achievement. It is also clearly highlighted that financial aid is a force, especially for the needy and poor family students who motivate them and forwards them back to study when they lose interest in their studies. The researchers also mentioned that the Scholarships enhanced the habit of book reading, and time management, promoting their personalities and mindsets among students. Thus, this research is interlinked with the current study's research questions one and two. Umm e Habiba, & Liaqat, M. (2022) mentioned that the majority of the students with a 4.08, mean found the acceptance of best grades with the scholarship, and students with a mean of 3.83 reported that the scholarship helped them in securing better performance goals in the classroom.

The result of the study also showed that students were intrinsically motivated and promoted academic resilience and self-efficacy due to the scholarship. Students claimed that they felt superior, and high achievers in the classroom due to the highest scores. The same findings found in the research of Umm e Habiba, & Liaqat, M. (2022), highlighted that scholarship is a marvelous reward for the student, which makes them talented, hardworking in their life, and able to secure the best grade points in each semester.

The results of the current study also indicated that the majority of the students were free from their expenditure and had confidence they didn't more rely on their parent's income and now had enough independence to pay their semester fees. So, (Ahmed, Ahmed, Barkat, and Ullah, 2022) had similar findings in their research and mentioned that after receiving the scholarships male students were

less likely to rely on their parent's income and feel independent, especially for university-related expenses. Also, the scholarship recipients take their lectures very carefully to retain their scholarship. The research is conducted to identify the impact of Scholarship on students' success at the University of Turbat in Pakistan. The researchers have selected both Merit-based scholarship (MBS) and need-based scholarship (NBS) for the population and found that there was a significant relationship between the student success outcomes and the need-based scholarship NBS, while there was an insignificant relationship between the Merit-based scholarship (MBS) and success academic success. The researcher has mentioned the fact behind this finding, the merit scholarship recipients are already securing good marks and providing to the shining student. That's why their academic success does not have much influence as compared to those students who earned the need-based scholarship, especially the males because they belonged to poor families and worked hard to earn it. And then automatically their academic success increases (Shahid et al., 2024). Thus, this research question is interlinked with the current research question three.

Conclusion

This is qualitative research which explores the students' insights regarding the Merit based Scholarship and explores how these scholarships are influencing on their academic motivation. Students who receive financial aid are far more committed, which strengthens their resilience and sense of self-efficacy. However, there were differences in awareness, and institutional support, especially in public universities where students expressed dissatisfaction about lack of recognition and inadequate financial aid. By identifying and analyzing the students' insights, the research not only highlights the insights but also provides actionable recommendations for enhancing the Institutional Merit based scholarship programs. Implementing such improvements could foster a more supportive culture of continuous Merit Scholarship journey, ensuring students have ample number of scholarships, provision of proper guidance and support that meet their evolving needs. As a result, this Merit Scholarship will more positively influence the students' academic motivation and performance.

Recommendations

Based on the findings of the study, the following recommendations can be made.

1. The public universities need to disseminate the students' scholarship milestones by posting the scholarship lists on the notice boards, university websites, and university newsletters.
2. The public universities need to organize appreciation and recognition ceremonies for the Merit Scholarship students. They should be arranged for each semester position holder, which motivates the student's academic success.
3. Especially in public universities the amount of the Scholarship or financial reward should be revised. As it is not ample for the students' expenditure.

Private universities need some flexibility in the Merit Scholarship process. It should not be removed frequently if a student is unable to meet the requirements. Therefore, give him/her warning letters to maintain the CGPA or some relaxation for the middle of the semester.

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