

AN ASSESSMENT OF THE IMPACT OF SCHOLARSHIP AND FINANCIAL AID ON INTERNATIONAL STUDENTS

[James Mikel Harmon](#)

Student, Kalinga University, Raipur, Chhattisgarh

Journal	Samvakti Journal of Research in Business Management ISSN (Online) : 2582-8347 https://www.sjrbrm.samvaktijournals.com Volume 6 Issue 1 Year of Volume 2025 Page No : 205 - 223
Discipline	Finance
Conference	Innovative Management Techniques for sustainable Development (IMTSD) - 2025
Conference Dates	Start Date: February 21, 2025 End Date : February 22, 2025
Institute Name	Kalinga University Raipur

Date Received : February 25, 2025
ID : [sjrbm.2025.26](#)

Publication Date: April 22, 2025
Paper Type : Conference Paper

Access Type : Open Access ([Attribution-NonCommercial-NoDerivatives 4.0 International](#))
© 2025 [James Mikel Harmon](#) with publication rights granted to [Samvakti](#)

ABSTRACT

Education is the key deliberate, systematic, and sustained effort to transmit, provoke or acquire knowledge, values, attitudes, skills or sensibilities as well as any learning that results from the effort^[11] (Cremin, Public Education 27). How can people achieve this that do not have funds? But are academicians. The university needs to provide financial aid and scholarship to potential students that are in need.

The assessment of scholarship and financial aid plays an important role in supporting student's access to higher education and providing inclusivity within academic arena. This research surrounds and examines key parameters, criteria used to evaluate scholarship and financial aid applications, mainly concern with academic merit and financial need. Basically, focusing on the aspect of transparency, equality, fairness' and an efficient decision making. Again, the study shows categorical challenges such as assessing financial need accurately, managing limited resources and mitigating unfair practices. Finding shows that a well deserving structured assessment system not only provides

financial aid support to students but also promotes diversity and academic excellence and shows a strong correlation between financial aid and scholarship.

Key words: Assessment, Financial Aid, Scholarship, Academic, Merit, Student

INTRODUCTION

Scholarships and financial are cardinal in every academic journeys of international students, most especially for those from a low-income family. offering international students' opportunities to access quality education while alleviating financial burdens are paramount in the society. Most international students have experienced high cost on acquiring higher education, high cost of living in foreign countries, this makes scholarship and financial aid important aspect for achieving their academic and career goals. The focus of this study is to assess the impact of financial aid support on international students, mainly considering their academic performance level. Taking into consideration these programs, the study aims to highlight their roles in achieving students' academic career

REVIEW OF LITERATURE

The growing number of international students in higher education systems worldwide has made the role of scholarships and financial aid increasingly vital. These financial supports serve as mechanisms that not only reduce the economic burden on students but also improve their academic, social, and psychological experiences. This literature review delves into the detailed impact of scholarships and financial aid on international students, highlighting academic success, retention rates, well-being, and broader institutional and national benefits. Throughout this review, relevant acronyms such as HEIs (Higher Education Institutions), IELTS (International English Language Testing System), and GDP (Gross Domestic Product) are utilized to provide clarity and specificity.

The role of scholarships and financial aid in the recruitment of international students has been well-documented. According to Perkins and Neumayer (2014), financial support serves as an essential "pull" factor in the decision-making process of international students when choosing their destination country. Institutions worldwide, particularly HEIs (Higher Education Institutions) in regions such as the United States, the United Kingdom, and Australia, offer various scholarships and financial aid packages to attract high-caliber international students, with significant implications for both the universities and the host countries' economic outcomes^[6].

Mazzarol and Soutar (2002) found that the availability of financial aid, including merit-based scholarships, is crucial in enhancing the competitiveness of a destination^[5]. This is particularly pertinent for countries with substantial tuition fees or living costs. For Indian universities such as Kalinga University and Shri Rawatpura Sarkar University in Raipur, Chhattisgarh, offering financial aid packages tailored to international students is a key strategy in internationalizing their student body, attracting students from diverse countries, especially from SAARC (South Asian Association for Regional Cooperation) nations and African regions^[7] (Pillai & Mishra, 2020).

A key benefit of scholarships and financial aid is their direct impact on international students' academic performance and retention rates. Many students face significant challenges managing financial stress, which can divert their attention from their studies. Schulze (2016) highlights that scholarships reduce financial anxiety, allowing international students to focus on their academic responsibilities, participate in research projects, and engage in extracurricular activities, which are essential to the overall university experience^[8].

Smith and Kelly (2018) conducted a study in Australia, examining the relationship between financial support and academic success among international students. The research concluded that students who received scholarships reported higher levels of satisfaction with their studies and were less likely to drop out. Retention rates were notably higher among students who received financial aid packages, as they did not need to balance full-time work with their academic commitments^[9].

In the Indian context, international students at institutions such as Kalinga University and Shri Rawatpura Sarkar University report improved academic outcomes when they have access to financial aid. For these students, scholarships often provide relief from the burden of securing additional income through part-time jobs, enabling them to focus on their coursework and research, contributing to higher retention rates.

The psychological and social well-being of international students is significantly influenced by the availability of financial aid. Chen (2007) emphasized that financial support alleviates psychological stress, a major challenge for international students who must navigate cultural differences and academic pressures while managing financial insecurity. When scholarships reduce or eliminate financial stress, international students report higher levels of life satisfaction, well-being, and social integration^[3].

Research by Andrade (2006) found that scholarships act as an important psychosocial support mechanism, helping international students adjust to their new environment and

feel a greater sense of belonging at their host institution. Social integration is key to successful adaptation, and financial support allows students to engage more fully in campus activities, fostering connections and networks that are vital to their success^[1].

Moreover, scholarships can provide international students with a sense of recognition and validation, which is important for their emotional adjustment. When students feel that their academic achievements are acknowledged through scholarships, it boosts their self-esteem and enhances their academic confidence^[4](Chowdhury & Waller, 2018).

International students contribute significantly to the economy of the host country, both directly and indirectly. According to Zhang (2010), international students generate substantial revenue for universities through tuition fees, housing, and other living expenses^[10]. In countries with high tuition fees, such as the United States and Australia, international students represent a large portion of the income for HEIs. Scholarships, in turn, can help institutions to attract these students and increase enrolment.

Furthermore, international student mobility has broader economic implications. International students contribute to the GDP of host countries through their consumption of goods and services. As noted by Bhandari and Blumenthal (2014), international students are estimated to contribute billions of dollars annually to the economies of countries like the United States and Australia, and this trend is mirrored in emerging destinations like India. For Indian universities such as Kalinga University and Shri Rawatpura Sarkar University, scholarships play a critical role in attracting students from regions like Africa, the Middle East, and neighbouring South Asian countries. This increases the international footprint of Indian higher education, enhancing the nation's global position and generating economic returns for both universities and local economies.

India has increasingly positioned itself as a key player in the international higher education market. As part of this strategy, universities like Kalinga University and Shri Rawatpura Sarkar University use scholarships as a mechanism to promote internationalization. Financial aid programs help these universities attract a diverse international student body, facilitating cross-cultural exchanges and academic collaboration.

Scholarships also support India's broader educational goals, as outlined in the National Institutional Ranking Framework (NIRF), which emphasizes increasing international student enrolment. According to Pillai and Mishra (2020), financial aid contributes to

enhancing the global reputation of Indian universities, attracting students from countries with lower educational opportunities, thereby fostering a global academic community^[7].

RESEARCH METHODOLOGY

The study employed a comprehensive and combined research methodology, integrating quantitative, qualitative, and descriptive research methods to ensure robust data validation. Questionnaires were administered to individuals from two universities in Raipur, Chhattisgarh -Kalinga University and Shri Rawatpura Sarkar University --to collect details and accurate data. A random sampling approach was utilised, encompassing a diverse group of participants, including both male and female students. The total sample size consisted of 50 individuals, comprising 26 males and 24 females.

Demographic Data of Raipur (2011 Census)

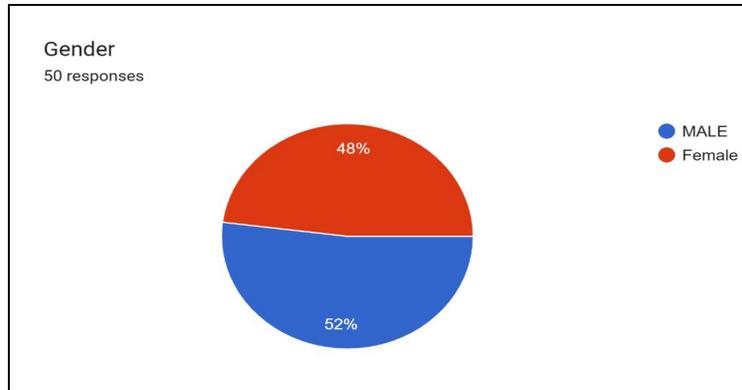
According to the 2011 Census, Raipur Municipal Corporation has a population of 1,010,087, with 519,286 males and 490,801 females, resulting in a sex ratio of 945 females per 1,000 males, which is higher than the national average of 940. The child population (0-6 years) was 124,471, constituting of 64,522 boys and 59,949 girls yielding a child sex ratio of 929 girls to 1,000 boys. The literacy rate stood at 86.90%, with male literacy at 92.39% and female literacy at 81.10%, significantly surpassing the national average of 73.00%.

RESULT AND DISCUSSION

Both Universities adequately participated in the study, providing their insight on the assessment of the impact of scholarship and financial aid on international students, in line with results, the result show a Signiant impact and broader understanding on the entire scholarship and financial aid in shaping the life of international student.

Category	Frequency	percentage
Male	26	52%
Female	24	48%
Total	50	100%

Table 1 : Gender distribution of respondents



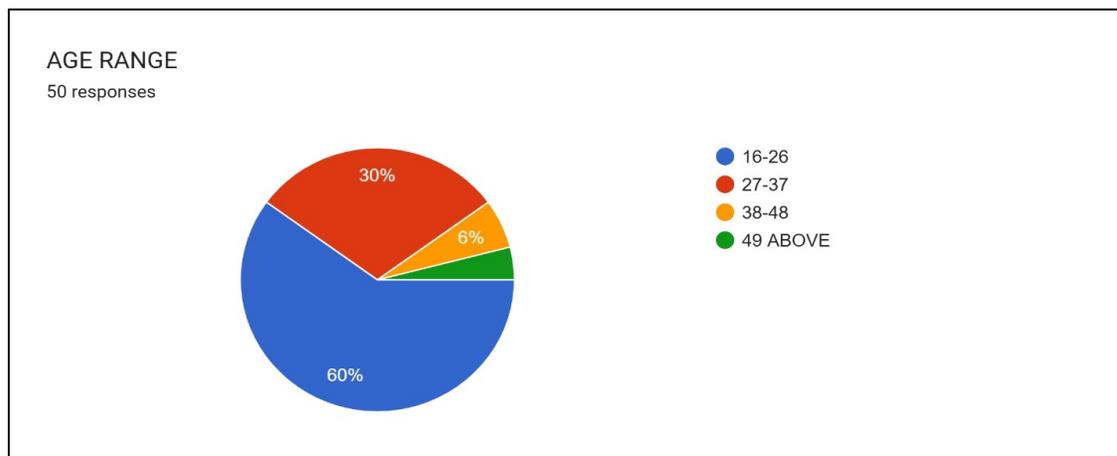
Graph 1 : graphical representation of Gender Distribution

In Graph 1 and Table 1, 52% of the respondents are males constituting 26 males while 24% are females, constituting 24 females.

Table 2—Age RANGE

Category Age range	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
16-26	16	32%	14	28%	30	60%
27-37	8	16%	7	14%	15	30%
48-48	2	4%	1	2%	3	6%
49 Above	0	0%	2	4%	2	4%
Total	26	52%	24	48%	50	100%

Table 2 : Respondents Age Range Distribution

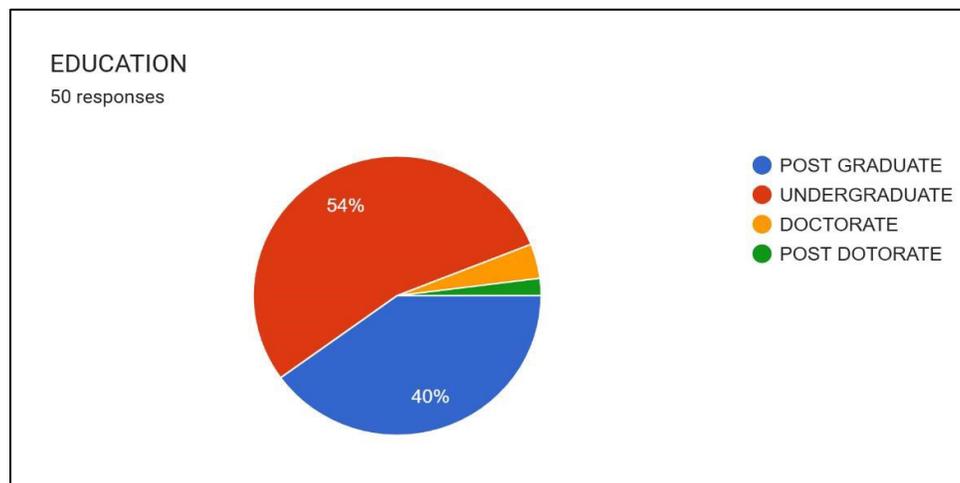


Graph 2 : Respondents Age Range Distribution

In accordance with *Table 2* and *Graph 2*, between the age range 16 to 26, the males are 16, constituting 32% while the females are 14 constituting 28%. This gives us the total of 60% of male and female in the age range 16 to 26.

Category Education	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
Post Graduate	10	20%	10	20%	20	40%
Undergraduate	15	30%	12	24%	27	54%
Doctorate	1	2%	1	2%	2	4%
Post Doctorate	1	2%	0	0%	1	2%
Total	27	54%	23	36%	50	100%

Table 3 : Education level distribution



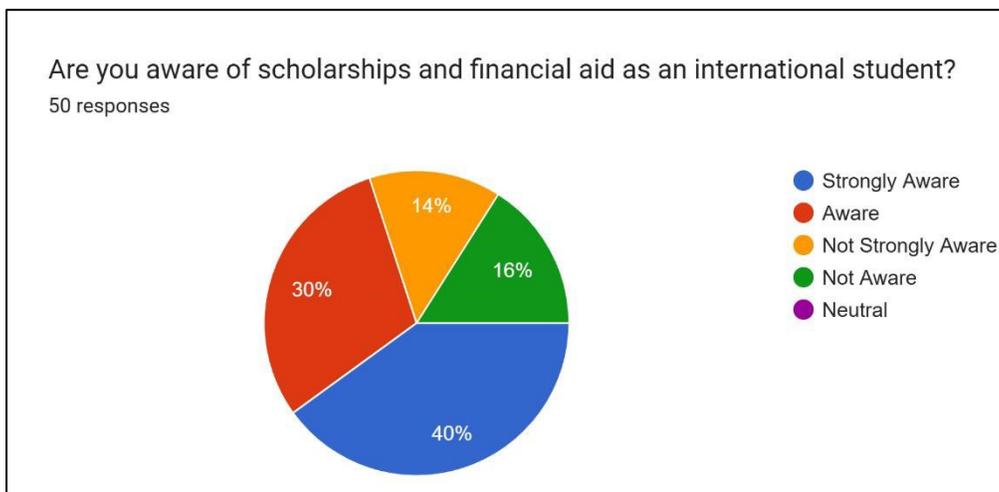
Graph 3 : Education level distribution

In accordance with *Table 3*, 10 males and 10 females fall in the educational level of post-graduate, giving the total frequency of 20 respondents, constituting 40% as shown in *Graph 3* and *Table 3*. 15 males and 12 females fall in the educational level of undergraduate, giving the total frequency of 27 respondents, constituting 54% as shown in *Graph 3* and *Table 3*. 1 male and 1 female fall in the educational level of Doctorate, giving the total frequency of 4 respondents, constituting 4% as shown in *Graph 3* and *Table 3*, 1 male and 0 female fall in the educational level of Post doctorate, giving the total frequency of 1 respondents, constituting 2% as shown in *Graph 3* and *Table 3*.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
Strongly Agreed	15	30%	5	10%	20	40%
Agreed	8	16%	7	14%	15	30%

<i>Not Strongly Agreed</i>	3	6%	4	8%	7	14%
<i>Not Agreed</i>	2	4%	6	12%	8	16%
<i>Neutral</i>	0	0%	0	0%	0	0%
<i>Total</i>	28	56%	22	44%	50	100%

Table 4 : Awareness of scholarship and financial

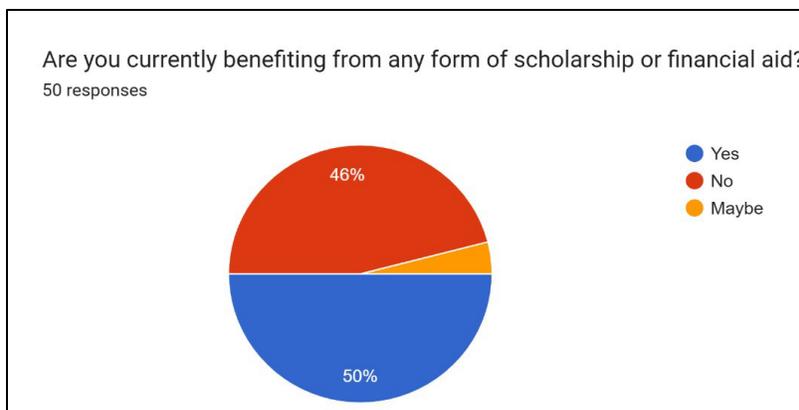


Graph 4 : Awareness of scholarship and financial

In accordance with *Table 4*, 15 males and 5 females responded strongly agreed, giving the total frequency of 20 respondents, constituting 40% as shown in *Graph 4* and *Table 4*, 8 males and 7 females responded agreed, giving the total frequency of 15 respondents, constituting 30% as shown in *Graph 4* and *Table 4*. 3 males and 4 females responded not strongly agreed, giving the total frequency of 7 respondents, constituting 14% as shown in *Graph 4* and *Table 4*. 2 males and 6 females responded not agreed, giving the total frequency of 8 respondents, constituting 16% as shown in *Graph 4* and *Table 4*, 0% responded to neutral. This gives us the total of 50 respondents of the research totally 100%.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
Yes	10	20%	15	30%	25	50%
No	12	24%	11	22%	24	46%
Maybe	1	2%	1	2%	2	4%
Total	23	46%	27	54%	50	100%

Table 5 : Beneficiaries of scholarship and financial aid



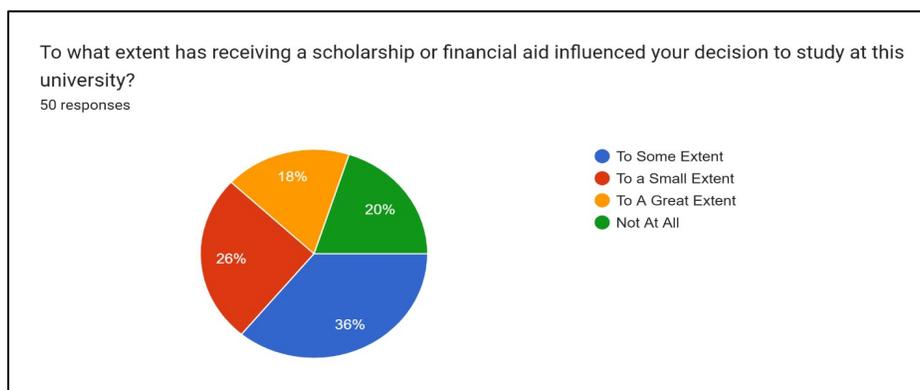
Graph 5 : Beneficiaries of scholarship and financial aid

In accordance with *Table 5*, 10 males and 15 females responded yes, giving the total frequency of 25 respondents, constituting 50% as shown in *Graph 5* and *Table 5*. 12 males and 11 females responded no, giving the total frequency of 23 respondents, constituting 46% as shown in *Graph 5* and *Table 5*. 1 male and 1 female responded maybe, giving the total frequency of 2 respondents, constituting 4% as shown in *Graph 5* and *Table 5*. This gives us the total of 50 respondents of the research totally 100%

Table 6: Influence on decision-making

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
To Some Extent	10	20%	8	16%	18	36%
To A Small Extent	6	12%	7	14%	13	26%
To A Great Extent	5	10%	4	8%	9	18%
Not at All	7	14%	3	6%	10	20%
Total	28	56%	22	44%	50	100%

Table 6 : Influence on decision-making

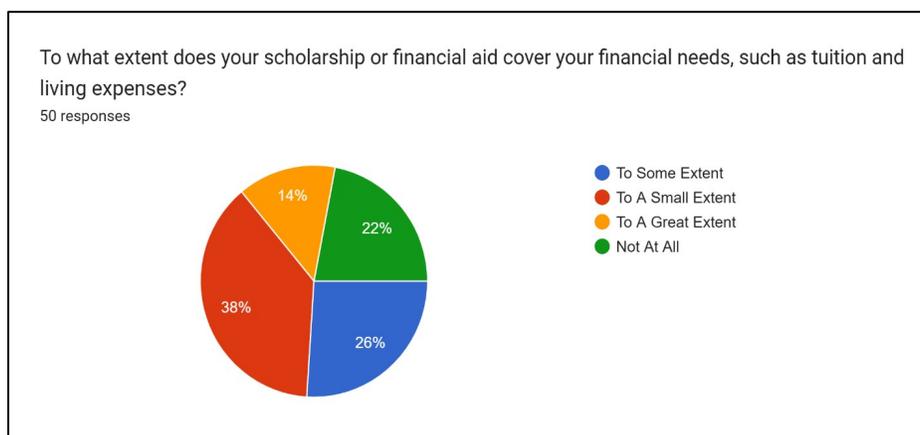


Graph 6 : Influence on decision-making

In accordance with *Table 6*, 10 males and 8 females responded to some extent, giving the total frequency of 18 respondents, constituting 36% as shown in *Graph 6* and *Table 6*. 6 males and 7 females responded to a small extent, giving the total frequency of 13 respondents, constituting 26% as shown in *Graph 6* and *Table 6*. 5 males and 4 females responded to a great extent, giving the total frequency of 9 respondents, constituting 18% as shown in *Graph 6* and *Table 6*. 7 males and 3 females responded not at all, giving the total frequency of 10 respondents, constituting 20% as shown in *Graph 6* and *Table 6*. This gives us the total of 50 respondents of the research, totally 100%.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
To Some Extent	9	18%	4	8%	13	36%
To A Small Extent	9	18%	7	14%	13	26%
To A Great Extent	5	10%	4	8%	9	18%
Not at All	5	10%	3	6%	10	20%
Total	28	56%	22	44%	50	100%

Table 7 : Coverage of needs

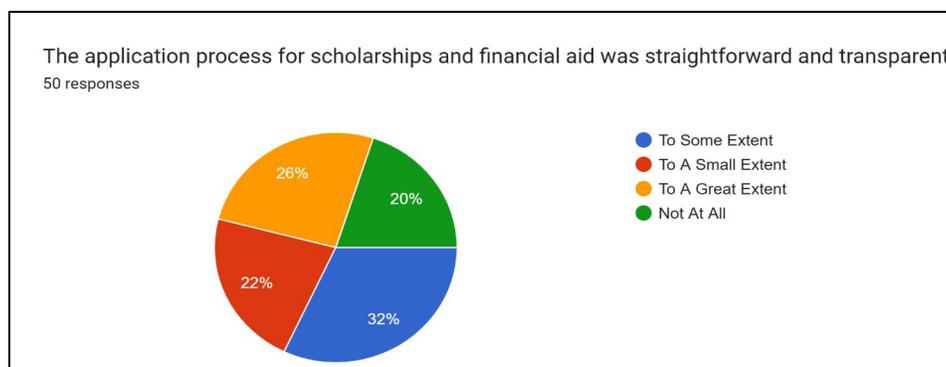


Graph 7 : Coverage of needs

In accordance with *Table 7*, 9 males and 4 females responded to some extent, giving the total frequency of 13 respondents, constituting 26% as shown in *Graph 7* and *Table 7*. 6 males and 7 females responded to a small extent, giving the total frequency of 13 respondents, constituting 26% as shown in *Graph 7* and *Table 7*. 5 males and 4 females responded to a great extent, giving the total frequency of 9 respondents, constituting 18% as shown in *Graph 7* and *Table 7*. 7 males and 3 females responded not at all, giving the total frequency of 10 respondents, constituting 20% as shown in *Graph 7* and *Table 7*. This gives us the total of 50 respondents of the research, totally 100%.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
To Some Extent	7	14%	9	18%	16	32%
To A Small Extent	6	12%	5	10%	11	22%
To A Great Extent	10	20%	3	6%	13	26%
Not at All	6	12%	4	8%	10	20%
Total	29	58%	21	42%	50	100%

Table 8 : Openness of application process

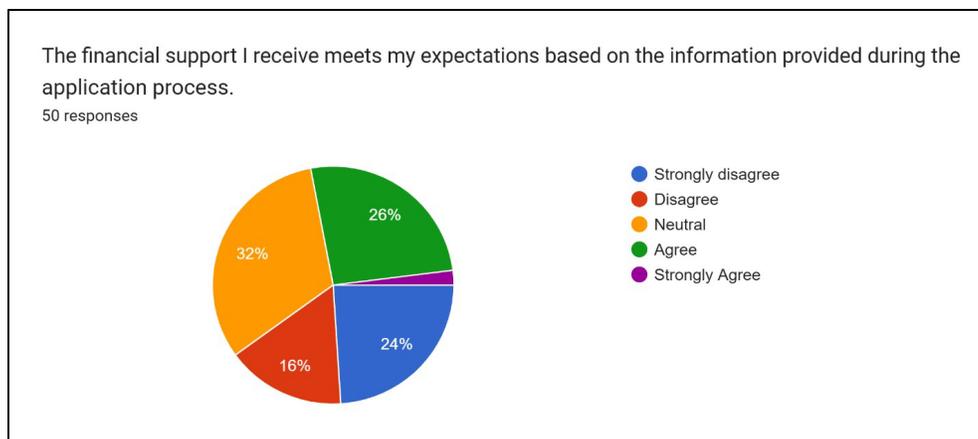


Graph 8 : Openness of application process

In accordance with *Table 8*, 7 males and 9 females responded to some extent, giving the total frequency of 16 respondents, constituting 32% as shown in *Graph 8* and *Table 8*. 6 males and 5 females responded to a small extent, giving the total frequency of 11 respondents, constituting 22% as shown in *Graph 8* and *Table 8*. 10 males and 3 females responded largely, giving the total frequency of 13 respondents, constituting 26% as shown in *Graph 8* and *Table 8*. 6 males and 4 females responded not at all, giving the total frequency of 10 respondents, constituting 20% as shown in *Graph 8* and *Table 8*, This gives us the total of 50 respondents of the research, totally 100%.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
Strongly Disagreed	6	12%	6	12%	12	24%
Disagreed	5	10%	3	6%	8	16%
Neutral	7	14%	9	18%	16	32%
Agreed	4	8%	9	18%	13	26%
Strongly Agreed	1	2%	0	0%	1	2%
Total	23	46%	22	54%	50	100%

Table 9 : Meeting up with your entire needs as expected

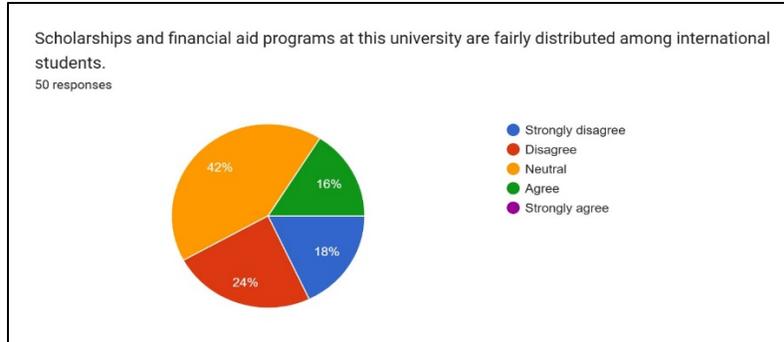


Graph 9 : Meeting up with your entire needs as expected

In accordance with *Table 9*, 6 males and 6 females responded strongly disagreed, giving the total frequency of 12 respondents, constituting 24% as shown in *Graph 9* and *Table 9*. 5 males and 3 females responded disagreed, giving the total frequency of 8 respondents, constituting 16% as shown in *Graph 9* and *Table 9*. 7 males and 9 females responded neutral, giving the total frequency of 16 respondents, constituting 32% as shown in *Graph 9* and *Table 9*. 4 males and 9 females responded agreed, giving the total frequency of 13 respondents, constituting 26% as shown in *Graph 9* and *Table 9*. 1 male and 0 female responded strongly agreed, constituting 2%. This gives us the total of 50 respondents of the research, totally 100%.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
Strongly Agreed	4	8%	5	10%	9	18%
Agreed	6	12%	6	12%	12	24%
Neutral	13	26%	8	21%	21	42%
Not Strongly Agreed	3	6%	5	8%	8	16%
Not Agreed	0	0%	0	0%	0	0%
Total	26	52%	24	48%	50	100%

Table 10 : Fair distribution of scholarships and financial aids

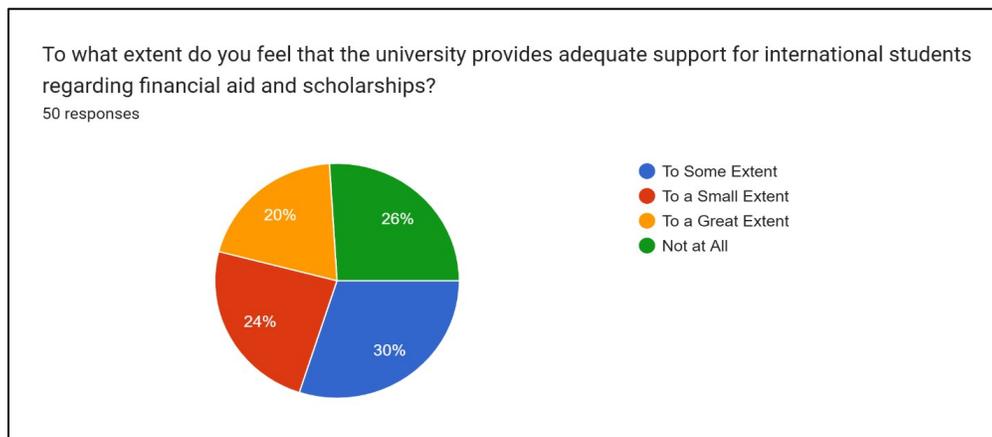


Graph 10 : Fair distribution of scholarships and financial aids

In accordance with *Table 10*. 4 males and 5 females responded strongly disagreed, giving the total frequency of 9 respondents, constituting 18% as shown in *Graph 10* and *Table 10*. 6 males and 6 females responded disagreed, giving the total frequency of 12 respondents, constituting 24% as shown in *Graph 10* and *Table 10*. 13 males and 8 females responded neutral, giving the total frequency of 21 respondents, constituting 42% as shown in *Graph 10* and *Table 10*. 3 males and 5 females responded agreed, giving the total frequency of 8 respondents, constituting 16% as shown in *Graph 10* and *Table 10*. 0% responded strongly agreed This gives us the total of 50 respondents of the research, totally 100%.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
To Some Extent	9	18%	6	12%	15	30%
To A Small Extent	6	12%	6	12%	12	24%
To A Great Extent	4	8%	6	12%	10	20%
Not at All	10	20%	3	6%	13	26%
Total	29	48%	21	42%	50	100%

Table 11 Adequate support to international students

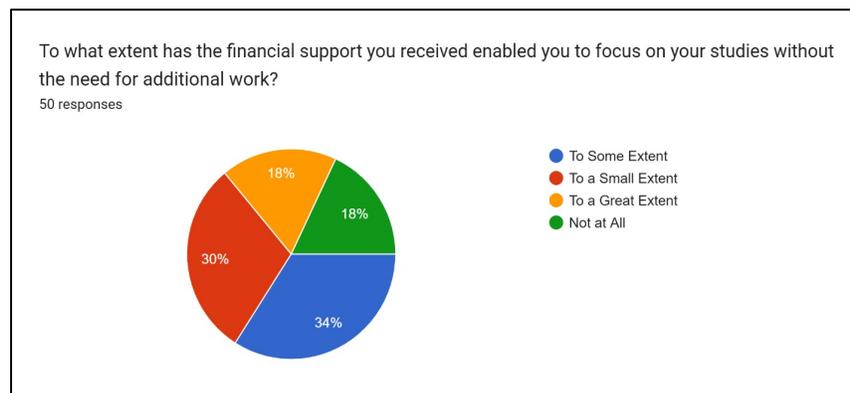


Graph 11 : Adequate support to international students

In accordance with *Table 11*, 9 males and 6 females responded to some extent, giving the total frequency of 15 respondents, constituting 30% as shown in *Graph 11* and *Table 11*. 6 males and 6 females responded to a small extent, giving the total frequency of 12 respondents, constituting 24% as shown in *Graph 11* and *Table 11*. 4 males and 6 females responded to a great extent, giving the total frequency of 10 respondents, constituting 20% as shown in *Graph 11* and *Table 11*. 10 males and 3 females responded not at all, giving the total frequency of 13 respondents, constituting 26% as shown in *Graph 11* and *Table 11*. This gives us the total of 50 respondents of the research, totally 100%.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
To Some Extend	10	20%	7	14%	17	34%
To A Small Extend	7	14%	8	16%	15	30%
To A Great Extend	5	10%	4	8%	9	18%
Not At All	5	10%	4	8%	9	18%
Total	27	54%	23	46%	50	100%

Table 12 : Scholarships and financial aids are the only sources of income

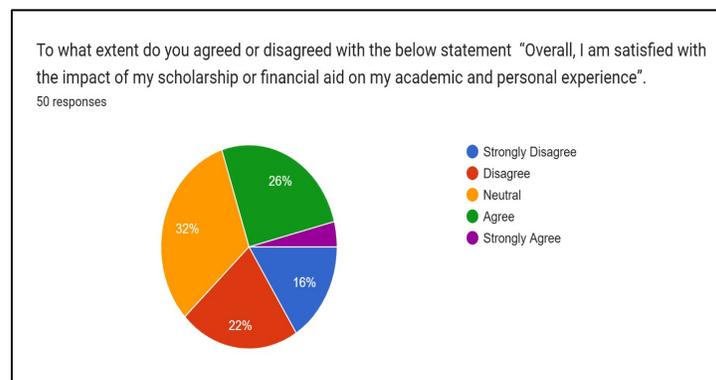


Graph 12 : Scholarships and financial aids are the only sources of income

In accordance with *Table 12*, 10 males and 7 females responded to some extent, giving the total frequency of 17 respondents, constituting 34% as shown in *Graph 12* and *Table 12*. 7 males and 8 females responded to a small extent, giving the total frequency of 15 respondents, constituting 30% as shown in *Graph 12* and *Table 12*. 5 males and 10 females responded largely, giving the total frequency of 9 respondents, constituting 18% as shown in *Graph 12* and *Table 12*. 5 males and 4 females responded not at all, giving the total frequency of 9 respondents, constituting 18% as shown in *Graph 12* and *Table 12*. This gives us the total of 50 respondents of the research, totally 100%.

Category	Male		Female		Total Frequency	Total Percent
	Freq.	Percent	Freq	Percent		
Strongly Disagreed	3	6%	5	10%	8	16%
Disagreed	8	16%	3	6%	11	22%
Neutral	8	16%	8	16%	16	32%
Agreed	6	12%	7	14%	13	26%
Strongly Agreed	1	2%	1	2%	2	4%
Total	26	52%	24	48%	50	100%

Table 13 : Satisfaction level



Graph 13 : Satisfaction Level

In accordance with *Table 13*, 3 males and 5 females responded strongly disagreed, giving the total frequency of 8 respondents, constituting 16% as shown in *Graph 13* and *Table 13*. 8 males and 3 females responded disagreed, giving the total frequency of 11 respondents, constituting 22% as shown in *Graph 13* and *Table 13*. 8 males and 8 females responded neutral, giving the total frequency of 16 respondents, constituting 32% as shown in *Graph 13* and *Table 13*. 6 males and 7 females responded agreed, giving the total frequency of 13 respondents, constituting 26% as shown in *Graph 13* and *Table 13*. This gives us the total of 50 respondents of the research totally 100%.

DISCUSSION OF THE FINDINGS

The research has captured 26 males and 24 females, constituting the total of 50 participant. This brings us to 100% of the sample size.

Between the age range 16-26, both males and constitute 60 %, between the age range 27-37 both males and females constitute 30%, between the age range 38-48, both males and females constitute 6%, between the age range 49 above, both males and females constitute 4%, this brings us to the total of 100%.

The results of the findings show that 40% of respondents are post graduates,54% are undergraduate, 4% are doctorate and 2% are post doctorate, that constitute 100% of the sample size.

The results of the findings show that 40% of the responded strongly agreed that they are aware of scholarship and financial aid,30% agreed,14% responded not strongly agreed,16% responded not agreed while 0% was neutral, constituting 100% of the research.

The results of the findings show that 50% responded yes that they are benefiting from scholarship and financial aid,46% of the responded no, that they are not benefiting from scholarship and financial aid, while 4% responded maybe, constituting 100%.

The results of the findings show that 36% responded to some extent that receiving a scholarship and financial aid influenced their decision to study at the university,26% responded to a small extent,18% responded to a great extent,20% responded not at all, constituting 100%.

The results of the findings show that 26% responded to some extent that scholarship and financial aid cover your financial needs such as tuition and living,38% responded to a small extent,14% responded to a great extent,22% responded not at all, constituting 100%.

The results of the findings show that 32% responded to some extent that the application process for scholarship and financial aid was straightforward and transparent, 22% responded to a small extent,26% to a great extent,20% responded not at all, constituting 100%.

The results of the findings show that 24% responded strongly disagreed that the financial supports receive based on their expectation of the information provided during the application process, 16% responded disagreed,32% responded neutral,26% responded agreed, 2% responded strongly agreed, constituting 100%.

The results of the findings show that 18% responded strongly disagreed that scholarship and financial aid at the university are fairly distributed among international students,24% responded disagreed, 42% responded neutral,16% responded agreed,0% responded strongly agreed, constituting 100%.

The results of the findings show that 30% responded to some extent that the university provide adequate support for international students regarding scholarship and financial,

24% responded to a small extent, 20% responded to a great extent, 26% responded not at all, constituting 100%.

The results of the findings show that 34% responded to some extent that the financial support you received enable you to focus on your studies without the need for additional work, 30% responded to a small extent, 18% responded to a great extent, 18% responded not all, constituting 100%.

The results of the findings show that 16% responded strongly disagreed with the statement “I am satisfied with the impact of my scholarship and financial aid on my academic and personal experience”. 22% responded disagreed, 32% responded neutral, 26% responded agreed, 4% responded strongly agreed, constituting 100%.

5.0 CONCLUSION

Scholarships and financial aids are vital to international student experience, influencing academic outcomes, psychological well-being, and social integration. Financial aid also has a significant economic impact on both the host institution and the home country. In the context of a home country (the origin of the international students) gain knowledge outside their home country and go back to serve her country in your discipline, In the context of the host country, it straitening bilateral agreement, revenue general etc. Therefore, it is necessary that government of both host and home country provide scholarships and financial aids to those in need and those who merit them. As universities and countries compete to attract international students, providing financial support will continue to be a key strategy for internationalization. In the context of India, scholarships are essential for positioning universities like Kalinga University and Shri Rawatpura Sarkar University as competitive, globally engaged institutions; it is also prudent enough that these universities lapse with international organizations like Global Arcus to help boost scholarships programs globally attract donors.

SUGGESTIONS

1. Introduce Work-Study Programs: As an international student and a researcher, based on the results and the findings, I'm suggesting to the India government, universities to introduce work study programs for international students, this will help them to improve their living standard why studying, this will also help them to be able to settle their daily expenses and other unexpected condition that may arise

2. Expand Access to Scholarships: Universities should expand the scholarship and financial aid programs to help students who cannot but have dream of pursuing higher education, promoting academic merit. This can be done through various embassy and signing MOU with other international universities and other global organizations like Global Arcus.
3. Fair and transparent entities, universities and agents should handle scholarships and financial aid matters based on the results of the findings that indicate 24% responded strongly disagreed that the financial supports receive based on their expectation of the information provided during the application process, 16% responded disagreed, this means 40% is not convince that the process of providing international students opportunities are not well handle with transparency, therefore, we suggest fair processes and anyone cut scamming anyone should be dealt with accordingly.
4. Simplify the Application Process, by doing so, international students will understand the entire application process, including living conditions, expenses; this will provide clear insight for international student to adequately plan.
5. Create Need-Based and Merit-Based Scholarships, in a society where people earning power various, low, middle, and high income earnig. it is suggested that government provide avenue for those in need of scholarships and financial aid either of the above two ways (Need-Based and Merit-Based) to fit everyone in the society to ensure their goals are achieved.

REFERENCES:

- [1] Andrade, M. S. (2006). International students in English-speaking universities: Adjustment factors. *Journal of International Education in Business*, 9(2), 1-21.
- [2] Bhandari, R., & Blumenthal, P. (2014). Economic impact of international students on host countries: Case studies and policy recommendations. *World Education Services Report*.
- [3] Chen, L. H. (2007). East-Asian students' choice of Canadian graduate schools. *International Journal of Educational Advancement*, 7(4), 271-300.
- [4] Chowdhury, T., & Waller, S. (2018). Scholarships and psychosocial support: Enhancing international student experiences in higher education. *Journal of International Students*, 8(4), 1484-1500.
- [5] Mazzarol, T., & Soutar, G. N. (2002). Push-pull in international student destination choice. *International Journal of Educational Management*, 16(2), 82-90.
- [6] Perkins, R., & Neumayer, E. (2014). Geographies of educational mobilities: Exploring the uneven flows of international students. *The Geographical Journal*, 180(3), 246-259.
- [7] Pillai, R., & Mishra, R. (2020). Internationalization of higher education in India: The role of scholarships and financial aid. *Asian Journal of Higher Education*, 15(2), 131-145.
- [8] Schulze, M. (2016). Financial aid and academic success: The role of scholarships in higher education. *International Journal of Higher Education*, 5(3), 95-108.
- [9] Smith, L., & Kelly, P. (2018). Financial aid and academic performance among international students in Australia. *Journal of International Students*, 8(2), 641-657.
- [10] Zhang, L. (2010). International students in the globalized world: Economic and social perspectives. *Higher Education Policy*, 23(2), 235-255.
- [11] Cremin, L.A. (1976) *Public education*. Basic Books.

End