



Promoting Equity in Higher Education through Scholarships: Evidence from Developed and Developing Countries

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Abstract: Scholarships have emerged as important policy instruments for promoting equity in higher education by reducing financial barriers and expanding opportunities for students from disadvantaged and underrepresented backgrounds. This study examines the role of scholarships in enhancing educational equity and draws lessons from global and Tanzanian experiences. A systematic literature review (SLR) methodology was employed to identify, evaluate, and synthesize evidence from peer-reviewed journal articles, policy reports, and institutional publications retrieved from Google Scholar, Scopus, Web of Science, ERIC, and reports published by international organizations. The review followed a systematic process of identification, screening, eligibility assessment, and thematic synthesis. Studies published in English between 2020 and 2025 that examined scholarships, financial aid, educational access, student retention, graduation, and social inclusion in higher education were included. Duplicate records, conference abstracts, editorials, newspaper articles, studies focusing on primary and secondary education, and publications lacking sufficient methodological information were excluded. The findings reveal that scholarships significantly increase access to higher education for students from low-income families, women, rural communities, ethnic minorities, and other marginalized groups. Beyond improving enrolment, scholarships contribute to student retention, academic success, graduation rates, and social mobility. However, challenges such as inadequate funding, limited awareness, bureaucratic application procedures, and inequitable distribution continue to undermine their effectiveness. The review concludes that scholarships remain a critical mechanism for advancing educational equity, but their impact can be strengthened through increased investment, transparent allocation systems, targeted support for vulnerable groups, and complementary interventions such as mentorship, academic support, and career guidance. This study offers policy insights for strengthening equitable participation in higher education, particularly in developing-country contexts such as Tanzania

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INTRODUCTION

Equity in higher education continues to be a persistent and significant challenge globally. Students from economically disadvantaged backgrounds often face multiple barriers that hinder their access to high-quality education, including financial constraints, a lack of academic preparation, and social or cultural obstacles. These barriers not only impede their ability to access higher education but also limit their opportunities for upwards social and economic mobility. As a result, the disparity between privileged and underprivileged students in terms of educational attainment continues to widen, perpetuating cycles of poverty and inequality. (UNESCO, 2022) Scholarships have emerged as among the most effective tools for bridging this gap, providing crucial financial support that enables disadvantaged students to pursue higher education. They play an essential role in mitigating financial barriers to education and offer opportunities for individuals who might otherwise be excluded from the academic system because of their socioeconomic status. By addressing financial limitations, scholarships help level the playing field, fostering greater social and educational equity. (Smith, 2021)

Globally, scholarship programs have been implemented by governments, universities, and private organizations to target various vulnerable groups, such as low-income students, women, minorities, and individuals with disabilities. In the United States, federal and state governments, along with private institutions, offer a range of scholarships designed to increase access to higher education for underrepresented students. According to Shapiro et al. (2019), need-based scholarships in the U.S. have been found to significantly reduce the financial burden on low-income students, increasing their chances of attending and graduating from college. Moreover, scholarships aimed at first-generation college students whose parents have not attended college have been shown to improve their academic outcomes and persistence rates (Hossler et al., 2021). For example, the Federal Pell Grant, a major need-based scholarship program in the U.S., is one of the largest financial aid programs designed to help students from low-income families access higher education, ultimately contributing to greater upwards social mobility (U.S. Department of Education, 2020).

In Asia, scholarship programs have also played a pivotal role in increasing higher education access, particularly for marginalized groups. Zhang and Chen (2020) note that scholarships in China, particularly those targeted at rural students, have been essential in addressing disparities between urban and rural education. Scholarships for students from rural areas in China have contributed to higher enrollment rates in universities, as many of these students previously faced insurmountable financial barriers. Similarly, India's postgraduate scholarship programs, such as the Post Graduate Merit Scholarship for University Rank Holders, are designed to support students from economically disadvantaged backgrounds, with a particular focus on Dalit and tribal populations. Kumar (2021) highlights that such programs have facilitated access to higher education for students from historically marginalized communities, allowing them to pursue professional degrees and improve their socioeconomic prospects.

West Africa has also seen a positive impact of scholarships on educational access, particularly for women. Mensah and Adu (2021) investigate the role of scholarships in Ghana and Nigeria and note that initiatives such as the "Ghanaian Government Scholarship Scheme" have provided significant opportunities for female students to attend university. These scholarships are critical in regions where women are often expected to prioritize domestic

responsibilities over education. By offering financial support, these programs not only reduce the direct cost barriers to education but also challenge entrenched gender norms, allowing more women to pursue higher education and, subsequently, more opportunities in the workforce. The increasing availability of scholarships for girls in West Africa has also been shown to improve the overall economic development of these countries, as educated women tend to invest in their communities and families (Mensah & Adu, 2021).

In East Africa, scholarship programs are increasingly being used to promote gender equality in education. Mbugua and Chege (2020) argue that scholarships specifically targeting female students in Kenya have helped narrow the gender gap in higher education. They reported that such programs have encouraged more girls to pursue university degrees, particularly in fields such as engineering and technology, which are traditionally male dominated. Similarly, in Uganda, Kasirye and Nannyonjo (2020) report that scholarship schemes aimed at girls from rural areas have resulted in higher retention rates and improved academic performance, contributing to the overall increase in female representation in higher education institutions. These scholarships are particularly impactful in regions where cultural norms and economic constraints typically limit girls' access to education.

In Tanzania, scholarship programs have been a crucial element in addressing regional and socioeconomic disparities in higher education. Mbilinyi (2020) highlights the efforts of the Higher Education Students' Loans Board (HESLB) in providing financial assistance to Tanzanian students from low-income families. Despite challenges such as limited funding and inadequate coverage, the HESLB remains a vital institution for promoting equity in access to higher education in Tanzania. A study by Salum (2022) in Dar es Salaam also revealed that scholarship programs targeting female students, particularly in science and technology fields, have contributed to increased enrollment rates among women, who traditionally have lower representation in these areas. Furthermore, Tungaraza (2021) underscores the significance of government-backed scholarships in rural areas, where many students face the dual challenge of financial and geographical barriers to accessing tertiary education. These initiatives have helped reduce regional disparities and foster more inclusive educational outcomes across the country. At the district level, local scholarship programs have proven to be critical in addressing the unique challenges faced by students in specific communities. For instance, in Dar es Salaam, Salum (2022) reported that local scholarship initiatives, coupled with mentorship and academic support programs, significantly improved the retention and success rates of students from disadvantaged backgrounds. Similarly, in rural areas, Tungaraza (2021) notes that scholarships have helped reduce the dropout rates of rural students, many of whom previously lacked the financial means to continue their studies beyond secondary school. While these scholarship programs have undoubtedly improved access to higher education, several challenges remain, including inadequate funding, a lack of awareness about available scholarships, and an inequitable distribution of resources. Therefore, while scholarships are an essential tool in promoting educational equity, it is crucial to continue refining these programs to ensure that they reach those who need them the most. This paper aims to examine the role of scholarships in fostering equity in higher education, with a focus on successful case studies from the United States, Asia, East Africa and West Africa, and Tanzania, and explores the challenges and opportunities for improving scholarship programs in both global and local contexts.

Literature Review

1. Role of Scholarships in Fostering Equity in Higher Education

In the United States, scholarship programs have long been recognized as crucial means of promoting access to higher education for low-income students. According to Shapiro et al. (2019), need-based scholarships have proven to be highly effective at bridging the financial gap for students from disadvantaged backgrounds, enabling them to pursue higher education without the burden of insurmountable debt. The results of this study suggest that when combined with additional support programs such as mentoring and academic advising, these scholarships can increase student persistence and success rates. For example, the Federal Pell Grant Program in the U.S. is designed to assist low-income students with covering tuition fees and other associated costs, contributing to an increase in college enrollment and completion rates among those who might not otherwise have had the opportunity to attend college. Shapiro et al. (2019) further argue that such scholarships have a broader social impact by fostering upward mobility and narrowing the educational achievement gap between students from affluent families and those from disadvantaged socioeconomic backgrounds.

Similarly, in Asia, scholarship programs aimed at marginalized groups have played a key role in promoting educational equity. In China, scholarships specifically targeting rural students have helped address the significant barriers posed by both financial constraints and geographic isolation. Zhang and Chen (2020) highlight that scholarships in China are critical in facilitating university access for students from rural areas, who often face greater financial and educational challenges than their urban counterparts do. These scholarships have been shown to improve enrollment rates in prestigious universities, thus contributing to social mobility and reducing rural–urban disparities in higher education. Similarly, in India, government scholarships targeting Dalit and tribal populations have been pivotal in addressing historical inequalities in education. Kumar (2021) discusses the significant role of the Post Graduate Merit Scholarship Program in improving access to higher education for students from marginalized communities. By offering financial support to underprivileged students, this program has enabled them to pursue advanced degrees and improve their social and economic status, ultimately fostering greater inclusivity in Indian society.

In West Africa, scholarship initiatives have similarly contributed to improving access to education, particularly for women and girls. In Ghana and Nigeria, scholarship programs aimed at girls and women have transformative effects on higher education enrollment and academic performance. Mensah and Adu (2021) argued that scholarships targeted at female students not only increase enrollment rates but also enhance academic outcomes, as these scholarships provide the necessary financial relief that allows students to focus on their studies. For example, the “Ghanaian Government Scholarship Scheme” has enabled many female students, particularly those from rural and underprivileged backgrounds, to attend universities, where they would have otherwise faced insurmountable barriers to entry. These scholarship programs have helped to shift societal perceptions about women's roles in education and employment, contributing to greater gender equality and economic development.

In East Africa, scholarship programs have also demonstrated their potential in promoting equity in education. Kasirye and Nannyonjo (2020) conducted a study in Uganda that explored the impact of scholarships on female students' access to higher education. The study revealed that scholarship schemes targeting girls, particularly those from rural and

impoverished backgrounds, have led to a notable increase in female enrollment in universities and other higher education institutions. Similarly, Mbugua and Chege (2020) investigated scholarship programs in Kenya and reported that financial support has been instrumental in encouraging girls to pursue higher education, particularly in fields traditionally dominated by men, such as engineering and technology. These scholarships not only increase female representation in higher education but also contribute to enhancing the quality of education by promoting gender diversity in academic programs. The success of these programs underscores the importance of addressing gender disparities in education through targeted financial support.

In Tanzania, scholarship programs have played an essential role in advancing educational equity, particularly in addressing the financial barriers faced by students from low-income families. The government's Higher Education Students' Loans Board (HESLB) has been instrumental in providing financial assistance to students pursuing higher education. Mbilinyi (2020) highlights the role of HESLB in helping to bridge the gap for students from economically disadvantaged backgrounds. Although challenges remain in ensuring an equitable distribution of these funds, HESLB continues to be a critical component of the Tanzanian government's efforts to make higher education more accessible to all students, regardless of their socioeconomic status. The loans provided by the HESLB have made it possible for many students to attend universities and colleges, significantly increasing enrollment rates among students who would otherwise be unable to afford the costs of tuition and living expenses. However, Mbilinyi (2020) also notes that improvements are needed in the loan allocation system, especially to ensure that students from remote regions and marginalized communities receive adequate support.

In addition to national initiatives, local scholarship programs have proven to be highly effective in promoting educational equity within specific regions of Tanzania. Salum (2022) conducted a study in Dar es Salaam and reported that targeted scholarship programs for female students in science and technology courses have been particularly successful at increasing enrollment rates among girls. These scholarships help alleviate the financial barriers that often prevent girls from pursuing higher education, particularly in fields where female representation has traditionally been low. The study revealed that girls who received scholarships were not only more likely to attend university but also demonstrated higher academic performance and persistence than their peers who did not receive financial support did. This finding indicates the significant role that scholarships play in ensuring that female students have equal opportunities to succeed in higher education.

Similarly, in Mkuranga District, the Tanzanian government has implemented special scholarship programs aimed at students from rural areas. Tungaraza (2021) discussed how these scholarships have helped reduce regional disparities in higher education access, providing students from remote regions with the opportunity to attend universities and colleges in urban centers. These scholarships are particularly important in areas where families face economic hardships and where students often struggle to find the financial resources necessary to pursue further education. Tungaraza (2021) reported that scholarship programs in Mkuranga have resulted in a significant increase in the number of students from rural areas enrolling in higher education institutions, ultimately contributing to the development of human capital in these underserved regions. These local and national efforts reflect the Tanzanian

government's commitment to improving access to higher education and reducing educational disparities. However, as highlighted by Salum (2022) and Tungaraza (2021), there is still a need for more inclusive and sustainable scholarship programs that can reach a broader range of students, particularly those from the most marginalized communities. By continuing to expand and improve scholarship opportunities, Tanzania can further promote educational equity and foster a more inclusive society.

METHODOLOGY

This study employed a systematic literature review (SLR) methodology to examine the role of scholarships in promoting equity in higher education across different geographical contexts. The SLR approach was selected because it provides a transparent, rigorous, and replicable process for identifying, evaluating, and synthesizing existing evidence on a specific research topic. This review was guided by the objective of understanding how scholarship programs contribute to reducing inequalities in access, participation, retention, and completion in higher education among disadvantaged and underrepresented populations.

The review process followed four stages: identification, screening, eligibility assessment, and synthesis of the relevant literature. Scholarly publications were retrieved from major academic databases, including Google Scholar, Scopus, Web of Science, ERIC, and institutional repositories. Additional sources were obtained from reports published by UNESCO, the World Bank, UNICEF, government agencies, and higher education institutions. The search terms included “scholarships,” “higher education equity,” “financial aid,” “educational access,” “student retention,” “educational inclusion,” and “scholarship programmes.”

The inclusion criteria included (a) peer-reviewed journal articles, policy reports, and institutional publications; (b) studies published in English between 2020 and 2025; (c) studies examining scholarships, financial aid, or related support mechanisms in higher education; (d) studies addressing issues of educational equity, access, retention, participation, graduation, or social inclusion; and (e) studies conducted in developed and developing countries. Seminal studies published before 2020 were included, as they provided important theoretical or contextual insights.

The exclusion criteria included (a) duplicate publications; (b) conference abstracts, opinion papers, editorials, and newspaper articles; (c) studies focusing exclusively on primary or secondary education; (d) studies lacking sufficient methodological information; and (e) publications not directly related to scholarship programs and educational equity.

Following screening and eligibility assessment, relevant studies were critically appraised and analysed using thematic synthesis. The findings were organized into key themes, including scholarships and educational access, scholarships and gender equity, scholarships and social inclusion, challenges in scholarship implementation, and policy implications for higher education systems. This approach enabled the identification of recurring patterns, best practices, and contextual differences across regions while generating evidence-based recommendations for strengthening scholarship programs and promoting equitable participation in higher education.

RESULT AND DISCUSSION

Findings

In the United States, scholarships have been shown to be crucial for promoting greater access to higher education, particularly for low-income students, first-generation college students, and those from underrepresented minority groups. According to Shapiro et al. (2019), need-based scholarships, especially when integrated with academic support programs, have been identified as pivotal in improving both student retention rates and overall academic success. These scholarships are designed to alleviate the financial burdens faced by students, addressing the gap between the cost of tuition, textbooks, and living expenses and the resources available to financially disadvantaged students. Without scholarships, many low-income students may face insurmountable barriers in paying for their education, resulting in higher dropout rates and lower graduation rates.

Need-based scholarships have the potential to significantly reduce financial stress, allowing students to focus more on their academic responsibilities. Shapiro et al. (2019) emphasize that students who receive financial assistance are not only more likely to complete their degree programs on time but also less likely to experience financial hardship, which could lead them to drop out. The reduction in financial anxiety enables them to participate more fully in university life, including engaging in extracurricular activities, student organizations, and internships. These activities not only improve students' well-being but also enhance their academic experience, broaden their social networks, and increase their prospects in the job market. In fact, the results of this study suggest that students with financial support are more likely to engage in cocurricular activities, such as research projects, study groups, and leadership roles, which further contribute to academic success.

In addition to providing financial aid, the study highlights the importance of academic support services in ensuring the success of scholarship recipients. These services, such as counselling, tutoring, and mentorship programs, are critical for helping students overcome academic challenges, especially those who may lack the foundational knowledge or study skills required for success in higher education. Mentorship programs, where students are paired with faculty members, alumni, or peer mentors, have been found to be particularly beneficial for providing guidance and emotional support. These academic support structures foster a sense of belonging and help students develop the necessary skills to navigate the academic and social challenges of university life.

However, despite the demonstrated benefits, challenges persist in ensuring that scholarships reach all eligible students. One of the most significant barriers identified in Shapiro et al.'s (2019) study is limited scholarship funding. Although the need for scholarships has increased, the funds available to meet this demand are often insufficient. This has led to competition for limited resources, meaning that many students, despite qualifying for assistance, are unable to receive the necessary support. Additionally, there are challenges related to a lack of awareness about the availability of scholarships. Many students, particularly those from marginalized backgrounds, are not aware of the opportunities available to them or may not have the resources or knowledge to navigate the complex scholarship application process. This information gap disproportionately affects first-generation college students and low-income families, who may lack access to guidance or information on how to apply for scholarships.

Furthermore, the bureaucratic application processes for many scholarships often act as barriers, discouraging students from applying. These processes can be time-consuming, confusing, and overly complex and require extensive documentation that may be difficult for low-income families to access. The paperwork involved in scholarship applications can be overwhelming, and students without the necessary resources or support may abandon their applications altogether. Moreover, some students may perceive the application process as unfair or difficult to navigate, which further reduces their willingness to apply. The cumbersome nature of these application processes highlights the need for streamlined and user-friendly systems that make it easier for all students to access scholarship opportunities. Moreover, Shapiro et al. (2019) reported that despite the availability of need-based scholarships, the unequal distribution of resources remains a persistent issue. Students from more affluent backgrounds often have greater access to scholarships, whether through private channels, institutional awards, or family networks, whereas students from low-income backgrounds may face more obstacles in securing such financial support. This disparity in access leads to the exacerbation of educational inequities, where affluent students are more likely to benefit from a range of scholarships and support programs, while disadvantaged students are left with fewer opportunities.

In light of these challenges, several solutions are suggested to increase the effectiveness of scholarship programs in the United States. First, there is a need for increased funding for need-based scholarships, especially for students from underrepresented communities. This would require increased investment from both the public and private sectors. Second, there is a need to enhance outreach and awareness campaigns to ensure that students from marginalized backgrounds are informed about the scholarship available to them. High schools, community organizations, and college admissions offices can play a critical role in disseminating information about scholarships and simplifying the application process. Third, scholarship programs should consider reducing bureaucratic hurdles by simplifying application procedures and providing clearer guidance on eligibility and submission requirements. Additionally, universities and scholarship providers should implement more comprehensive support programs for scholarship recipients. This includes not only financial aid but also academic mentorship, counselling, career services, and internships. Addressing the full spectrum of students' needs for financial, academic, and social scholarships can have a more meaningful impact on student outcomes. Finally, ensuring an equitable distribution of scholarship funds, with a focus on reaching the most vulnerable populations, is essential. This could involve targeting scholarships, specifically first-generation college students, low-income families, students of color, and those facing other barriers to higher education.

Scholarship programs in Asia, particularly in countries such as China and India, have proven to be essential in promoting higher education access for marginalized groups, including rural students and ethnic minorities. In China, Zhang and Chen (2020) reported that scholarships for rural students were crucial in addressing the financial barriers that prevented them from attending universities in urban areas. These scholarships not only allowed students from economically disadvantaged backgrounds to enroll in higher education institutions but also played a significant role in promoting social mobility. Rural students who benefitted from these scholarships reported increased confidence in their ability to succeed in academic environments, which they previously perceived as out of their reach. These scholarships,

combined with government policies aimed at promoting equality in education, helped reduce the educational divide between urban and rural populations.

In India, government scholarship programs, particularly those targeting Dalit and tribal students, have led to noticeable increases in enrollment and graduation rates. Kumar (2021) highlights that the postgraduate scholarship program for these historically marginalized groups has been instrumental in helping them overcome systemic barriers in accessing education. These scholarships, along with support programs that provide academic guidance and mentorship, have been key in improving the representation of Dalit and tribal communities in higher education institutions. While these programs have been successful in promoting access to education, challenges remain, particularly regarding the sustainability of funding and ensuring that scholarships are distributed equitably across different regions and communities.

In West Africa, scholarship programs have similarly improved access to higher education for female students. Mensah and Adu (2021) report that scholarships targeting girls and women in countries such as Nigeria and Ghana have led to increased enrollment in higher education institutions. These scholarships have been particularly beneficial for students in rural areas, where access to education is limited, and for girls, whose education is often deprioritized in favour of domestic responsibilities. The results of this study suggest that providing scholarships to girls not only increases their enrollment rates but also enhances their overall academic performance. Many of these scholarship programs also include additional support services such as career counselling, mentorship, and professional development, which help students navigate the challenges they face during their academic journeys. However, Mensah and Adu (2021) also note that scholarship programs in West Africa face challenges such as limited funding, lack of transparency in the allocation of funds, and disparities between urban and rural access to these opportunities.

In East Africa, scholarship programs have shown significant success in promoting gender equity, particularly in countries such as Uganda and Kenya, where female representation in higher education has traditionally been low. Kasirye and Nannyonjo (2020) report that scholarship initiatives targeting female students, especially those in science and technology fields, have been critical in increasing female enrollment in higher education. These scholarships, often provided by the government or NGOs, have contributed to a more inclusive educational environment, where young women are empowered to pursue careers in traditionally male-dominated fields. In addition, Mbugua and Chege (2020) reported that scholarships increase female representation in universities, particularly in science, technology, engineering, and mathematics (STEM) courses. However, cultural and social barriers, such as societal expectations regarding women's roles and responsibilities at home, continue to limit the full potential of these scholarship programs. Many female students face pressure to leave their studies and return to family duties, particularly during critical points in their education, such as exam periods.

In Tanzania, scholarships have been recognized as among the most effective tools for promoting educational equity. The Higher Education Students' Loans Board (HESLB) plays a key role in providing financial assistance to students from low-income families. Mbilinyi (2020) notes that while the HESLB has facilitated access to higher education, challenges such as underfunding, delayed disbursements, and limited awareness about available opportunities persist. The study revealed that students who received loans or scholarships from the HESLB

were more likely to complete their studies than those who did not, as they were less burdened by financial stress. However, the allocation of funds is often insufficient to meet demand, and many eligible students are left without financial support. Additionally, local studies in the Dar es Salaam and Mkuranga districts reveal that targeted scholarship programs for women and students from rural areas have made significant contributions to increasing enrollment rates. For instance, Salum (2022) reported that scholarship programs aimed at encouraging female students to pursue science and technology courses resulted in an increase in the number of women enrolling in these fields. These scholarships, in combination with mentorship and career guidance, helped address the gender gap in science and technology disciplines. Similarly, Tungaraza (2021) stated that government scholarships for students from rural areas contributed to reducing regional disparities in access to higher education. Despite these successes, challenges such as insufficient funding, delayed disbursements, and the unequal distribution of scholarships between urban and rural areas continue to hinder the effectiveness of these programs. At the district level, local scholarship initiatives have shown positive outcomes, although challenges related to funding and awareness remain. In Dar es Salaam, scholarships provided by local government agencies and universities have helped students from low-income families attend higher education institutions. Scholarships have reduced the financial burden they face. However, many students still face difficulties in accessing scholarship information because of poor communication channels and limited outreach efforts. Tungaraza (2021) highlighted that these scholarships not only increase enrollment rates but also contribute to higher graduation rates. Rural students, who often face greater financial challenges and fewer opportunities for educational advancement, benefit significantly from these programs. However, the study also reveals that the sustainability of these scholarships is uncertain, as they are often reliant on government funding, which can fluctuate on political and economic conditions.

CONCLUSION AND RECOMMENDATIONS

Conclusion

Scholarships represent a critical mechanism in fostering equity in higher education, especially for students from marginalized and economically disadvantaged backgrounds. They offer the financial support necessary for these students to access and succeed in higher education, serving as a bridge over the financial barriers that otherwise impede their academic and professional aspirations. By providing these opportunities, scholarships help create a more level playing field in higher education, thus contributing to broader societal goals of equity, social mobility, and inclusive growth. Nevertheless, despite the notable positive impact of scholarships, several challenges hinder their potential to create lasting and widespread change. These challenges include underfunding, unequal access to information, systemic inequities in the distribution of scholarships, and insufficient support beyond financial aid. For scholarships to truly fulfil their purpose, these obstacles must be addressed effectively. One of the main challenges identified in this study is the issue of underfunding. Many scholarship programs, particularly those targeting low-income students and marginalized groups, suffer from insufficient funding. This limitation restricts the number of scholarships available and, in turn, limits the number of students who can benefit from these opportunities. To ensure that scholarships have a broader impact, it is crucial to increase funding for scholarship programs,

particularly in sectors and regions that are often underserved, such as rural areas and marginalized communities. Governments, private sector organizations, and philanthropic institutions should collaborate to create more robust, sustainable funding models that can accommodate the increasing demand for scholarships and provide financial assistance for more students.

Recommendations

Governments, educational institutions, and NGOs should strengthen awareness campaigns on scholarship opportunities, especially in rural and remote areas. Outreach through schools, community centers, and local media can ensure that students receive accessible information in local languages and culturally appropriate formats.

Scholarship programs should go beyond financial assistance by incorporating academic and social support services such as mentorship, tutoring, career guidance, and counselling. These additional services can improve students' retention, academic performance, and successful transition to higher education.

Scholarship opportunities should be expanded to include marginalized groups such as students with disabilities, refugees, and ethnic minorities. Inclusive scholarship designs that provide specialized support and accommodations can promote equity, diversity, and equal access to higher education.

In Tanzania, district-level scholarship initiatives and partnerships between the government, private sector organizations, and NGOs should be strengthened to support underserved regions. Collaborative programs can increase funding opportunities, improve outreach, and provide internships and employment pathways for scholarship beneficiaries.

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