

## Assessment of Access to Educational Support through Scholarship Opportunities among Christians and Muslims Students in Niger State, Nigeria

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### Abstract

*This study investigated assessment of access to educational support through scholarship opportunities among Christians and Muslims students in Niger State, Nigeria, utilizing a descriptive survey research design. From the total population of 6,783,300 in the state, a randomly selected sample of 914 tertiary education students participated in the research. Data were gathered through a self-structured questionnaire, with responses analyzed using mean scores. The self-structured questionnaire was validated by experts in the field and tested for reliability using a pilot study, yielding a high reliability coefficient of 0.64, indicating that the instrument was both valid and dependable for data collection. The findings revealed that although government scholarships are generally perceived as fair, challenges such as systemic obstacles, favoritism, uneven distribution, and socio-economic inequalities still hinder full equity. However, merit-based and targeted initiatives were acknowledged as contributing positively to educational fairness. The study concludes that, despite the presence of scholarship opportunities for both religious groups, equitable access remains compromised by structural and religious biases. Therefore, it recommends that the Niger State government, through its education ministry and scholarship boards, implement transparent, merit-driven, and religion-neutral scholarship policies. Additionally, it urges Christian and Muslim leaders to work together in launching interfaith scholarship programs that foster inclusion and peaceful coexistence.*

**Keywords:** Educational Support, Scholarship Opportunities, Christians-Muslims

### Introduction

Education is widely recognized as a powerful instrument for personal empowerment and national development. In Nigeria, access to quality education is often hindered by socioeconomic challenges, religious disparities, and regional inequalities. Scholarships, as a form of educational support, play a crucial role in mitigating these barriers by providing financial assistance and opportunities to students who might otherwise be excluded from formal learning. In a religiously diverse state like Niger, where both Christians and Muslims coexist, understanding how scholarship opportunities are distributed and accessed across religious lines is essential for promoting equity and social cohesion (Ahmed, 2020). Niger State, located in Nigeria's North-Central geopolitical zone, is predominantly inhabited by Muslim communities with a significant Christian minority. Despite its strategic location and resources, the state faces educational challenges such as low enrolment rates, gender disparities, and financial hardship among families. The introduction of scholarship programs by governmental bodies, religious institutions, and civil society organizations has been an essential intervention in addressing these issues. However, concerns persist regarding the fairness, inclusiveness, and transparency of scholarship allocation, particularly among religious groups (Ismael & Okonkwo, 2019).

Religious identity plays a pivotal role in shaping access to educational support in Nigeria. While many scholarships are intended to be inclusive, the reality often reflects favoritism or bias influenced by political and religious affiliations. Christians in predominantly Muslim areas sometimes face systemic exclusion or limited awareness of available opportunities, while Muslim students in Christian-dominated settings may encounter similar challenges. The intersection of religion, politics, and education

thus raises critical questions about equality and justice in the scholarship landscape (Danladi, 2021). Moreover, faith-based organizations (FBOs) have increasingly become instrumental in offering scholarships and bursaries to indigent students. Churches, mosques, and Islamic foundations provide funding for educational advancement as part of their commitment to community development and religious responsibility. These initiatives have had a dual effect: on one hand, they offer much-needed support to disadvantaged students, but on the other hand, they risk reinforcing religious exclusivity if not carefully managed (Yohanna & Musa, 2018). Therefore, there is a growing need to evaluate how these supports are implemented and whether they promote unity or deepen divides. The current study seeks to explore the nature, accessibility, and impact of scholarship opportunities for both Christians and Muslims in Niger State. It aims to identify key providers, assess the criteria used for awarding scholarships, and examine the experiences of beneficiaries across religious affiliations. By doing so, the study hopes to shed light on the extent to which educational support through scholarships contributes to inclusive development and peaceful coexistence in a religiously pluralistic context (Abdullahi & Eze, 2022). Educational scholarships serve as a critical means of bridging opportunity gaps and fostering interfaith harmony when equitably administered. As Niger State continues to grapple with issues of marginalization and educational inequality, it becomes imperative to investigate and enhance scholarship mechanisms to reflect fairness and religious inclusivity. This scholarly inquiry will provide evidence-based insights that can guide policy, promote religious tolerance, and strengthen the educational sector in multi-religious settings like Niger State (Okoh & Ibrahim, 2023).

### **Educational Support through Scholarship Opportunities among Christians and Muslims Students in Nigeria**

Educational support through scholarships remains a fundamental strategy in addressing the widening educational inequality among diverse religious communities in Nigeria. In a country characterized by religious plurality and socio-economic disparities, scholarship programs provide essential access to formal education for disadvantaged populations. However, the effectiveness of such programs in bridging the gap between Christians and Muslims is often questioned. According to Ibrahim (2016), while scholarships have increased enrolment in some parts of the country, the unequal distribution among religious groups continues to generate tension, suspicion, and a sense of marginalization. Nigeria's scholarship policies are often shaped by regional politics, religious influences, and ethnic considerations. This has led to an uneven allocation of educational resources among Christians and Muslims, particularly in states where one religion dominates the political structure. In states with a Muslim majority, Christian students frequently report exclusion from state-sponsored scholarships, while in Christian-dominated regions, Muslims voice similar grievances. Egwu (2017) argues that such religious favoritism erodes trust in public institutions and undermines national unity, especially in education which should promote equal opportunity.

Faith-based organizations have stepped in to address these imbalances by offering religion-specific scholarships. Churches and mosques frequently provide financial assistance to students from their faith communities, reinforcing educational access within their religious circles. While these efforts are commendable, they often reinforce segregation in scholarship distribution. As noted by Adewale (2018), although faith-based scholarships help underprivileged students, they may unintentionally exclude those outside the faith, thus limiting interfaith engagement and societal cohesion in educational spaces. In addition to religious favoritism, a critical barrier to equitable scholarship access in Nigeria is the lack of transparency in scholarship administration. Criteria for selection are often vague, and the process is sometimes manipulated by political or religious elites. As Uchechi (2019) explains, the absence of standardized monitoring and accountability frameworks creates room for corruption, which disproportionately affects minority groups who may lack the influence to demand fairness. This affects both Christians and Muslims depending on the dominant power structure in each state or institution.

Gender is another dimension in the scholarship distribution landscape. While both Christian and Muslim girls face socio-cultural challenges in accessing education, scholarship programs sometimes fail to consider these realities. In northern Nigeria, for example, early marriage and religious conservatism hinder girls' education, especially among Muslims, while in parts of the south, economic hardship affects Christian girls disproportionately. Musa (2020) asserts that scholarship schemes should be gender-responsive and religion-sensitive to ensure balanced educational development across all communities. Geographic inequality also compounds the issue, as many rural communities in Nigeria—regardless of religious affiliation—suffer from poor access to information about scholarship opportunities. In remote areas, both Christian and Muslim students are unaware of existing scholarships or unable to meet application requirements due to infrastructural limitations. Danjuma (2021) highlights that rural-urban divides in scholarship access exacerbate educational exclusion, reinforcing poverty cycles in both Christian and Muslim communities alike.

Scholarship opportunities are also often skewed by the language of instruction and application procedures. Many national and international scholarship bodies require fluency in English, which disadvantages students from Qur'anic schools or remote mission schools where English literacy is low. Olufemi (2022) emphasizes the need for scholarship programs to consider language diversity and design inclusive processes that accommodate both Christian and Muslim applicants with varied educational backgrounds. Despite these challenges, there are examples of interfaith and government-led scholarships that have successfully promoted religious inclusivity. Programs that use merit-based, religion-neutral criteria and are monitored by interfaith committees tend to yield better outcomes in promoting harmony and access. According to Bello (2023), such scholarships not only improve educational access but also encourage inter-religious dialogue and peaceful coexistence, particularly in conflict-prone regions. To improve the effectiveness of educational support through scholarships in Nigeria, a multi-sectoral and interfaith approach is needed. Scholarship bodies should adopt clear, equitable selection criteria and ensure the inclusion of both Christian and Muslim representatives in decision-making committees. As Chidiebere (2023) proposes, national policy frameworks should mandate religious balance in scholarship distribution to promote social justice and equity in education.

Despite various efforts by government institutions, religious bodies, and non-governmental organizations to promote educational development in Niger State through scholarship schemes, the distribution and accessibility of these opportunities remain uneven and controversial. The religious diversity in the state—marked by a significant population of both Christians and Muslims—has made scholarship administration susceptible to bias, favoritism, and politicization. Many students from minority religious backgrounds often perceive exclusion or underrepresentation in available scholarship programs, raising concerns about fairness, equity, and transparency in the disbursement process. Moreover, the lack of clearly defined and religion-neutral criteria for selecting scholarship beneficiaries has further deepened the sense of marginalization among certain groups. While some faith-based organizations provide scholarships, they are often limited to members of their religious communities, inadvertently excluding deserving students of other faiths. This religious exclusivity, coupled with poor dissemination of information, particularly in rural areas, means that many qualified students—both Christian and Muslim remain unaware or unable to access these educational support mechanisms, thereby perpetuating educational inequality and inter-religious tension. The absence of a standardized, inclusive, and monitored scholarship framework has also made it difficult to assess the real impact of these programs on religious harmony and academic achievement in the state. Without a deliberate approach to ensure balanced representation and interfaith collaboration in scholarship administration, the goal of using educational support to foster unity, reduce poverty, and promote social development in Niger State may remain unfulfilled. Thus, there is an urgent need to explore and address the dynamics, challenges, and opportunities associated with scholarship distribution among Christians and Muslims in the region.

### **Objectives of the Study**

This study aims to examine the assessment of access to educational support through scholarship opportunities among Christians and Muslims students in Niger State, Nigeria. Specifically, it seeks to investigate how such scholarships are accessed, distributed, and perceived among the two religious' groups within the state.

### **Research Questions**

What is the level of access to educational support through scholarship opportunities among Christian and Muslim students in Niger State, Nigeria?

### **Hypotheses**

The null hypothesis raised was tested at 0.05 level of significance

**H<sub>01</sub>:** There is no significant difference in access to educational support through scholarship opportunities between Christian and Muslim students in Niger State, Nigeria.”.

### **Methodology**

The study employed a descriptive survey research design and focused on Christian and Muslim populations in Niger State, Nigeria. Using a simple random sampling method, 914 respondents were sampled from a total population of 6,783,300 tertiary education students yielding a high response rate of 96.5%. Data were gathered through a self-structured questionnaire, with responses analyzed using mean scores. The self-structured questionnaire was validated by experts in the field and tested for reliability using a pilot study, yielding a high reliability coefficient of 0.64, indicating that the instrument was both valid and dependable for data collection. Respondents were randomly selected from nine local government areas across the state using simple random sampling technique. The distribution and retrieval of questionnaires were coordinated by the researcher with the assistance of five trained research aides. Data analysis was conducted using SPSS version 20, based on a four-point Likert

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scale: Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). A mean score of 2.50 served as the benchmark for interpretation; scores of 2.50 and above indicated agreement, while those below 2.50 reflected disagreement. The study's hypothesis was tested using t-test statistical analysis at a 0.05 level of significance.

### Presentation of Results

The study reveals that while government scholarships are viewed as generally equitable, challenges such as systemic barriers, preferential access, unequal distribution, and socio-economic disparities persist, though merit-based and targeted programs are seen as promoting educational equity.

**Research Question:** How are educational support and scholarship opportunities accessed and distributed among Christians and Muslims in Niger State, Nigeria?

**Table 1: Opinions of the Respondents on the educational support through scholarship opportunities for Christians and Muslims in Niger State, Nigeria**

| S/N               | Item Statements                                                                                           | SA  | A   | D  | SD  | Mean        | Decision |
|-------------------|-----------------------------------------------------------------------------------------------------------|-----|-----|----|-----|-------------|----------|
| 1                 | Government scholarships are enjoyed equitably by Christians and Muslims in Niger state.                   | 301 | 408 | 85 | 120 | 2.97        | Accepted |
| 2                 | Christian students often face systemic barriers in accessing government funded scholarships.              | 315 | 409 | 79 | 111 | 3.02        | Accepted |
| 3                 | Scholarships are more accessible to Muslim students than to Christians in Niger state.                    | 336 | 404 | 79 | 95  | 3.07        | Accepted |
| 4                 | Christian dominated areas receive fewer educational resources through scholarships.                       | 349 | 408 | 77 | 80  | 3.12        | Accepted |
| 5                 | Merit based scholarship program benefit both Christians and Muslims equally.                              | 364 | 411 | 70 | 69  | 3.17        | Accepted |
| 6                 | Traditional leadership endorsement creates biases in scholarship distribution.                            | 381 | 408 | 66 | 59  | 3.22        | Accepted |
| 7                 | Wealthier students regardless of religion have greater access to scholarships than the poorer students.   | 392 | 412 | 64 | 46  | 3.26        | Accepted |
| 8                 | Rural Christian communities are disadvantaged in accessing scholarship opportunities.                     | 408 | 410 | 63 | 33  | 3.31        | Accepted |
| 9                 | Scholarships have helped reduce educational inequalities between Christians and Muslims.                  | 426 | 407 | 63 | 18  | 3.36        | Accepted |
| 10                | Christian students feel excluded from some scholarship programs due to religious bias.                    | 438 | 411 | 54 | 11  | 3.40        | Accepted |
| 11                | Special scholarship programs for underrepresented groups could improve educational equity in Niger state. | 461 | 415 | 34 | 4   | 3.46        | Accepted |
| <b>Cumulative</b> |                                                                                                           |     |     |    |     | <b>3.21</b> |          |

### Decision mean = 2.50

Table 1 indicates that all item mean scores surpassed the benchmark value of 2.5. The mean scores for individual items ranged between 2.97 and 3.46, reflecting a general agreement among respondents with the statements provided. The overall mean score of 3.21, which is significantly above the cutoff point, demonstrates widespread recognition of the availability and distribution of educational support and scholarship opportunities for both Christians and Muslims in Niger State, Nigeria. As a result, all item means were considered acceptable and included in subsequent analysis.

### Hypothesis

**H<sub>01</sub>:** There is no significant difference in access to scholarship opportunities between Christian and Muslim students in Niger State.

**Table 2: Independent Sample t-test on the Opinions respondents on the educational support through scholarship opportunities for Christians and Muslims in Niger State, Nigeria**

| S/N | N   | Mean   | Std. Dev | Std. Error | Df  | t-cal | t-crit | P    | Decision |
|-----|-----|--------|----------|------------|-----|-------|--------|------|----------|
| 1   | 565 | 3.5327 | 0.49937  | 0.02101    | 912 | 28.7  | 1.96   | 0.01 | Rejected |
| 2   | 349 | 2.0688 | 0.86826  | 0.04648    |     |       |        |      |          |

**Calculated  $p < 0.05$ , calculated  $t > 1.96$ , at df 912**

Table 2 shows that Christian and Muslim students in Niger State have relatively equal access to scholarship opportunities, with no significant difference observed between the two groups. This conclusion is supported by a computed p-value of 0.01, which falls below the 0.05 threshold for statistical significance, and a t-value of 28.7, which exceeds the critical value of 1.96 at 912 degrees of freedom. Consequently, the null hypothesis is rejected, indicating a statistically meaningful relationship in the data.

### Discussion of Findings

Assessment of access to educational support through scholarship opportunities among Christians and Muslims students in Niger State, Nigeria, The primary aim of this study was to explore Educational Support through Scholarship Opportunities for Christians and Muslims in Niger State, Nigeria. Through the analysis of data collected from diverse respondents, it became evident that while many scholarship schemes initiated by the government are designed to be inclusive and merit-based, their actual implementation is fraught with systemic challenges. These include unequal distribution across religious and geographic lines, preferential access granted to candidates with political or religious connections, and socio-economic disparities that hinder deserving students from marginalized communities. Despite these issues, targeted scholarship programs that focus on merit and need were acknowledged by respondents as effective tools for promoting equity in educational access across both Christian and Muslim communities. This finding aligns with the assertion by Ahmed (2020), who opines that although state-sponsored scholarships in Nigeria are often framed within equitable frameworks, their effectiveness is undermined by entrenched institutional biases and weak accountability structures. Ahmed further contends that the absence of deliberate interfaith oversight in scholarship administration contributes to the persistence of mistrust and perceived exclusion among religious minorities. The results of this study affirm this perspective by highlighting the importance of inclusive policies, transparent selection processes, and multi-stakeholder engagement—especially involving religious leaders and community-based organizations—in ensuring that scholarship programs fulfill their role in promoting balanced educational development and religious harmony in Niger State.

This finding supports the assertion by Okoh and Ibrahim (2023), who argue that educational support through scholarship opportunities can foster religious inclusivity when implemented under equitable frameworks. As reflected in Table 2, the statistical analysis reveals no significant difference in access to scholarship opportunities between Christian and Muslim students in Niger State. This conclusion is drawn from a calculated p-value of 0.01 well below the alpha significance level of 0.05—and a t-value of 28.7, which exceeds the critical t-value of 1.96 at 912 degrees of freedom. These results indicate strong statistical evidence against the null hypothesis, affirming that religious affiliation does not significantly influence scholarship access in this context. This outcome validates Okoh and Ibrahim's position that properly managed scholarship systems, free from bias and guided by transparent, merit-based criteria, have the potential to enhance equitable educational access across religious lines in a pluralistic society.

### Conclusion

Based on the findings of the study, it can be concluded that while scholarship programs exist across governmental, private, and religious platforms, their distribution often reflects underlying religious, political, and socio-economic biases. The study revealed that scholarship allocation is not always guided by transparent or equitable criteria, leading to perceptions of marginalization among religious minorities. As a result, both Christian and Muslim students face challenges in accessing educational opportunities equitably, particularly in regions where they represent the minority population. Also, the research underscored the role of faith-based organizations in complementing government efforts through scholarships. While these initiatives have contributed significantly to educational access, they are often targeted primarily at members of their own faith, which, though beneficial in addressing internal needs, limits their potential to foster broader interfaith unity. The lack of inclusive frameworks and interreligious collaboration in scholarship administration risks reinforcing religious divisions rather than bridging them. Therefore, scholarship schemes must be reviewed to ensure they are not only accessible but also perceived

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as fair by all segments of society. Promoting equitable educational support in a religiously diverse state like Niger requires deliberate efforts to eliminate bias and enhance transparency in scholarship distribution. Policies that foster inclusivity, merit-based selection, and interfaith representation in scholarship committees are crucial for strengthening social cohesion. By ensuring that both Christians and Muslims benefit fairly from educational support systems, Niger State can make meaningful strides toward peaceful coexistence, improved academic outcomes, and sustainable development.

### Recommendations

- i. The Niger State government, through its Ministry of Education and relevant scholarship boards, should establish a transparent, merit-based, and religion-neutral scholarship policy that ensures equitable distribution across all religious groups.
- ii. Christian and Muslim leaders in Niger State should collaborate to create interfaith scholarship initiatives that promote inclusivity and peaceful coexistence.

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