

*The Role of Scholarships and Financial Aids in Enhancing Access to International Education:
Opportunities and Challenges*

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Abstract

In this qualitative inquiry, we explore the experiences of students in terms of their access to international education as an influence of scholarships and financial aids, particularly among social sciences students at the University of Narowal. The study uses a qualitative research design to gain insights into the experiences of students who have received or not received scholarships for international education. The study was done at the University of Narowal, and 50 students were sampled using a purposive sampling technique. The participants in the sample included 25 students who have won scholarships to attend international schools and 25 students who applied or intended to apply but encountered obstacles in obtaining financing. We conducted a study involving students belonging to the social sciences departments, English, Urdu, Education, Mass Communication, and Fine Arts, in our institution where the students possess much caliber but have limited international scholarships. The participants comprised students studying or expecting to study in these departments. Semi-structured interviews, focus group discussions, and document review were used for data collection. In-depth exploration of students' experiences and perceptions of scholarships and financial aids was made possible through semi-structured interviews. The focus group discussions in FS facilitated co-exchange of experience and peer light for award application. The primary data was triangulated with document reviews of official university documents, scholarship brochures, and application forms. Scholarships play a major role in improving access to international education, particularly for disadvantaged learners, and offering transformative opportunities for both academic success and personal development,

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the study concluded. Accessing these opportunities, however, is not easy barriers like awareness, application complexity, and resource limitedness identified. This study adds to the global conversation about education equity and universal access to scholarship funds, clarifying how well or poorly existing systems of financial support serve students in underdeveloped countries, such as Narowal, Pakistan. It urges the adoption of improved scholarship application processes such as increased awareness programs, application training, and travelling finance funds to help students overcome barriers and increase access to international higher education.

Keywords: Scholarships, Financial Aid, International Education, Higher Education Access

Introduction:

International education is a bridge to academic success, personal growth, and cross-cultural appreciation in today's global village. Nonetheless, affording education abroad is one of the biggest roadblocks to broader access. Hence, need-based scholarships and financial aids have gradually evolved into an invaluable help for young students as it helps equalize the opportunities and gives a chance to the underprivileged students to study abroad. In addition to alleviating the economic strain, these financial aid instruments facilitate access, retention, and academic performance of international students (Oketch et al., 2023).

International education opens a world of opportunities for students in developing countries such as Pakistan, from intellectual growth and exposure to a diverse educational system to advanced grades. Many students from Narowal and other parts of the region are academically inclined but remain under-represented due to financial constraints. Financial aids and scholarships serve as a catalyst for such students, enabling them to explore international education opportunities, especially in areas such as English, Urdu, Education, Mass Communication (MCM), and Fine Arts, which are still considered as less prioritized fields for funding on global platforms (Ali & Rehman, 2022).

As a rapidly growing university in Punjab, University of Narowal caters a broad spectrum of students from all walks of life. English, Urdu, Education, Mass Communication, and Fine Arts the departments whose students boast talented academic and creative skills but lack resources. A timely and relevant study would investigate the scholarship and financial aid types and how they support international academic mobility of these students. Additionally, knowledge of the opportunities and challenges inherent within these financial instruments will also shape future policy and implementation (Mahmood & Saeed, 2023).

1.2 Problem Statement

International education is a life-changing opportunity, especially for students from developing areas like Narowal, Pakistan. Yet, despite the opportunities, they struggle to find adequate financial resources to study abroad. While scholarships and financial aids indeed improve the situation of socio-economically disadvantaged students, the freedom and access to international mobility for socio-economically disadvantaged students aspiring to study social sciences is rarely, if ever, comprehensively studied. The University of Narowal students particularly from English, Urdu, Education, Mass Communication and Fine Arts often show high academic potential, but they seem to lack the financial means for obtaining higher education abroad. Despite the availability of scholarships and financial aid programs, students are facing challenges such as lack of awareness, complex application procedures,

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and institutional hurdles that can prevent them from accessing these opportunities. Therefore, the research problem is how scholarships and financial aids affect students in terms of accessibility to international education. Understanding the Opportunities Provided by These Aids and Students Specific Challenges for Using Them Effectively This study intends to bring awareness on the broader consequences of financial limitations during higher education, especially among those who display the potential for international education but have not been able to capitalize on such due to financial constraints, through securing focus group from social sciences students at the University of Narowal. Such understanding is essential for devising policies and institutional support mechanisms that can facilitate better access to international education for students belonging to disadvantaged backgrounds.

1.3 Research Objectives

This study is guided by the following research objectives:

- 1) To explore the extent to which scholarships and financial aids enhance access to international education among students from the social sciences departments at the University of Narowal.
- 2) To identify the key opportunities that scholarships and financial aids provide for social sciences students aiming to pursue education abroad.
- 3) To examine the major challenges and barriers faced by social sciences students in accessing and utilizing scholarships and financial aid for international education.

1.4 Significance of the Study

This research is valuable to students, policymaking entities, educational institutions and those who fund it all, of course. This study is localized, focusing on the social sciences departments of the University of Narowal, yet, being built as a study, its audience is transferrable beyond this university's demographics. These findings can help shape scholarship programs, assist in tailoring outreach strategies and help make international education more inclusive. Moreover, this study helps students and faculty realize best practices for growing the demographics of global academic programs.

1.5 Scope and Delimitations

This study only covers the University of Narowal and involves the social sciences departments of English, Urdu, Education, Mass Communication, and Fine Arts. This study only concerns students' perspective of international scholarships and financial aids. It does not include faculty perspectives, administrative processes of detail or data from other departments. The study seeks to illuminate both the benefits of and barriers to these financial supports.

2. Review of Literature:

Scholarships and financial aid programs are widely acknowledged as important tools for facilitating more equitable access to global education. They also seek to lessen economic inequities and expand access for young people from low-income and under-represented communities to go abroad to study. This chapter provides a literature review on how scholarships and financial aids contribute to and also can be barriers to access to

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international education.

2.1 How to Conceptualize Scholarships and Financial Aids

Scholarships are generally merit-based or need-based forms of financial aid given to students in order to lessen or eliminate tuition and living expenses. While financial aids encompass a wider range (e.g. grants, loans, fellowships; Altbach & de Wit, 2023). As stated by the OECD (2023), the purpose of financial aid programs is to allow academic talent, not financial background, to predestine students to higher education. The literature suggests that in many countries, including the United States, United Kingdom, Germany, Turkey, and China, governments and institutions have designed scholarship schemes that lure students from the Global South (Wang & Liu, 2022). These international programs to exchange voice not only advance cross-cultural awareness, but elevate national diplomacy and soft power initiatives.

2.2 Scholarships: The Key to Opening Up International Education

Several studies have highlighted the transformative nature of scholarships in enhancing global educational access. Khan et al. International scholarship experiences enhanced academic confidence, global awareness and employability of Pakistani students(2022). Fulbright (USA), Chevening (UK), DAAD (Germany), MEXT (Japan), CSC (China) and Türkiye Scholarships have sent thousands of Pakistani students to the world's best universities for postgraduate study.

In this regard, the Pakistani applications under the China-Pakistan Economic Corridor initiative for Chinese Government Scholarship (CSC) has continued to increase. China's scholarships no longer only concentrate on engineering and medicine, as corroborated by Wang and Liu (2022) who stated that the Chinese government is trying to expand the talent selection range by balancing the contributions of paid all disciplines. Likewise, the Eumel Educational Foundation uses mobility and cooperation possibilities to increase personal growth, and institutional partnerships through the Erasmus+ Program of the European Union (European Commission, 2023). Such programs are highly beneficial to students hailing from developing nations that have limited access to quality tertiary education solutions owing to financial and resource limitations.

2.3 Difficulties in Securing Scholarships and Financial Aids

Although scholarships exist, social, economic, and psychological barriers hinder students from taking advantage of them. One of the prominent problems addressed in literature is the lack of awareness of possible applicants in rural and underprivileged areas. Most students are not clear about their application procedures, eligibility, and deadlines (Rehman & Sadiq, 2022). Also, for South Asian students, the language barrier and very high scores in standard exams like IELTS, TOEFL, GRE, or GMAT are also obstacles. In addition, institutional barriers, including the absence of academic counseling, and lack of communication channels have also contributed to the failure to communicate scholarships. Another significant hurdle is inequity in selection processes. Such systems may inadvertently advantage the students of urban elite institutions that already provide them superior access to learning resources and mentoring support. Furthermore, the highly bureaucratic nature of international application processes can alienate students who lack experience with digital tools or even formal

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documentation practices (Hussain et al., 2023).

2.4. The Social and Cultural Impact of International Scholarships

International scholarships do not only provide financial support but also have socio-cultural aspects that are quite important. Dounou, when they expose students to different worldviews, academic cultures, and research methodologies. As far as internationalisation produces a diverse generation of students in these settings, students from marginalised communities tend to lead them and develop a desire to go back home and contribute to local development (Altbach and de Wit, 2023). But the “brain drain” phenomenon where a scholarship recipient decides to stay in the host country after graduation remains a controversial subject. While this improves the opportunities for the individual, it can mean a loss to the home country of its youthful talent, particularly in essential sectors like education, health and governance (OECD, 2023).

2.5 Relevancy to the Pakistan context

In Pakistan, organizations such as HEC Pakistan, USEFP, British Council, and CSC both public and private have worked on making these scholarships available to apply for. But regional disparities remain. Students coming from underdeveloped districts such as Narowal can hardly get the requisite academic guidance and have the needed infrastructural support to apply for program internationally (Khan et al., 2022). In particular, international scholarships can be game-changers when it comes to fields in social sciences, fields like English, Urdu, Education, Mass Communication and Fine Arts. Many of these disciplines receive less focus at the national level than STEM fields, making studying abroad one of the few paths to international experience.

The literature suggests that scholarships and financial aid can play an essential role in widening access to international education, particularly for students from low-income and under-development contexts. Although these programs have and create significant opportunities, enhancing these with structural, informational and institutional barriers has limited access to many through these programs. The context of Pakistan and, in particular, the University of Narowal highlights the need for targeted awareness and support programs to ensure equitable access to global opportunities for education.

3. Research Methodology

This chapter summarizes the research methodology used to examine the significance of scholarships and financial aids in increasing access to international schooling amongst students from the social sciences departments at the University of Narowal. The purpose of study was to explore and analyze the opportunity and challenges related to the scholarships & financial aids which were being provided for enhancement of international education with in the students of different discipline like English, Urdu, Education, Mass Communication & Fine arts. The study was conducted to answer the following questions:

- 1) How have scholarships and financial aids enhanced access to international education for students from the social sciences departments at the University of Narowal?
- 2) What opportunities have scholarships and financial aids provided for students aiming to pursue education abroad?

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3) What challenges have students faced in accessing and utilizing scholarships and financial aids for international education?

3.1 Research Design

Researcher Conducting qualitative research, the study examined the experiences of students with (or without) scholarships or facing challenges in obtaining financial aid for international education. A qualitative method was considered appropriate since it would enable exploration of participants' motivations, perceptions, and experiences.

3.1.1 Research Approach

The study adopted a descriptive approach to explore the impact of financial aid and scholarships in realizing world education. It aimed to discover both the opportunities that these aids offer and the roadblocks that keep students from using them successfully.

3.2 Population and Sample in Research

The study was conducted at the University of Narowal and consisted of students from social sciences departments, including English, Urdu, Education, Mass Communication, and Fine Arts. These departments were specifically selected, as they are home to students with excellent academic capabilities, but often minimal access to scholarships abroad. The population targeted were undergraduate and postgraduate students in the above Departments. We purposively sampled students who had either applied for international educational scholarships or had shown interest to pursue foreign education. The sample consisted of 50 students, 25 of whom had successfully obtained scholarships for international education, and 25 who either applied or planned to apply but encountered barriers in obtaining financial support.

3.2.1 Inclusion Criteria

1. The target population of the study consists of students enrolled in one of the selected social sciences departments of University of Narowal.
2. It is for students who either applied for international scholarships or are interested in international education.
3. Those willing to take part in the study and share their experiences.

3.2.2 Exclusion Criteria

1. Students who never applied for international education, nor showed a desire to pursue it.
2. The students' perspectives were the focus of the study, so faculty members and administrative staff were not included.

3.3 Data Collection

We utilize semi-structured interviews and focus group discussions to obtain rich and detailed data.

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3.3.1 Semi Structured Interviews

We performed semi-structured interviews with the 50 students to understand their experiences and perceptions of international education scholarships and financial aids. We asked open-ended interview questions to facilitate in-depth responses from participants. The interviews touched the following topics:

1. How to apply for international scholarships.
2. These include awareness and access to scholarships.
3. Problems you had while applying for the program.
4. Benefits of scholarships in academic, personal, and professional development opportunities.

This included elements that impacted their success or otherwise in winning scholarships. The semi-structured design enabled the interviewer to follow-up on subjects that required more flexibility to better understand the core issues.

3.3.2 Focus Group Discussions

Alongside one-on-one interviews, focus groups were held with small groups of 5-6 students. These conversations centered around several students experiencing the same department sharing their thoughts on the challenges and solutions regarding access to scholarship and financial aids. Participatory exploratory conversations: Focus groups with the initial participants to answer open questions, exchange thoughts, ideas, and learn about practices and experiences. Themes discussed during the focus group sessions included:

1. Students working together to apply for scholarships.
2. Whether peer support and mentorship plays a role in helping students apply for scholarship opportunities.
3. Fairness in the selection process of the scholarship.

3.3.3 Document Review

A document review was conducted to supplement the primary data collected from either interviews or focus groups. Documents that are relevant to the university of Narowal (scholarship brochures, application forms and scholarship provider's official reports) were analyzed. The information was informative in establishing an understanding of the scholarship application process and eligibility criteria, which informed the research.

3.4 Data Analysis

The recordings from interviews and focus group discussions were transcribed and analyzed through thematic analysis. This qualitative data analysis technique enables the exploration of the key themes, patterns, and categories across the data. Data analysis was carried out with the following steps:

1. **Reading the data:** The researcher went through the transcripts of the interviews and focus group discussions to get familiar with the data.
2. **Coding:** Important themes and excerpts were coded.
3. **Theme development:** Codes were collated to form higher-order themes, such as "challenges in applying for scholarships," "opportunity provided by scholarships," and "impact of scholarships on academic success."

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4. **Analysis:** The themes were analyzed by the researcher to better formulate answers to the research questions and draw conclusions.

3.5 Ethical Considerations

The research was conducted in accordance to ethical guidelines. Key ethical considerations included the following:

1. Informed consent, All subjects were informed about the study and its goals. They were required to sign informed consent forms about their participation.
2. confidentiality the identity of participants and their response were kept confidential. A pseudonym was used in reporting data to protect their privacy.
3. Voluntary nature of participation: Participation in the study was completely voluntary, and participants had the right to withdraw from the study at any time without incurring penalties.
4. Prevention of harm: No one would be exposed to psychological or emotional harm in the research process.

3.6 Limitations of the Study

The study had a number of limitations:

1. **Sample size:** Though a study with 50 students is enough for a qualitative study, they may not be completely representative of the student population of the University of Narowal.
2. **Academic context:** The data is drawn exclusively from the social sciences, with unknown implications for other fields.
3. **Self-report bias:** Because the data were collected through interviews and focus groups, the results could be susceptible to participants' perceptions and self-reported experiences.

This also provided the research methodology utilized to study the role of scholarships and financial aids in improving access to international education for students at University of Narowal. In-depth data were collected through semi-structured interviews, focus group discussions, and document reviews using a qualitative approach with purposive sampling among 50 students of the social sciences departments. Data were analyzed using thematic analysis, and ethical considerations were in place to protect the integrity of the research process. The following chapter gives the results and discussions according to the gathered data.

Data Analysis and Findings:

1. **Scholarships and financial aids enhanced access to international education for students**

Theme 1: Scholarships as a Gateway to Dreams

A common theme among participants was that scholarships were the only way they could even see themselves studying abroad. For these students, financial aid turned what had been a far-off dream into a real opportunity.

"I'm from a middle-class family. Going abroad without the scholarship I got was completely out of the question for me. It gave me the confidence that international education is for people like us too." Participant 2

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"Receiving the scholarship opened up a door to a new world. "I never even thought that I could step outside Narowal, let alone study in some other country." Participant 7

Theme 2: Shattering Financial Barriers

Without full scholarships and aids, many respondents believed that international education is out of reach. These programs alleviate the financial burden for families and assess the viability of attaining an international higher education.

"My father is a retired Government Employee. No way was I paying international tuition fees. The scholarship paid for my tuition and some of my living expenses, and that just changed the game." Participant 1

"The financial aid allowed me to pay for not just the university, but also my visa and travel." Otherwise, I would never have applied." Participant 9

Theme 3: Improving Academic and Employment Outcomes

Participants elaborated that having a scholarship for overseas study has enhanced their academic exposure, research proficiency and international perspective — advantages which would not have been possible under local academic environments.

"I grew academically and personally as I studied in a multicultural environment abroad. I was given access to research tools and libraries I'd never heard of before." Participant 4

"The scholarship allowed me to attend international conferences and workshops, which have helped build my CV. Now I feel much more ready to apply for Ph. D. programs." Participant 6.

Theme 4: Cognitive empowerment and motivation

For many, the chance to study abroad through scholarships was a point of pride, motivation and personal empowerment. It gave them a sense of community on an international stage.

"When I opened the acceptance letter with the scholarship, it felt like I had potential and someone was seeing that." "And it gave me a new identity not just as a Pakistani student but as a global learner." Participant 3

"It wasn't encouraging just money it was hope. A message that someone, somewhere believes in me enough to invest in my education." Participant 10

Theme 5: Barriers to Access despite Availability of Scholarship

Several participants noted that while such scholarships exist, many deserving students are unaware of their availability, perceive them to be too complicated to apply for, or lack supporting systems to facilitate their access.

"There are scholarships, sure, but most students have no idea how or where to apply. The university level, there should be proper guidance." Participant 5

"I was on the verge of not making a deadline because I didn't know what documents were required. "Then I have to rely on seniors and friends to help me." We need trained counselors." Participant 8

The narratives shared by participants included compelling evidence that scholarships and financial aid have proved crucial in increasing and improving access to international education. Are not only helpful in reducing financial hardship but also provide life-changing opportunities for academic and personal development. Yet the data also highlighted a crucial

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gap in sharing information about such opportunities and providing support to ensure that they are available to all eligible students, particularly those from lower income backgrounds.

2. Opportunities have Scholarships and Financial Aids Provided for Students Aiming to Pursue Education Abroad

Theme 1: Access to Prestigious Foreign Institutions

Participating individuals regularly mentioned that scholarships, grants, and financial aids made it possible for them to be admitted to high-ranked universities abroad institutions they never could have imagined being accepted into otherwise.

"I was given admission to a university in the UK I never thought I was able to afford. The money was a great help, of course, but the scholarship also increased my confidence to apply in the first place." Participant 1

"The financial aid I received allowed me to attend a European university that's very high up in the ranks of my field. I would never have attempted it without it." Participant 4

Theme 2: Relief from Financial Burden

The majority of respondents mentioned that scholarships alleviated or removed the financial burden on their families. This freed them up to concentrate entirely on their education and their career advancement.

"It took a great load off my back. "My family worried about how we would afford it, but the aid allowed us to do it without loans or debts." Participant 2

"My parents were ready to sell properties to make my dream possible. Fortunately, the scholarship came on time and relieved us from financial burden." Participant 7

Theme 3: Opportunity to experience the variety of cultures and learn.

Students said financial aid had allowed them to encounter global diversity, new cultures and different academic views.

"It's not only the education it's the exposure. "This has really opened up my thinking, living in a different country and studying with people from different cultures." Participant 3

"The scholarship opened the world for me a world outside Narowal. I now understand cultural diversity and respect differences." Participant 10

Theme 4: Improved Employment Opportunities

Scholars also mentioned the ways in which receiving scholarships and studying abroad had been able to further enhance their employability and provide them with international internship, networking, and job opportunities.

"I got offers from international organizations after I completed my degree, which was funded through a scholarship. My resume now stands out." Participant 6

"The degree opened many doors in terms of international contacts and professional network abroad. These connections have already resulted in research collaborations and job opportunities. Participant 5

Theme 5 : Study Advancement and Research Potential

Several participants mentioned that scholarships enabled them to access cutting-edge research tools, laboratories and academic mentorship that simply did not exist locally.

"I engaged in real-world social- science projects, and accessed digital libraries and journals that I couldn't even dream of back home." Participant 9

"The scholarship provided me with an opportunity to work with prominent professors and

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to be part of international research teams. That experience was worth its weight in gold.” Participant 8

Theme 6: Individual Empowerment and Inspiration

One of the abrasively persistent notions was that how scholarships not only buoyed self-esteem but also internal motivation for students, who previously wondered whether they were worthy or capable of competing in a global marketplace.

“Being awarded the scholarship made me see that I am capable of competing with people overseas. It was a great motivation for me.” Participant 1

“It gave me a new identity not just as a student from a small town but as someone who earned their place on merit at the global level.” Participant 3

Such scholarships and financial aid programs have proven to be a game changer when it comes to opportunities for social sciences students at the University of Narowal, as the responses indicate. From financial support to cultural enrichment, and from academic enhancement to professional development, these supports have enabled students to dream big, act boldly, and reach for goals that once felt out of reach. Such openings should be extended equally to all capable students, not just a select few, which makes awareness cross the website and a constant hand vital.

3.Challenges have students faced in accessing and utilizing scholarships and financial aids for international education

Theme 1: Unawareness and lack of direction

Sensitive and ambitious, first-generation students are often risk-averse, they are interested in obstacles, and are focused on developing a competitive academic record, so it is only in recent years they have taken scholarship opportunities seriously, but few figures were openly aware of scholarships or knew where to find reliable and working information or mentors.

“I had never even heard of most international scholarships before my third year. There’s insufficient guidance at the university level.” Participant 15

“Most of us depend on from seniors or random websites. This creates confusion and slows down applications,” she said. Participant 20

Theme 2: Complex Application Processes

According to participants, the processes for applying for scholarships were complicated and involved documents, essays and even language tests that people often found difficult to navigate without outside help.

“Writing motivation letters and preparing for IELTS was just too much. Nobody was there to read my papers, nobody to take me through what to do.” Participant 23

“The paperwork is super tiring. There could be a minor missing document or delay in verification from the university and I’ve lost the opportunity to apply altogether.” Participant 10

Theme 3: Financial Barriers Prior to Receiving Aid

Many you have to pay for money including passport, visa processing, and language tests, although later the scholarship covers tuition and accommodation cost, several participants explained.

“I was chosen, but I didn’t have money to pay for the visa and ticket. “I had to take money from family just to get out of the country.” Participant 24

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"The scholarship sees to everything once you get there but nobody mentions the Rs. 200,000 that you need before you go." Participant16

Theme 4: Unwarranted or Limited Criteria for Eligibility

Many dispirited students were left out of the running entirely because of narrow or biased eligibility criteria, such as age caps, specific GPA cutoffs, and regional restrictions.

"They told me I got rejected from one opportunity as my GPA was slightly lower than what they required, despite having a great CV and even research work." Participant 8

"Most scholarships are more favorable toward people from urban backgrounds or even better education backgrounds. It's not fair to the students from places like us, rural, rural."Participant 19

Theme 5: Lagging Responses and Bureaucratic Quagmires

Another challenge was slow responses from scholarship bodies or embassies as well as bureaucratic hurdles in getting attestation, official documents and NOCs from local institutions.

"I waited three months simply to get a transcript attested. That took so long I couldn't apply in time." Participant 23

"Government processes are so slow. Even after getting the scholarship letter, it took long to get clearance from the respective departments." Participant 10

Theme 6: Insufficient Support Arrival

Some participants noted that when they arrived in the host country, they were struggling to adapt, and the scholarship providers were providing very limited continuing support, particularly on issues like accommodation and mental health.

"I was dealing with housing and culture shock, but the scholarship office just provided general information. I was feeling really alone at first."Participant 7

"They got us to that point, but after that, we felt like we were on our own. "A sort of orientation or mentorship system would help." Participant 21

Participants face a myriad of structural, financial, and informational barriers to accessing and leveraging scholarships for international education. Despite the incredible opportunities these scholarships present, students at the University of Narowal face challenges such as lack of institutional support, overwhelming application processes, and financial difficulties associated with pre-departure arrangements. These recommendations we make include: ensuring better career counseling, creating pre-departure financial aid, more and coordinating to make the university administrative process smoother to help the aspirants.

Thematic Table of Findings

Research Question	Themes	Quotations	Participants
RQ1: Impact of Scholarships	Gateway to International Education	"Without the scholarship, studying abroad would have been a dream only."	P3
	Academic Confidence and Global Exposure	"I presented at an international conference."	P6
RQ2: Opportunities	Access to Quality Education & Research	"I conducted research under a top professor."	p9

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Research Question Provided	Themes	Quotations	Participants
RQ3: Challenges Faced	Professional Growth	"Internship abroad helped me plan my career."	P5
	Cultural Exchange & Development	"I learned how to live and think globally."	P2
	Lack of Awareness & Guidance	"No proper support from the university."	P1
	Complex Application Process	"IELTS and SOPs were too tough alone."	P7
	Pre-Aid Financial Burden	"Couldn't afford visa even after selection."	P4
	Unfair Eligibility	"Low GPA excluded me despite other merits."	P8
	Bureaucratic Delays	"Attestation delays made me miss deadlines."	P3
	Post-arrival Isolation	"Felt alone after reaching abroad."	P6

Data were shown that scholarships and financial aid have had a significant impact on students in terms of their educational and personal experiences, especially in terms of their family backgrounds. Yet systemic issues, ranging from ignorance and financial barriers before aid disbursement to bureaucratic inefficiencies as well as post-arrival challenges continue to restrict equitable access to international education. Improving and ensuring student success and satisfaction can be done by addressing these barriers through institutional reforms and pre/post departure support services.

Discussion

This research examined how the provision of scholarships and financial aids affects social science students at the University of Narowal seeking international education. Utilizing qualitative data derived from 10 participants, significant findings were systematically categorized according to three main research questions: the implications of the scholarship and financial aid on access; the types of opportunities provided through such support; and the struggles faced throughout the process.

1. Scholarships and Financial Aids on Access to International Education

The testimonies from interviewees showed that access to international education was heavily affected by scholarships and financial aids. Most participants said that without such financial support, it would have been financially impossible for them to study abroad. For instance, a participant noted, "Without the scholarship studying abroad would have been a dream" (P3). This discovery is aligned with previous studies that highlight the importance of financial assistance in increasing access to higher education among disadvantaged students (Altbach & Knight, 2022). They also reinforced the power of financial aid, not only in opening

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academic doors but also in instilling confidence and motivation. As an example, "For financial aid, I felt like I capable and deserving to have international education"-Participant 5 OECD (2023) data has also shown that scholarships have the potential to empower students by recognizing and validating their potential.

2. Scholarships and Financial Aids that Created Opportunities

The study revealed a host of academic, professional, and personal opportunities that resulted from scholarships:

Academic Growth and Research Opportunities: Students got exposure to top-notch universities, modern curricular framework, and faculty guidance. Participant 9: "I worked with an expert in my field who helped me understand research on a global perspective. These experiences resonate with Knight (2019), who shed light on the transformative nature of academic mobility.

Career Development: international experience allowed students to create impressive CVs and to land internships, enhancing employability. As one participant noted, "For me, this scholarship was not really just about studying abroad; it was access to global career pathways" (P6). This is consistent with the analysis of the economic return on educational investment of Maringe & Ojo (2021).

Exposure to Different Cultures and Personal Development: In fact, lots of individuals mentioned that studying and living abroad made them a more mature, adaptable and culturally-awake person. As P2 noted, "It taught me how to appreciate diversity and adapt to new environments." This observation underpins Deardorff's (2017) model of the development of intercultural competences through mobility.

3. Challenges to Finding and Using Scholarships

Participants stood to gain so much, but they faced some major hurdles:

1. **Un clarity and Campus Guidelines:** Students struggled to get timely and up-to-date information. Participant 1: "There was not proper guidance at the university. I had to do all the searching myself." This signifies the demand for improved institutional support systems, as emphasized by UNESCO (2022).

2. **Complex application process:** Many students reported that applying for scholarships was overwhelming in nature. Students said documentation, writing SOPs, and testing requirements were tough. This reflects Tinto's (2020) research regarding the role of institutional commitment in student support.

3. **Pre-Aid Financial Challenges:** Since students' tuition was covered, they faced significant challenges with visa fees, travel expenses, and initial establishment costs. Participant 4 said, "I had the scholarship, but I found it difficult to manage the money for ticket and visa. These findings demand holistic supportive models, as suggested by Marginson (2021).

4. **Eligibility barriers and bureaucracy:** GPA criteria were steep, processing times long As one of the students explained, "I was qualified but missed the date because the documents the local office needed weren't processed" (P7).

5. **Challenges to Accommodation after Landing:** Participants reported poor adjustment support while getting adjusted to the new home abroad. "I didn't know where to go or who to ask for help after I arrived," wrote Participant 6. This is in line with Colucci (2020), who called for continuous mentorship of international students.

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The results suggest a bittersweet duality: scholarships can be a powerful vehicle for change but are often bogged down by systemic inefficiencies. From access to transformative experiences; and yet these opportunities aren't equally available due for reasons as diverse as lack of access to a guide, bureaucratic barriers and financial gaps. The experiences speak to Bourdieu's theory of cultural capital, where the resources themselves do not suffice without structural support.

4. Implications to Practice and Policy

1. **University action:** Establish dedicated offices at universities for guidance and support towards international education.
2. **Scholarship design:** Donors and funding bodies should contemplate the inclusion of stipends before departure and flexibility in eligibility.
3. **Inter-Institutional Collaboration:** Fostering collaboration with global institutes to alleviate administrative burdens.
4. **After Arrival Comprehensive Student Support:** The host institutions should have adequate post-arrival plans including accommodation, cultural support, and counseling of students.

Scholarships and aids play a vital role in providing equal access to international education for students from developing nations. But to realize their potential, these programs must be part of integrated support systems that help students before, during, and after the mobility process. The findings of this research illustrate the potential opportunities and also challenges associated with existing scholarship frameworks, and provides some actionable ideas to align global education efforts to become more equitable and inclusive.

Conclusion

This study investigated the impact of scholarships as well as financial assistance regarding promoting access to education abroad, targeting students belonging to the social sciences departments (English, Urdu, Education, Mass Communication, and Fine Arts) of the University of Narowal. The research explored these financial support mechanisms and their impact, opportunities, and challenges through qualitative insights from ten student participants. Results show (data until October 2023) that their situation increases the accessibility to international education through scholarships and financial aids. For many, financial assistance is not only a means of fulfillment but also a prerequisite for dreaming of education beyond the physical borders of home countries. Students said that such assistance not only lessened their financial burdens but encouraged them to grow dreams and compete at a global scale. Strong groupings remained around themes like "Hope for a Better Future" and "Academic Empowerment" in participant responses.

The study also noted many opportunities created by scholarship and funding. These consist of opportunities for quality education, cross-cultural exposure, personal and academic growth, and improved prospects for employability in the future. Students discovered that scholarships opened new doors and bridged the resource gap between developing and developed nations. But those advantages did not come without considerable challenges. The issues highlighted in this research are just as significant. Some students from University of Narowal faced hurdles including lack of information, complex application procedure, lack of institutional guidance, language fluency, and fear of rejection. These problems tend to fall

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heavily on pupils from rural and semi-rural communities. Even when scholarships have been offered, researchers discovered, the tools and infrastructure to use them have been lacking. Ultimately, scholarships and financial support can be life-changing opportunities for students who are looking to study abroad, but they must be accessible, transparent, supported by institutions and result in renewed awareness for their potential to truly impact students. Universities, such as the University of Narowal, need to allocate resources towards developing counseling units, hosting training workshops, and forming partnerships with scholarship organizations so that they can facilitate student involvement in international academia. Moreover, policymakers and funding organizations should balance the scales of support not only in terms of funding but also with efforts that complement research efforts in the form of capacity-building and mentoring, and make applications easier.

Recommendations

- 1) Universities must have an organized Scholarship and International Education Support Office. The guide office should advise students about the various national and international scholarships available; assist students in the application process through one-on-one counseling, and thus reduce some of the confusion and fear that students might have in this regard.
- 2) Many students reported not being aware of scholarship opportunities. The university should have frequent seminars, workshops and awareness campaigns (both offline and online) to update students about the available scholarships and their application process and deadlines.
- 3) Students struggled with multiple complicated online application portals. Hence, at the level of the department, practical training sessions should be arranged on how to fill out scholarship forms, write personal statements and prepare documents (for example: motivation letters, CVs).
- 4) The university should have free or subsidized IELTS/TOEFL preparatory classes and general English communication courses to prepare students for international ventures, as language barrier was mentioned as an issue.
- 5) Current students should systematically guide alumni or older students who have successfully received scholarships. It will also allow opportunities for peer support within the program to build confidence and share effective techniques for success.
- 6) Universities must enter into formal partnership arrangements with international universities and funding agencies and scholarship organizations like the Erasmus, Fulbright, Chevening and HEC foreign scholarships etc. to enhance direct access for students.
- 7) Create a university-level digital platform collating all the information about all the available scholarships, their application guidelines, important dates and success stories of previous recipients.

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