SHAIKSHANIK SHISHYAVRUTTI PROGRAMME



Impact Assessment Report FY 2022-23

Report by

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Acronyms:

| Acronyms | Description | | |
|----------------|--|--|--|
| OECD | Organisation for Economic Co-operation and Development | | |
| DAC | Development Assistance Committee | | |
| SDGs | Sustainable Development Goals | | |
| ESG Principles | Environmental, Social and Governance Principles | | |
| CSR | Corporate Social Responsibility | | |
| NGRBC | National Guidelines on Responsible Business Conduct | | |

Executive Summary:

In households facing financial hardship, there's often an expectation from children to begin contributing to family finances upon completing 10th grade. To support the education upto 12th grade, to increase the employment opportunities and also income earning capacity of the child, Shri Kutchi Visa Oswal Jain Mahajan (Mumbai) has established Shaikshanik Shishyavrutti Programme in partnership with the Village Mahajans, to provide education scholarships, where Aarti Industries Ltd. has contributed. The philosophy of the Shaikshanik Shishyavrutti program is "Right to Education for All," and it addresses access to education for all upto Grade 12 and is aimed at easing the financial burden of education costs on families.

Every year, the Village Mahajans carry out due diligence of the needy families incomes and provide ₹5000 as financial aid to support the children's education of needy families. Based on the assessment by Village Mahajans and their contribution, SKVOJM supplements this assistance by contributing further ₹5000 per student. The combined funds from the Village Mahajans and SKVOJM are then disbursed to the student beneficiaries to alleviate the financial burden of their education.

In F.Y. 2022-23, the aid was provided to 2200+ students through RTGS facility directly into the respective beneficiary's bank accounts.

Six Evaluation Criteria defined by OECD DAC Network on Development Evaluation (EvalNet)

1. Relevance:

- In the 141 families surveyed, 61% families consisted of 4-6 members with a single earning member, posing financial management challenges.
- o 60% of families earn between ₹1-3 lakh annually, indicating significant struggles with moderate income levels.
- Over 50% of beneficiaries find arranging finance for education challenging, emphasizing the need for support.
- Before receiving scholarships, 51% of respondents couldn't afford education expenses, highlighting the vital role of financial aid.

2. Coherence:

- The scheme is in alignment with five SDGs, i.e., SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 8 (Decent Work & Economic Growth) & SDG 10 (Reduced Inequalities).
- The scheme is in alignment with 3 ESG Principles released by NGRBC being Principle 4, Principle 5 & Principle 8.
- The scheme is also in alignment with schedule VII of companies act and government schemes.

3. Effectiveness:

- Advertisements serve as the primary information source for nearly 80% of beneficiaries.
- 56% beneficiaries are first-generation learners, effectively addressing educational disparities within families and promoting social mobility.
- o 91% of the funds are allocated towards payment of school or tuition fees.

4. Efficiency:

- Adoption of online forms by SKVOJM streamlines data collection, reducing administrative burden
- Swift disbursement of funds within 30 days for 60% of beneficiaries underscores efficiency.

- o Beneficiary ratings highlight program efficiency:
 - a. Accessibility of scheme information: 89% rated highly.
 - b. Acceptability of paperwork requirements: 88% found acceptable, with potential simplification opportunities.
 - c. Timeliness of scholarship receipt: 86% received within acceptable timeframe, indicating efficient processing.

5. Impact:

- o Impact analysis shows scheme's effectiveness in enhancing educational opportunities.
- o Scheme supports access to better institutions and continuous education for beneficiaries.
- o Significant relief from financial burden improves academic focus and motivation.
- o Beneficiaries show improved grades and increased participation in extracurricular activities.

6. Sustainability:

- o SKVOJM's education scholarship program demonstrates long-term sustainability.
- The program addresses critical gaps in education access for financially disadvantaged families.
- o Scholarships empower individuals and contribute to societal development and growth.

In conclusion, the Shaikshanik Shishyavrutti Programme is a vital initiative, removing financial barriers to education, empowering individuals, and promoting societal development with enduring impact and resilience.

Part 1: Programme Overview:

Education is pivotal for personal and societal progress, a fundamental right unlocking human potential. In India's diverse landscape, education serves as a leveling force, addressing social inequalities and bridging urban-rural gaps. As the global landscape evolves, education becomes crucial for fostering critical thinking and innovation, positioning India as a global leader. Aarti Industries Ltd., in collaboration with Shri KVO Jain Mahajan (Mumbai), launched the "Shaikshanik Shishyavrutti" Programme to aid underprivileged students.

1.1. Need Of The Programme:

The need for a 'Shaikshanik Shishyavrutti' program in India for underprivileged students is rooted in the stark socio-economic disparities prevalent in the country. India, with its vast population and diverse demographics, faces the challenge of ensuring equitable access to education for all. Several factors contribute to the necessity of such a program:

- 1. **Financial Barriers¹:** India, with the world's third-largest economy, has seen notable economic growth, yet challenges persist, notably in poverty reduction. Despite a decline in extreme poverty from 53.86% in 1983 to 21.23% in 2011, 270 million Indians still survive on \$1.90 or less daily, mostly in rural areas dependent on casual labor. Economic growth, centered in urban areas, hasn't fully alleviated rural poverty. Educational poverty, defined by limited access to basic education and literacy, contributes to these challenges, with only 6% of income from poor households allocated to education and health. While initiatives like Sarva Shiksha Abhiyan have improved access, half of government schools lack teaching activity and have low student progression rates, highlighting the urgent need for quality education to eradicate extreme poverty.
- 2. **Social Inequality:** India grapples with social inequalities that disproportionately affect certain communities and marginalized groups. Access to quality education is often hindered by these disparities, leading to a cycle of poverty and limited opportunities for underprivileged students.
- 3. **Empowerment through Education:** Education is a powerful tool for empowering individuals and breaking the cycle of poverty. By offering financial assistance to underprivileged students, the 'Shaikshanik Shishyavrutti' program aims to create opportunities for them to acquire knowledge and skills that can uplift their socio-economic status.
- 4. **Fulfilling Basic Right to Education:** Education is a fundamental right, and every child deserves the opportunity to receive quality education regardless of their socio-economic background. The 'Shaikshanik Shishyavrutti' program strives to ensure that financial constraints do not hinder a child's access to education.
- 5. **Nation-Building:** Education shapes a person, just as people are essential in determining a nation's standing. Every nation is founded on education since it promotes a particular level of knowledge, morals, and awareness and is crucial to the development of technology. Greater literacy rates lead to quicker GDP growth and lower unemployment rates in a nation.

In summary, the 'Shaikshanik Shishyavrutti' program addresses the pressing need to bridge educational gaps and uplift underprivileged students, fostering a more inclusive and equitable education system in India. It recognizes that education is not just a personal aspiration but a collective responsibility that contributes to the overall development of the nation.

¹Effects Of Poverty On Education In India (https://files.eric.ed.gov/fulltext/ED612684.pdf)

1.2. About The Programme:

Aarti Industries in collaboration with Shri Kutchi Visa Oswal Jain Mahajan (Mumbai) (SKVOJM) provided Education Scholarship to the students of needy families through their programme – "Shaikshanik Shishyavrutti". Through this programme, financial assistance was provided to needy families who were facing financial hardships. The objective of the Shaikshanik Shishyavrutti program is "Right to Education for All," and it addresses access to education for all upto Grade 12.

The programme for F.Y. 2022-23 was initiated in the month of June 2022. Every year, the applications are initially submitted online. Village Mahajans review the same, assess the financial needs of the families and approve them before sending the final data to SKVOJM. Alongside, they contribute a financial aid of ₹5000 for each student. Based on the assessment of incomes and financial hardships of families by Village Mahajans, SKVOJM supplements the assistance by contributing further ₹5000 per student. The combined funds from the Village Mahajans and SKVOJM are then disbursed to the student beneficiaries to alleviate the financial burden of their education. Thus, each student receives ₹10,000 through RTGS. The aid is provided to the students through RTGS facility directly into the respective beneficiary's bank account.

Over 2200+ students benefited from this initiative in F.Y. 2022-23, ensuring access to education and alleviating financial constraints for needy families.

Objective:

To provide financial assistance to the needy families who face the economic impacts of income disparity, unemployment of parents and high costs of living so as to ensure that their families do not struggle to achieve their basic necessities during such tough times.

Part 2: Evaluation & Impact Assessment Methodology:

2.1. Objective Of The Study:

The objective of the study was to assess the outcomes and impact created on the beneficiaries covered under the program.

An assessment of impact was conducted based on the following criteria:

- ✓ Adherence to the plan during project implementation
- ✓ The impact of the project
- ✓ Comprehensive evaluation of overall project performance
- ✓ Identification of any deficiencies, gaps, or challenges in the formulation, execution / implementation, and monitoring and evaluation of the program.

2.2. Inherent Limitations:

The assessment suffers a few inherent limitations of the evaluation process which might influence the impact assessment. Some examples of such limitations are as follows:

- > Non-availability of relevant external data on benchmarks, target beneficiaries, etc.
- Insufficiency of sample covered by questionnaires / surveys or responses not received
- > Inability to identify all key stakeholders
- Some of the questions being skipped by the respondents and remaining unanswered
- Non-availability of respondents due to relocation to other places after completion of the course
- > Change in contact details of respondents due to which they could not be contacted

2.3. Framework For Evaluation:

The OECD DAC Network on Development Evaluation (EvalNet) has defined six evaluation criteria – Relevance, Coherence, Effectiveness, Efficiency, Impact and Sustainability – and two principles for their use.

Principle One - The criteria should be applied thoughtfully to support high quality, useful evaluation.

Principle Two - The use of the criteria depends on the purpose of the evaluation. The criteria should not be applied mechanistically.

These criteria provide a normative framework used to determine the merit or worth of an intervention (policy, strategy, programme, project or activity). They serve as the basis upon which evaluative judgements are made.

Evaluation Criteria 1: Relevance

'Relevance' is The extent to which the intervention's objectives and design respond to beneficiaries' global, country and partner / institution needs, policies and priorities, and continue to do so if circumstances change.

Evaluating relevance helps users to understand if an intervention is doing the right thing. It allows evaluators to assess how clearly an intervention's goals and implementation are aligned with beneficiary and stakeholder needs, and the priorities underpinning the intervention. It investigates if target stakeholders view the intervention as useful and valuable.

Evaluation Criteria 2: Coherence

Coherence is the compatibility of the intervention with other interventions in a country, sector or institution.

In today's world, greater attention must be paid to coherence, with an increased focus on the synergies (or trade-offs) between policy areas and the growing attention to cross-government co-ordination. This is particularly the case in settings of conflict and humanitarian response, and when addressing the climate emergency. In line with the 2030 Agenda and the SDGs, this criterion encourages an integrated approach and provides an important lens for assessing coherence including synergies, cross-government co-ordination and alignment with international norms and standards.

- a. Alignment with SGDs
- b. Alignment with ESGs
- c. Alignment with Schedule VII of Companies Act, 2013
- d. Alignment with Government Schemes

Evaluation Criteria 3: Effectiveness

Effectiveness is the extent to which the intervention achieved, or is expected to achieve, its objectives and its results, including any differential results across groups.

Effectiveness helps in understanding the extent to which an intervention is achieving or has achieved its objectives. It can provide insight into whether an intervention has attained its planned results, the process by which this was done, which factors were decisive in this process and whether there were any unintended effects. Effectiveness is concerned with the most closely attributable results and it is important to differentiate it from impact, which examines higher-level effects and broader changes.

Evaluation Criteria 4: Efficiency

Efficiency is the extent to which the intervention delivers, or is likely to deliver, results in an economic and timely way.

This criterion is an opportunity to check whether an intervention's resources can be justified by its results, which is of major practical and political importance. Efficiency matters to many stakeholder groups, including governments, civil society and beneficiaries. Better use of limited resources means that more can be achieved with development co-operation, for example in progressing towards the SDGs where the needs are huge.

Evaluation Criteria 5: Impact

Impact is the extent to which the intervention has generated or is expected to generate significant positive or negative, intended or unintended, higher-level effects.

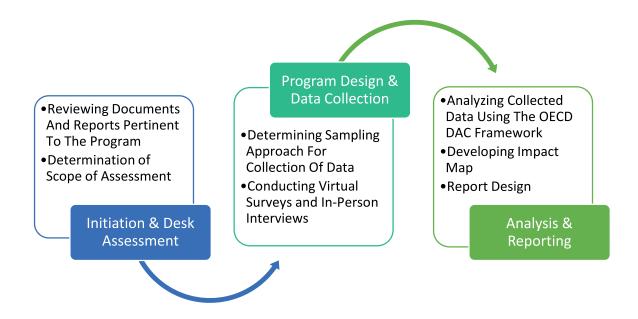
The impact criterion captures the "so what?" question of an evaluation. It examines the significance of the intervention and its higher-level results, meaning how much it mattered to those involved.

Evaluation Criteria 6: Sustainability

Sustainability is the extent to which the net benefits of the intervention continue or are likely to continue.

Assessing sustainability allows evaluators to determine if an intervention's benefits will last financially, economically, socially and environmentally. Sustainability encompasses several elements for analysis – financial, economic, social and environmental – and attention should be paid to the interaction between them.

2.4. Detailed Methodology:



Initiation & Desk Review:

At the outset of the study, we consulted Aarti Industries Limited, Aarti Foundation and Shri Kutchi Visa Oswal Jain Mahajan (Mumbai) to collect information about the program and scrutinized the relevant documents. Documents scrutinized included appeal letter by SKVOJM, advertisements in Patrika, utilization reports, etc., basis availability of the documents.

Program Design & Data Collection:

After understanding the program and its objective, we determined samples for collection of data using stratified random sampling method. Data was collected through:

- a. Virtual Surveys
- b. In-Person Interviews

Following are the details of samples selected:

| Data Collection Methodology | Number of Responses Received | | |
|-----------------------------|------------------------------|--|--|
| Virtual Surveys | 133 | | |
| In-Person Interviews | 8 | | |

Analysis & Reporting:

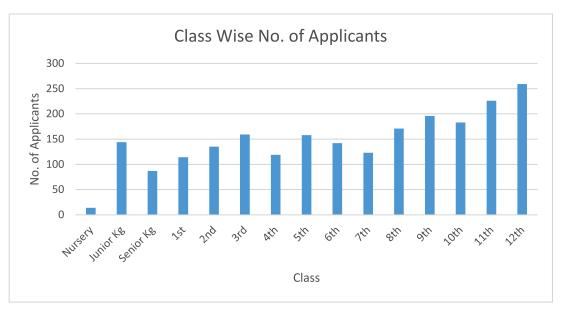
Data collected from SKVOJM (Mumbai) regarding program details and beneficiary information, as well as from a sample, was analysed based on evaluation criteria from the OECD-DAC Network on Development Evaluation (EvalNet). The aim was to assess the program's impact. Subsequently, a detailed report was drafted, outlining key findings and recommendations. This report was then submitted to Aarti Industries Ltd., providing valuable insights to support their decision-making and corporate social responsibility initiatives.

Part 3: Impact Assessment:

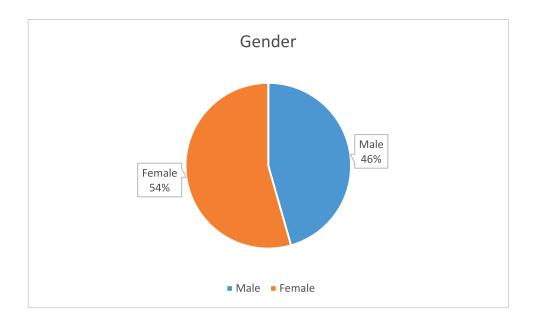
3.1. Details of Target Beneficiaries:

A total of 2230 applications were received by Shri KVO Jain Mahajan for Education Scholarship. A sum of ₹5,000 was donated to each of the applicant post scrutiny of the application.

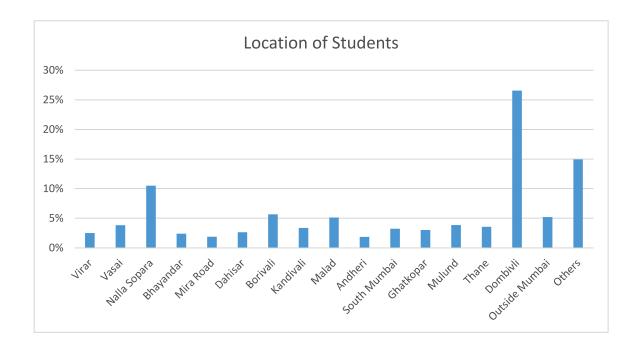
The applications encompassed a diverse array of students from different classes, genders, and locations, as evident from the charts below.



The funds were distributed to students, with the number of beneficiaries increasing alongside the progression of class levels. Consequently, donations were directed to support these students.



54% of the applicants were female, while 46% were male. This distribution underscores the diverse representation of both genders within the applicant and donation pool.

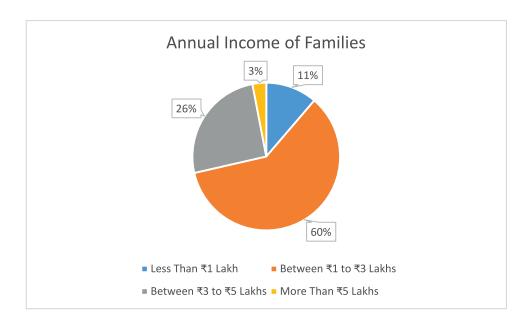


The majority of students are situated in Mumbai city, particularly concentrated in Dombivali region. Following this, there is a significant presence in the Western Suburban Mumbai region, with another notable cluster in Nallasopara. Only a 5% reside beyond the boundaries of Mumbai.

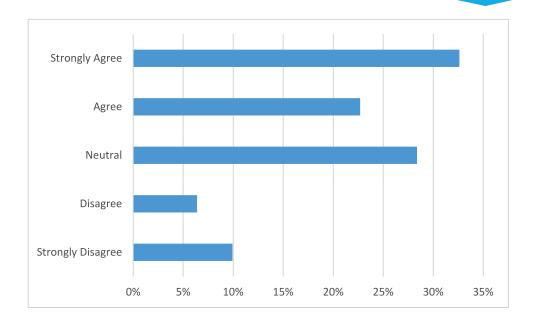
3.2. Relevance:



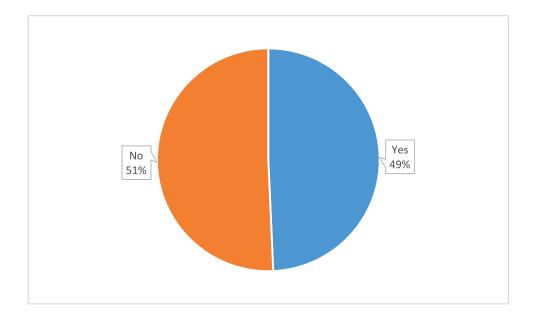
We conducted a study on the economic conditions of families. The majority of 61% of surveyed families consisted of 4-6 members, with only one member earning, posing challenges in managing various financial needs. Two families had three earners.



Another analysis revealed that 60% of surveyed individuals reported an annual income of less than ₹3 lakh but more than ₹1 lakh. This indicates a significant portion of the population struggling with moderate income levels. Moreover, 11% of respondents reported an annual income below ₹1 lakh, highlighting the presence of households facing financial challenges.



We surveyed the beneficiaries regarding the ease of arranging finance for education. Over 50% of respondents agreed that it posed a challenge, with more than 30% expressing strong agreement. Additionally, 28% remained neutral on the issue, while the remaining respondents expressed confidence that finance could have been arranged without significant issues.



Further, the survey reveals a near-even split, with 51% unable to afford education materials and fees before receiving scholarships. This highlights the significant financial strain faced by a considerable portion of respondents. It underscores the pivotal role scholarships play in overcoming financial barriers to education and emphasizes the need for equitable access to educational resources.

3.3. Coherence:

Alignment with SDGs:

In today's global landscape, achieving sustainable development has become paramount to addressing the world's most pressing challenges. The United Nations' Sustainable Development Goals (SDGs) provide a comprehensive framework aimed at eradicating poverty, safeguarding the planet, and ensuring prosperity for all. As nations strive to fulfill these ambitious targets, it's imperative for organizations, governments, and communities to align their efforts with the SDGs.

This report seeks to examine how the Shaikshanik Shishyavrutti Programme contributes to advancing the SDGs, thereby fostering a more inclusive, equitable, and sustainable future for generations to come.

SDG 1: End poverty in all its forms everywhere



Target 1.1:

By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day

Target 1.2:

By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions

SDG 5:

Achieve gender equality and empower all women and girls



Target 5.a:

Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws

SDG 4:

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all



Target 4.1:

By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes

Target 4.2:

By 2030, ensure that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education

Target 4.5:

By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations

SDG 8:

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all



Target 8.6:

By 2020, substantially reduce the proportion of youth not in employment, education or training

SDG 10:

Reduce inequality within and among countries



Target 10.1:

By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average

Target 10.2:

By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status

Alignment with ESG Principles:

The Shaikshanik Shishyavrutti Programme can be covered under the following ESG Principles released by Ministry of Corporate Affairs under National Guidelines on Responsible Business Conduct (NGRBC):

Principle 4: Businesses should respect the interests of and be responsive to all its stakeholders.

Principle 5: Businesses should respect and promote human rights

Principle 8: Businesses should promote inclusive growth and equitable development.

Alignment with Schedule VII of Companies Act, 2013:

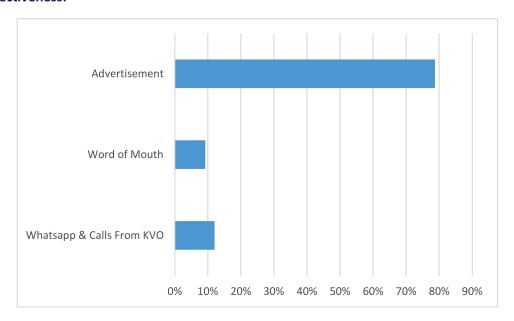
Schedule VII of the Companies Act, India 2013, directs CSR initiatives towards education, healthcare, environmental sustainability, and poverty alleviation. Understanding it is crucial for companies to fulfill their CSR obligations and contribute to India's development. Accordingly, the Shaikshanik Shishyavrutti Programme is aligned with the following clause of Schedule VII:

'(ii) promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.'

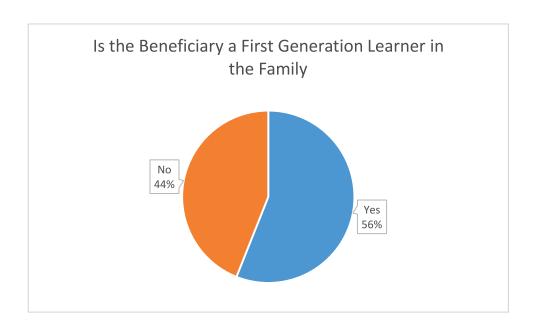
Alignment with Government Schemes:

- 1. National Education Policy, 2020
- 2. New India Literacy Programme (NILP)
- 3. National Means Cum Merit Scholarship Scheme

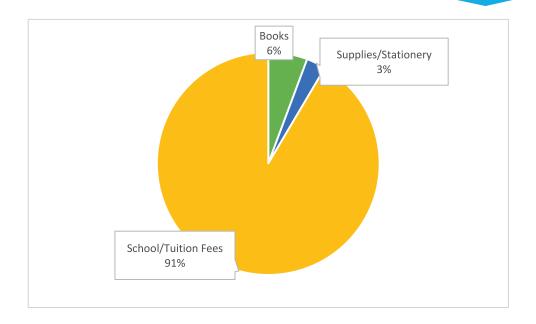
3.4. Effectiveness:



The data illustrates the effectiveness of advertisements as the primary source of information for almost 80% of beneficiaries. However, word of mouth and direct communication from KVO via WhatsApp and calls also contributed to awareness. This highlights the importance of a diversified communication strategy.



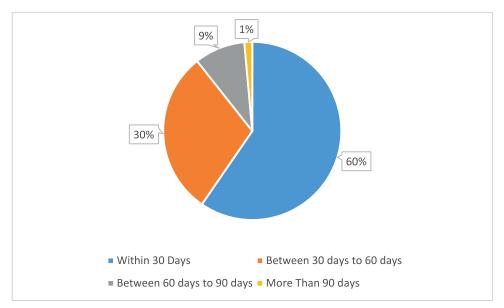
The scheme's effectiveness is evident in its reach to 56% first-generation learners, indicating its impact in addressing educational disparities within families. By targeting this underserved group, the scheme plays a vital role in breaking generational cycles of limited access to education. This data suggests that the program effectively fulfills its mission of providing educational opportunities to those who might not otherwise have access, thus contributing to greater social mobility and empowerment within these families.



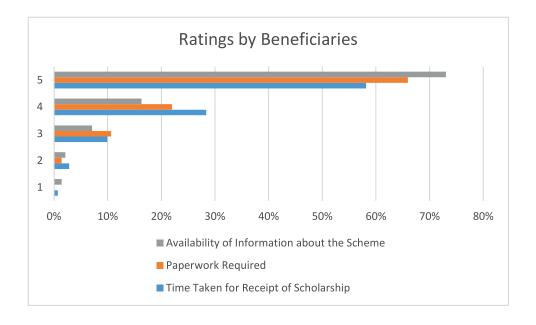
The scheme's effectiveness is evident in its allocation of funds: 91% for school or tuition fees, 6% for books, and 3% for supplies / stationery. This targeted distribution directly addresses the primary financial barrier to education, ensuring beneficiaries can fully engage in their learning pursuits. By meeting these pressing needs, the scheme effectively facilitates greater access to education and enhances beneficiaries' learning experiences.

3.5. Efficiency:

The utilization of online forms by SKVOJM for data collection resulted in significant efficiency gains. This streamlined process indicates a reduction in administrative burden both for beneficiaries and staff. The program's streamlined procedures effectively expedite the application process, allowing beneficiaries to access support with minimal inconvenience. Overall, the program's adoption of online forms demonstrates a proactive approach to leveraging technology for administrative efficiency and enhancing service delivery to beneficiaries.



The swift disbursement of funds within 30 days for 60% of respondent beneficiaries underscores the program's efficiency in providing timely financial assistance. This rapid turnaround time reflects well on the program's streamlined processes and operational efficacy, ensuring beneficiaries receive support promptly. Additionally, the allocation of funds within 30-60 days for 30% of beneficiaries still maintains a relatively quick disbursement timeline, further indicating the program's commitment to timely assistance.



The ratings provided by beneficiaries offer insights into the efficiency of the program across different dimensions:

- a. Availability of Information about the Scheme:
 - The program excels in disseminating information, with 89% of beneficiaries (combined ratings 4 and 5) indicating high accessibility (16% rating 4, 73% rating 5).
 - However, 9% rated the availability of information as average (rating 3), suggesting potential areas for enhancing communication channels or outreach efforts.

b. Paperwork Required:

- Majority of beneficiaries (88% combined ratings 4 and 5) found the paperwork requirements acceptable (22% rating 4, 66% rating 5), reflecting a streamlined and manageable documentation process.
- Nonetheless, 11% rated the paperwork requirements as average (rating 3), suggesting potential simplification opportunities.
- c. Time Taken for Receipt of Scholarship:
 - Ratings indicate that 86% of beneficiaries (combined ratings 4 and 5) received scholarships within an acceptable timeframe (28% rating 4, 58% rating 5), suggesting efficient processing and disbursement.
 - However, 11% rated the time taken as average (rating 3), indicating room for improvement in expediting the scholarship delivery process.

Overall, while the program demonstrates notable efficiency in disbursing scholarships and managing paperwork, there are opportunities for improvement in expediting processing times further and ensuring optimal clarity and accessibility of scheme information to enhance beneficiary experience and satisfaction.

3.6. Impact:

The impact analysis of the scheme reveals notable positive outcomes across various dimensions, indicating its effectiveness in enhancing educational opportunities for beneficiaries. Firstly, the scheme's support has been instrumental in enabling some beneficiaries to either access better educational institutions or continue their education without interruption. This underscores the scheme's importance in safeguarding academic progress and ensuring continued enrollment.

Furthermore, the scheme has significantly relieved financial burdens for almost all beneficiaries, allowing them to concentrate more on their studies. This has resulted in increased motivation and focus on academic pursuits. Additionally, a portion of beneficiaries has seen improvements in their grades since receiving the scholarship, while others have maintained high academic performance levels.

Moreover, the scheme has encouraged increased participation in extracurricular activities, contributing to a more holistic development among beneficiaries. Overall, the scheme has played a crucial role in positively impacting academic outcomes, fostering motivation, and promoting overall development among beneficiaries.

3.7. Sustainability:

The sustainability of SKVOJM's education scholarship program appears promising in the long term. The need for such a program remains evident, as it addresses critical gaps in access to education, particularly for financially disadvantaged families. By providing scholarships, SKVOJM not only empowers individuals to pursue education but also contributes to broader societal development and economic growth. Additionally, the program's adaptability and capacity-building efforts ensure its relevance and resilience in the face of evolving challenges.

Overall, SKVOJM's education scholarship program aligns with the pressing need for equitable access to education in India and demonstrates a commitment to sustainable impact through strategic partnerships, community involvement, and continuous improvement. With ongoing dedication and innovation, the program is well-positioned to make a lasting difference in the lives of beneficiaries and contribute to the advancement of education in India.

3.8. Impact Map:

This impact map illustrates how the input of resources and activities of the scholarship program lead to various outputs, outcomes, and ultimately, significant impacts on beneficiaries and the wider community.

Input

- •Financial resources allocated for scholarships
- Administrative support for managing the scholarship program

Activity

- Disbursement of scholarships to beneficiaries
- Provision of information about the scholarship program
- Support for administrative tasks related to scholarship application and processing

Output

- Scholarships provided to beneficiaries
- •Information about the scholarship program disseminated to potential applicants
- •Administrative tasks related to scholarship processing completed efficiently

cput

- Increased access to education for beneficiaries
- Reduction in financial barriers to education
- Enhanced motivation and focus among beneficiaries due to reduced financial stress

Outcome

- •Improved academic performance among some beneficiaries
- •Increased participation in extracurricular activities among beneficiaries
- •Sustained enrollment in education for beneficiaries who would have otherwise dropped out

Impact

- Socioeconomic empowerment of beneficiaries through improved access to education
- Long-term positive impact on beneficiaries' academic and personal development
- Potential for beneficiaries to pursue higher education
- Contribution to breaking the cycle of poverty by facilitating education
- Positive impact on the community through the development of educated and skilled individuals

3.9. Case Studies:

Master Jainam Hiten Maru & Master Pratham Hiten Maru:

We conducted face-to-face interviews with Master Jainam Hiten Maru and his younger brother, Master Pratham Hiten Maru. They reside with their parents, and the family consists of four members, supported financially solely by their father.

Prior to receiving the scholarship, both brothers attended a Gujarati-medium hostel, which provided education up to grade 10, without any fees, away from their parents. The family became aware of the scholarship opportunity through an advertisement in the Khabar Patrika shortly after Master Jainam cleared his grade 10 examinations.

With no financial means to support Master Jainam's further education, he was on the verge of discontinuing his studies. The challenge of arranging finances was formidable. Upon learning about the scholarship, they promptly completed the online application for both brothers and received the funds within 40 days.

This enabled them to finance Master Jainam's education and bring Master Pratham back home from the hostel to live with the family. Consequently, the assistance facilitated the brothers' access to improved education while residing with their family, marking them as the first-generation learners in their family.

The scholarship proved to be a lifeline for the family, covering essential educational expenses such as fees and materials. Both brothers expressed heightened motivation to study, thanks to the enhanced quality of education they now receive, leading to significant improvements in their exam scores. They conveyed their gratitude for the program, emphasizing its invaluable support to the family.

Miss Niral Ketan Maru:

We also conducted an interview with Miss Niral Ketan Maru, a high-achieving student who consistently excels in her exams. Having recently completed her grade 12, she utilized the funds provided by the Shaikshanik Shishyavrutti Programme throughout her education up to this point. Currently, she has taken a gap year to prepare for the NEET exams with the aim of achieving excellent results and success.

In a family of four, her father is the sole breadwinner, while her elder sister supports her own education expenses through part-time work. The family first learned about the program through word of mouth and has since relied on information from the Khabar Patrika. Her education has been consistently supported by the program.

The SKVOJM Scholarship has proven to be a significant aid in financing her education. Miss Niral is also involved in extracurricular activities such as chess, dance, and singing, demonstrating leadership qualities that earned her the position of Head Girl in school and the title of Best Student of the Year.

She remains highly motivated to pursue further studies and expresses gratitude to the SKVOJM scheme for its annual support, which plays a crucial role in alleviating financial burdens and allowing her to focus on her academic pursuits without worrying about finances.

Part 4: Recommendations:

1. Awareness for Higher Education Loans:

Acknowledging the financial hurdles students encounter in higher education, like tuition fees and housing expenses, it's important to offer scholarships beyond Grade 12. Scholarships help students access undergraduate and postgraduate studies, promoting social mobility and academic success. Expanding scholarship opportunities ensures fair access for all. Although SKVOJM provides education loans, the survey shows that many students are not aware of them. Therefore, along with extending scholarships, it is crucial to run awareness campaigns to inform students about available education loans.

2. Implement Unique Registration Numbers:

To streamline the scholarship application process and enhance data management, the implementation of unique registration numbers for each applicant is paramount. These registration numbers serve as integral identifiers, allowing for efficient tracking of applicants' progress, verification of eligibility criteria, and management of scholarship disbursements. Enhancing communication with applicants through the reference of their unique registration numbers facilitates clearer and more streamlined correspondence throughout the application and awarding process, ensuring a smoother experience for all stakeholders involved.

3. Use of Technology for Database Management:

The Shaikshanik Shishyavrutti program operates with village mahajans overseeing applicant data and verifying family needs and income. Once verified, the mahajans compile a final list and contribute ₹5000 per applicant to SKVOJM. SKVOJM then distributes the scholarships. While need assessment is done by the mahajans, SKVOJM lacks direct access to the data. This process highlights potential for improvement and the integration of technology for database management. Implementing such advancements could streamline the process, ensuring more efficient and accurate distribution of scholarships while maintaining the program's integrity and fairness.

4. Introducing Merit-Based Scholarships

The objective of the Shaikshanik Shishyavrutti program, "Right to Education for All," prioritizes access of education for all upto Grade 12, over merit. Introducing a Merit-Based Scholarship Program recognizes and incentivizes academic excellence, fostering student motivation. This initiative offers extra financial aid to deserving individuals, advancing their education and career goals. By promoting meritocracy, the program inspires students to strive for excellence and positively influence their academic journey, thereby encouraging greater dedication to their studies.

Disclaimer:

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