

# Final Report

2024

## Impact Assessment of Focused Development Program - Educational Crisis Support Scholarship Programme (P0212)



## Acknowledgement

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Thank you.

## Table of Contents

Acknowledgement .....	2
List of tables and Figures .....	4
Abbreviations.....	6
Executive Summary.....	7
Chapter 1 Introduction to the Study .....	10
1.1 Current Educational Status of Children in India .....	10
1.2 The Need for Aid to Continue Education .....	10
1.2.1 The Cost of Education in India .....	10
1.2.2 Financial Constraints and Educational Dropouts .....	10
1.2.3 The Role of Scholarships and Educational Support Programs .....	11
1.2.4 Long-Term Benefits of Educational Aid.....	11
1.2.5 The Critical Need for Continued Support .....	11
1.3 About the Education Crisis Support Scholarship (ECSS) Program.....	11
1.3.1 Background and Rationale .....	12
1.3.2 Objectives of the ECSS Program .....	12
1.3.3 Implementation and Coverage .....	12
1.3.4 Impact and Outcomes .....	13
1.3.5 Challenges and Future Directions .....	13
Chapter 2 Overview of the study design .....	14
2.1 Overarching Framework of the Study.....	14
2.2.1 Research Design.....	15
2.2.2 Sampling Design.....	16
2.3 Data Collection.....	19
2.4 Data analysis .....	19
2.4.1 Quantitative Data Analysis .....	19
2.4.2 Qualitative Data Analysis Plan.....	19
2.5 Ethical Considerations .....	19
2.6 OECD DAC Criteria used in the study .....	20
Chapter 3 The Impact of Scholarship on Students below 18 years of age .....	22
3.1 Key Findings from the Impact of the Scholarship on Students Below the Age of 18 .....	22
3.1.1 General Profile of students below the age of 18.....	22
3.1.2 Awareness about the Scholarship program by scholars under the age of 18 and their parent/guardian .....	23
3.1.3 Direct impact of the scholarship .....	25
3.1.4 Indirect Impact of the Scholarship and its perception .....	28



3.1.5 Drop out of students after receiving the scholarship.....	31
3.1.6 The Satisfaction and Content of Scholars and their Parents with Respect to the Selection .....	33
Chapter 4: The Impact of Scholarship on Students above the age of 18 .....	37
4.1 Key Findings from the impact of ECSS Scholarship on students above the age of 18 .....	37
4.1.1 General Profile of students above the age of 18 .....	37
4.1.2 Awareness about the Scholarship program by scholars above the age of 18 .....	40
4.1.3 Direct impact of the scholarship .....	41
4.1.4 Indirect Impact of the Scholarship and its perception .....	44
4.1.5 Drop out of students after receiving the scholarship.....	46
4.1.6 The Satisfaction and content of Scholars with Respect to the Selection .....	47
4.2 Process and Diligence Followed by Implementation Partners.....	49
Chapter 5: Conclusion and Recommendation .....	52
5.1 Conclusion for Scholar below the age of 18.....	52
5.2 Recommendation for Scholars below the age of 18 .....	52
5.3 Conclusion for Scholar above the age of 18.....	53
5.4 Recommendations for Scholars above the age of 18.....	53
Case Studies .....	54
Case Study 1.....	54
Case study 2.....	54
Case Study 3.....	55
Case Study 4.....	55
Case Study 5.....	56
Case Study 6.....	56
Case Study 7.....	57
Case Study 8.....	57
Case Study 9.....	58
Case Study 10.....	58

## List of tables and Figures

Table 1 General Profile of the Parents of scholars below the age of 18 .....	22
Table 2 Scholar's Families Primary Occupation .....	23
Table 3 Primary Reason for Seeking Financial Aid .....	23
Table 4 Source of getting the information of the scholarship program .....	23
Table 5 Documents submitted while applying for scholarship .....	24
Table 6 Challenges faced by parents of scholars below the age of 18.....	25
Table 7 Direct Impact of Scholarship on Scholar.....	26

Table 8 Whether the Scholarship motivated scholars for further education .....	27
Table 9 Impact of Scholarship on Educational Aspirations of Parents of Scholars .....	28
Table 10 Changes in the Family dynamics due to the scholarship .....	29
Table 11 Situation in the absence of scholarship .....	30
Table 12 Level at which the scholar dropped out of education .....	31
Table 13 Primary Reason for dropping out .....	32
Table 14 Factors chosen by parents that influenced the scholar to drop out .....	32
Table 15 Whether Scholar plans to resume their education .....	32
Table 16 Suggestions on support that can continue the scholar's education .....	33
Table 17 Suggestions to improve the scholarship .....	34
Table 18 Overall Experience with the application process of the scholarship .....	35
Table 19 Satisfaction of the Scholar with the scholarship program .....	35
Table 20 Parent's satisfaction with the scholarship program .....	35
Table 21 General Profile of Scholars above the age of 18 .....	38
Table 22 Whether the scholar is studying and the course that they are enrolled in .....	39
Table 23 Awareness about the scholarship program .....	40
Table 24 Challenges faced during the application process .....	41
Table 25 Direct impact of scholarship on scholar .....	42
Table 26 Scholarship's impact to attend college or university .....	43
Table 27 Impact of scholarship on academic and career goals .....	44
Table 28 Impact of scholarship on educational aspirations .....	44
Table 29 Impact of scholarship on scholar's family's financial situation .....	44
Table 30 Impact of Scholarship on Family's perception of education .....	45
Table 31 Situation in the absence of the scholarship .....	46
Table 32 Completion of education after receiving the scholarship .....	46
Table 33 Support required to continue education .....	47
Table 34 Suggestion to improve Scholarship delivery .....	47
Table 35 Suggestions for improvements to the scholarship program .....	48
Table 36 Overall experience with the application process .....	48
Table 37 Family satisfaction with the scholarship program .....	49
Table 38 Scholar satisfaction with the scholarship program .....	49
Figure 1 Challenges faced during scholarship application process .....	25
Figure 2 Influence of the scholarship program on the educational achievement .....	27
Figure 3 scholarship program on impacting the decision to attend school .....	27
Figure 4 Impact on the scholars' academic and career goals .....	28
Figure 5 Impact on Families' financial situation .....	28
Figure 6 Influence on family's perception of education .....	29
Figure 7 Suggestions for Improving scholarship program .....	34
Figure 8 Highest Educational Qualification of the Scholar .....	38
Figure 9 Primary reason for seeking financial scholarship .....	39
Figure 10 Influence of scholarship in educational achievement .....	42
Figure 11 Motivation to continue education .....	43
Figure 12 Impact on Students' decisions .....	45

## Abbreviations

<b>ECSS</b>	Educational Crisis Scholarship Support
<b>HDFC</b>	Housing Development Finance Corporation
<b>B4S</b>	Buddy4Study
<b>NGO</b>	Non-Governmental Organization
<b>N</b>	Sample Size (Number of respondents)
<b>%</b>	Percentage
<b>CSR</b>	Corporate Social Responsibility
<b>FY</b>	Financial Year
<b>GPA</b>	Grade Point Average
<b>MoU</b>	Memorandum of Understanding
<b>P&amp;L</b>	Profit and Loss
<b>RTE</b>	Right to Education
<b>SDG</b>	Sustainable Development Goals
<b>SPSS</b>	Statistical Package for the Social Sciences
<b>STEM</b>	Science, Technology, Engineering, and Mathematics
<b>UNICEF</b>	United Nations International Children's Emergency Fund
<b>VTP</b>	Vocational Training Program
<b>BPL</b>	Below Poverty Line
<b>SC/ST</b>	Scheduled Caste/Scheduled Tribe
<b>U-DISE</b>	Unified District Information System for Education
<b>R&amp;D</b>	Research and Development

## Executive Summary

The HDFC Educational Crisis Support Scholarship (ECSS) Program has emerged as a transformative intervention, addressing the educational needs of students facing financial hardships due to crises. This report assesses the program's impact on students both below and above the age of 18, highlighting its role in alleviating financial burdens, improving academic performance, and fostering personal development.

### Impact on Scholars Below the Age of 18

The program has significantly influenced the academic journeys of younger scholars. Nearly **46.3%** of parents reported that the scholarship primarily helped cover school fees, which was crucial for their children's continued education. Additionally, **63.4%** of parents noticed a marked improvement in their child's grades after receiving the scholarship, with **32.2%** observing moderate improvements.

Further, the scholarship has played a pivotal role in motivating continued education, with **63.8%** of parents indicating it strongly motivated them to support their child's education. This motivational effect was particularly strong in the East, where **86.8%** of parents reported significant encouragement. As a result, **75.1%** of parents now aspire to support their child in pursuing higher education.

The program also positively impacted family dynamics, with **48%** of respondents reporting improved family relationships and **43.6%** noting an increased interest in sibling education.

### Impact on Scholars Above the Age of 18

For scholars over 18, the scholarship has enabled many to pursue higher education without the financial burden, directly impacting their academic and career goals. **74.2%** of respondents confirmed that the scholarship influenced their decision to continue education, while **41.6%** stated that the scholarship improved their overall quality of life.

Additionally, **98%** of scholars who received the scholarship successfully completed their education. Despite this, some challenges remain, particularly in regions like the South and West, where **83.3%** of dropouts occurred immediately after receiving the scholarship, primarily due to family obligations and financial constraints.

### Challenges and Areas for Improvement

The most common challenge faced by applicants was related to the submission and verification of documents, as cited by **48.4%** of parents. To enhance the program's effectiveness, there is a need for better support services, such as easier access to documentation and timely disbursement of funds, particularly in the West and North regions.

In terms of family impact, **43%** of families reported significant improvements in their financial situation due to the scholarship. However, **31.5%** of respondents, especially in the North, saw no change in their financial conditions, indicating the need for expanded financial support.

### Conclusion

The HDFC ECSS Program has had a profound impact on both younger and older scholars, improving academic outcomes, financial stability, and family dynamics. By addressing the immediate financial needs of students, the program has successfully reduced dropout rates and enhanced the educational aspirations of beneficiaries. Expanding the scholarship's coverage and addressing regional disparities will further strengthen its impact.

For scholars above the age of 18, the HDFC ECSS Program has been equally transformative. The financial support provided by the scholarship has been pivotal in enabling these students to pursue higher education without the constant worry of financial instability. As a result, many of these scholars have been able to excel academically and set clear career goals. The scholarship has also fostered a sense of responsibility and community among these students, with many expressing a desire to give back to society by supporting younger students or engaging in community activities. The impact of the scholarship extends beyond the individual scholars, as it has also led to improvements in their families' quality of life, strengthened family relationships, and increased interest in the education of siblings. These broader social benefits highlight the far-reaching impact of the program and its ability to effect positive change not only for scholars but also for their families and communities.

In conclusion, the HDFC ECSS Program has successfully addressed the financial challenges faced by students from economically disadvantaged backgrounds, enabling them to continue their education and achieve their academic goals. The program has had a significant impact on the lives of these students,



fostering personal growth, academic excellence, and a greater appreciation for education among their families. The findings of this report demonstrate the importance of continuing and expanding such initiatives to support vulnerable students across India, ensuring that financial constraints do not hinder their educational aspirations.

### **Recommendations**

To build on the success of the HDFC Educational Crisis Scholarship Support (ECSS) Program, several key recommendations have emerged from this analysis. These recommendations are aimed at enhancing the program's effectiveness, ensuring its sustainability, and maximizing its impact on scholars and their families.

1. **Expansion of Scholarship Coverage:** While the ECSS Program has made significant strides in alleviating financial burdens, there is a clear need to expand the coverage of the scholarship to include additional expenses that are critical for students' success. This includes costs related to technological support, extracurricular activities, accommodation, and transportation. Expanding the scope of the scholarship will ensure that students have access to all the resources they need to excel academically and personally.
2. **Increase in Scholarship Amount:** Given the rising costs of education, there is a strong case for increasing the scholarship amount to better align with the current financial needs of students. An increased scholarship amount would not only provide more substantial financial relief but also reduce the likelihood of students having to drop out even after receiving the scholarship amount due to economic pressures.
3. **Enhancement of Support Services:** The provision of more comprehensive support services is crucial for the holistic development of scholars. This includes offering mentorship programs, career counselling, and psychological support to help students navigate the challenges of academic life and make informed decisions about their future. These services would complement the financial assistance provided by the scholarship and contribute to the overall well-being of the scholars.
4. **Improvement of Communication and Application Processes:** Feedback from scholars indicates that there is room for improvement in the communication and application processes associated with the ECSS Program. Streamlining these processes, making them more user-friendly, and ensuring clear and timely communication with applicants will enhance the overall experience of the scholarship program and encourage more students to apply.
5. **Regular Monitoring and Evaluation:** To ensure the continued success and relevance of the ECSS Program, it is essential to implement a system of regular monitoring and evaluation. To ensure the success of the ECSS Program, it is essential to monitor data such as scholar demographics, academic performance, program utilization, and personal outcomes. Additionally, continuous feedback from scholars and families, along with longitudinal tracking of outcomes, will help identify areas for improvement and adapt the program to meet evolving needs.
6. **Promotion of Community Engagement:** The ECSS Program has already shown potential in fostering community engagement among scholars and their families. To further enhance this aspect, the program could incorporate initiatives that encourage scholars to participate in mentoring activities.
7. **Sustainability and Funding:** Ensuring the long-term sustainability of the ECSS Program is crucial for its continued success. This may involve seeking additional funding sources, such as partnerships with corporations, NGOs, or government agencies, to support the expansion and enhancement of the program. A diversified funding base will help safeguard the program against financial uncertainties and allow for its continued growth.
8. **Increased Outreach and Awareness:** To maximize the program's impact, there is a need for increased outreach and awareness efforts to ensure that more eligible students are aware of the scholarship and its benefits. This could involve targeted campaigns in schools and communities, particularly in regions where the scholarship has not yet reached its full potential.
9. **Involvement of Alumni Scholars:** Engaging alumni scholars in the program could provide valuable insights and support for current scholars. Alumni could serve as mentors, share their experiences, and contribute to the program's development. This would also help build a strong



network of ECSS scholars who can support each other and contribute to the program's sustainability.

By implementing these recommendations, the HDFC Educational Crisis Scholarship Support Program can continue to empower students across India, helping them overcome financial barriers and achieve their educational and personal goals. The program's ongoing success will depend on its ability to adapt to the changing needs of students, ensuring that it remains a vital resource for vulnerable scholars and their families.

# Chapter 1 Introduction to the Study

## 1.1 Current Educational Status of Children in India

India's education system has seen significant advancements, with enrolment rates for children aged 6-14 consistently above 95% due to the Right to Education (RTE) Act. However, challenges remain, particularly in retention, as nearly 20% of students drop out before completing secondary education. The quality of education is also concerning, with many rural students struggling with basic literacy and numeracy—only 44% can read a Grade 2 text, and just 23% can perform basic division. Socio-economic factors significantly impact educational outcomes, as economically disadvantaged children often face interruptions due to financial pressures, including child labour, while gender disparities persist, with only 39% of rural girls completing secondary education. The COVID-19 pandemic exacerbated these inequalities, affecting over 320 million students and leading to significant learning loss, particularly among those without access to online education. The Government has launched initiatives like the Samagra Shiksha Abhiyan and the National Means-cum-Merit Scholarship Scheme to address these challenges, but more targeted interventions are needed to support vulnerable groups. Strengthening the public education system, improving teacher quality, and increasing infrastructure investment are essential for ensuring every child has access to quality education.

## 1.2 The Need for Aid to Continue Education

Education is a fundamental right and a critical determinant of a child's future prospects. However, for many children in India, particularly those from economically disadvantaged backgrounds, the cost of education can be a significant barrier to accessing and completing their schooling. Financial aid plays a pivotal role in bridging this gap, enabling students to pursue their educational goals and breaking the cycle of poverty.

### 1.2.1 The Cost of Education in India

In India, government schools offer free education but come with hidden costs, making it tough for low-income families. Private schools, while providing better facilities and smaller class sizes, charge tuition and additional fees, further straining finances. These disparities highlight the urgent need for financial aid to help disadvantaged students access quality education.

Although primary education in government schools is largely free, there are various hidden costs associated with schooling that can be burdensome for low-income families. These costs include expenses for uniforms, textbooks, transportation, and examination fees. Additionally, as students' progress to higher levels of education, the costs increase, often requiring payment for tuition, coaching classes, and other supplementary educational resources (Chudgar & Quin, 2012)<sup>1</sup>.

The *National Sample Survey (NSS) 75th Round* on education expenditure found that the average annual expenditure per student in India was INR 8,331 at the primary level and INR 22,810 at the secondary level (NSO, 2019)<sup>2</sup>. For families living below the poverty line, these costs represent a significant portion of their household income, making it difficult to sustain their children's education without external support.

### 1.2.2 Financial Constraints and Educational Dropouts

Financial hardship is one of the leading causes of school dropouts in India. The *National Statistical Office (NSO)* reports that nearly 30% of students who drop out before completing their education cite financial reasons as the primary factor (NSO, 2019). This trend is particularly pronounced in rural areas and among marginalized communities, where parents may prioritize immediate economic survival over long-term educational investment.

The impact of these dropouts is far-reaching. Children who leave school prematurely are more likely to enter the workforce at a young age, often in low-paying, unskilled jobs that offer little opportunity for

<sup>1</sup> Chudgar, A., & Quin, E. (2012). *Relationship Between Private Schooling and Achievement: Results from Rural and Urban India*. *Economics of Education Review*, 31(4), 376-390.

<sup>2</sup> NSO. (2019). *Household Social Consumption on Education in India: NSS 75th Round (July 2017 – June 2018)*. National Statistical Office, Ministry of Statistics and Programme Implementation. Retrieved from [https://mospi.gov.in/sites/default/files/publication\\_reports/Report\\_585\\_75th\\_round\\_Education\\_final\\_1507\\_0.pdf](https://mospi.gov.in/sites/default/files/publication_reports/Report_585_75th_round_Education_final_1507_0.pdf)

advancement. This perpetuates a cycle of poverty, limiting the socio-economic mobility of entire families and communities (UNESCO, 2020)<sup>3</sup>.

### 1.2.3 The Role of Scholarships and Educational Support Programs

Scholarships and educational support programs are vital in mitigating the financial barriers that prevent children from continuing their education. These programs provide direct financial assistance to cover tuition fees, books, uniforms, and other educational expenses, thereby reducing the economic burden on families (World Bank, 2018)<sup>4</sup>. Additionally, scholarships often include provisions for mentoring and academic support, which can further enhance students' educational outcomes.

For example, the *National Means-cum-Merit Scholarship Scheme (NMMSS)*, introduced by the Government of India, is designed to support students from economically weaker sections by providing a monthly stipend to help cover their educational expenses. Such schemes have been instrumental in reducing dropout rates and encouraging students to complete their secondary education (Government of India, 2020)<sup>5</sup>.

### 1.2.4 Long-Term Benefits of Educational Aid

The provision of educational aid has long-term benefits that extend beyond the individual student. Research shows that financial assistance programs can lead to improved academic performance, higher educational attainment, and better employment opportunities in the future (Banerjee et al., 2013). Furthermore, when children from low-income families receive education, it has a multiplier effect, as educated individuals are more likely to contribute positively to their communities and the economy at large (UNICEF, 2021)<sup>6</sup>.

In the context of gender, financial aid is particularly crucial for girls, who are often at a higher risk of being pulled out of school due to socio-economic pressures. Scholarships and support programs specifically targeting girls have been shown to significantly increase their enrolment and retention rates, thereby contributing to gender equity in education (UNESCO, 2020)<sup>7</sup>.

### 1.2.5 The Critical Need for Continued Support

Given the persistent challenges faced by economically disadvantaged students, the need for continued financial support is more critical than ever. With the ongoing economic fallout from the COVID-19 pandemic, many families are experiencing increased financial stress, which could further jeopardize their children's education (Oxfam India, 2021)<sup>8</sup>. Ensuring that these children receive the necessary financial aid is essential to prevent a rise in dropout rates and to sustain educational progress in the country.

The long-term success of educational aid programs depends on their ability to adapt to the evolving needs of students and their families. This includes not only providing financial assistance but also addressing other barriers to education, such as access to digital learning tools, mental health support, and community engagement initiatives.

## 1.3 About the Education Crisis Support Scholarship (ECSS) Program

The Education Crisis Support Scholarship (ECSS) Program is a vital initiative aimed at providing financial assistance to students facing significant challenges in continuing their education due to unforeseen crises. Recognizing that education is a crucial pathway to breaking the cycle of poverty and achieving personal

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<sup>3</sup> UNESCO. (2020). *Global Education Monitoring Report: Gender Report 2020*. UNESCO. Retrieved from <https://doi.org/10.54676/IBSP9880>

<sup>4</sup> World Bank. (2018). *World Development Report 2018: Learning to Realize Education's Promise*. World Bank Group. Retrieved from <https://www.worldbank.org/en/publication/wdr2018>

<sup>5</sup> Government of India. (2020). *National Means-cum-Merit Scholarship Scheme (NMMSS)*. Ministry of Education. Retrieved from [https://dsel.education.gov.in/sites/default/files/NMMSS\\_Guidelines\\_22.pdf](https://dsel.education.gov.in/sites/default/files/NMMSS_Guidelines_22.pdf)

<sup>6</sup> UNICEF. (2021). *COVID-19 and School Closures: One Year of Education Disruption*. UNICEF. Retrieved from <https://data.unicef.org/resources/one-year-of-covid-19-and-school-closures/>

<sup>7</sup> UNESCO. (2020). *Global Education Monitoring Report: Gender Report 2020*. UNESCO. Retrieved from <https://doi.org/10.54676/IBSP9880>

<sup>8</sup> Oxfam India. (2021). *Status Report on the Digital Divide in Education*. Oxfam India. Retrieved from <https://www.oxfamindia.org/knowledgehub/workingpaper/india-inequality-report-2022-digital-divide>

and societal development, the ECSS Program seeks to support students who are at risk of dropping out of school due to financial hardships, family crises, or other emergencies.

### 1.3.1 Background and Rationale

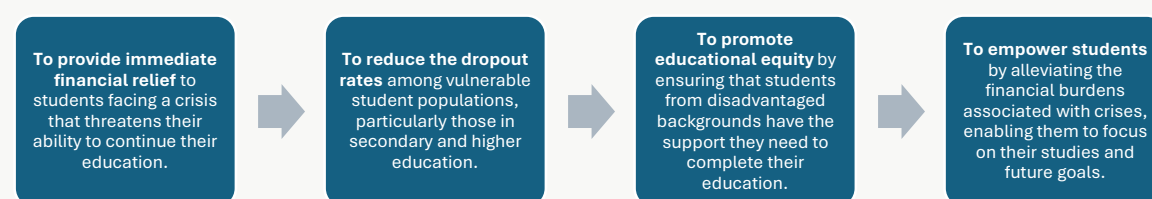
The ECSS Program was established in response to the growing need for targeted financial interventions that can help vulnerable students overcome crises that threaten their educational continuity. In India, many students from economically disadvantaged backgrounds struggle to remain in school when their families encounter unexpected difficulties, such as the loss of a breadwinner, serious illness, natural disasters, or other emergencies. These crises often force families to prioritize immediate survival over long-term educational goals, leading to higher dropout rates, particularly among secondary school students (UNICEF, 2020)<sup>9</sup>.

In India, financial constraints are a leading cause of high student dropout rates, with 36.3% of rural and 22.6% of urban students leaving school due to economic pressures (National Sample Survey, 2017-18)<sup>10</sup>. The COVID-19 pandemic worsened these challenges, pushing many students out of school globally (UNESCO). Scholarships are crucial, especially in higher education, where only 5.4% of students receive such aid (AISHE 2019-20)<sup>11</sup>. Economic inequality, parental income, and limited access to financial support exacerbate educational disparities, emphasizing the importance of programs like the HDFC ECSS Scholarship.

The rationale behind the ECSS Program is to ensure that no student has to abandon their education due to circumstances beyond their control. By providing timely financial support, the program aims to bridge the gap between a student's potential and the barriers posed by their socio-economic conditions, thus enabling them to continue their education and achieve their aspirations.

### 1.3.2 Objectives of the ECSS Program

The primary objectives of the ECSS Program are as follows:



### 1.3.3 Implementation and Coverage

The ECSS Program is implemented through a network of schools, non-governmental organizations (NGOs), and community-based organizations (CBOs) that identify and recommend students who are in need of support. The program is designed to be flexible and responsive, with eligibility criteria that consider the unique circumstances of each applicant.

The scholarship covers a wide range of expenses, including tuition fees, examination fees, textbooks, uniforms, transportation, and other essential educational costs. In some cases, the program also provides funds for living expenses, particularly for students who have lost a family member or who are living in extreme poverty (Government of India, 2021).

The coverage of the ECSS Program extends across various regions of India, with a particular focus on rural and marginalized communities where the need is greatest. The program has been instrumental in reaching

<sup>9</sup> UNICEF. (2020). *Global Education Monitoring Report: India Fact Sheet 2020*. UNICEF. Retrieved from <https://doi.org/10.54676/JJNK6989>

<sup>10</sup> Government of India & Ministry of Statistics and Programme Implementation. (2018). *Annual Report 2017-18*. [https://mospi.gov.in/sites/default/files/publication\\_reports/mospi\\_Annual\\_Report\\_2017-18.pdf](https://mospi.gov.in/sites/default/files/publication_reports/mospi_Annual_Report_2017-18.pdf)

<sup>11</sup> Delhi, N. (2020). *All India Survey on Higher Education Report 2019-20*. <https://cdnbbsr.s3waas.gov.in/s392049debb566ca5782a3045cf300a3c/uploads/2024/02/20240214752661331.pdf>



students in remote and underserved areas, ensuring that they have access to the financial resources necessary to continue their education.

<b>In School Program Eligibility</b>	The students must be currently studying in Class 1 to 12. Underprivileged students whose education were affected due to crisis or are meritorious.
<b>Beyond School Program Eligibility</b>	The students must be currently studying in a diploma, undergraduate or postgraduate (General and Professional) program. Underprivileged students whose education were affected due to crisis or are meritorious.

### 1.3.4 Impact and Outcomes

Since its launch, the ECSS Program has profoundly affected the lives of students and their families. Thousands of students have been able to continue their education despite facing severe financial hardships, thanks to the timely support provided by the program. The scholarship has not only helped reduce dropout rates but has also contributed to improved academic performance, as students are able to focus on their studies without the burden of financial stress (World Bank, 2018).

Moreover, the program has had a positive ripple effect on the families and communities of the recipients. By enabling students to stay in school and pursue higher education, the ECSS Program is contributing to the long-term socio-economic development of communities, breaking the cycle of poverty, and fostering a generation of educated and empowered individuals.

### 1.3.5 Challenges and Future Directions

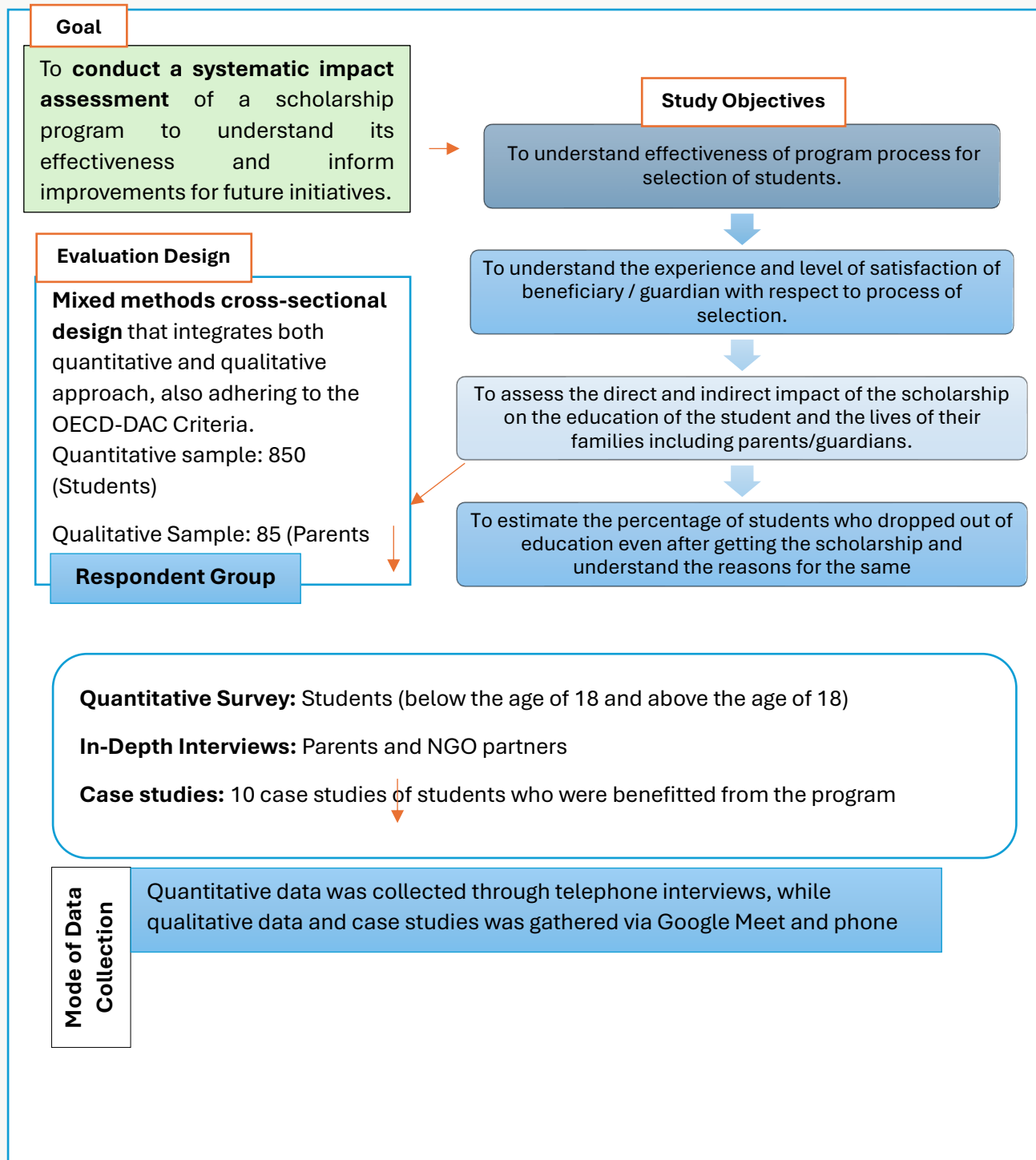
While the ECSS Program has been successful in addressing the immediate needs of students in crisis, it faces several challenges. These include the need for increased funding to expand the program's reach, particularly in areas with high dropout rates. Additionally, there is a need for better monitoring and evaluation mechanisms to assess the long-term impact of the scholarship on students' educational and life outcomes (Oxfam India, 2021)<sup>12</sup>.

Looking forward, the ECSS Program aims to enhance its impact by expanding its coverage, improving the application and disbursement processes, and strengthening partnerships with local organizations. By doing so, the program can continue to provide critical support to students in crisis, ensuring that they have the opportunity to complete their education and build a better future for themselves and their families.

<sup>12</sup> Oxfam India. (2021). *Status Report on the Digital Divide in Education*. Oxfam India. Retrieved from <https://www.oxfamindia.org/knowledgehub/workingpaper/india-inequality-report-2022-digital-divide>

## Chapter 2 Overview of the study design

### 2.1 Overarching Framework of the Study



## 2.2.1 Research Design

### Study Overview

The impact assessment of HDFC Bank CSR's Focused Development Program conducted using a **mixed methods cross-sectional design** that integrates both quantitative and qualitative approaches. The research concentrates on assessing the effectiveness

of the program's student selection process, the experience levels of the students, the direct and indirect impacts of the scholarship on their education, and the reasons for students dropping out despite receiving the scholarship.

Integrating both quantitative and qualitative techniques will facilitate a comprehensive assessment. Quantitative tools will measure key efficiency and effectiveness indicators, while qualitative tools will provide valuable insights and perceptions. Additionally, a thorough review of secondary data and existing literature will address the program's needs and impact. This robust design ensures a holistic evaluation of the intervention at multiple levels. The primary research component of the study will involve collecting field data using both quantitative and qualitative methods. The following activities will be conducted as part of the primary and secondary research:

To gain a comprehensive understanding of the **HDFC Focused Development Program's impact**, the evaluation will employ a multi-pronged approach. First, a review of existing data and reports will provide



### PRIMARY

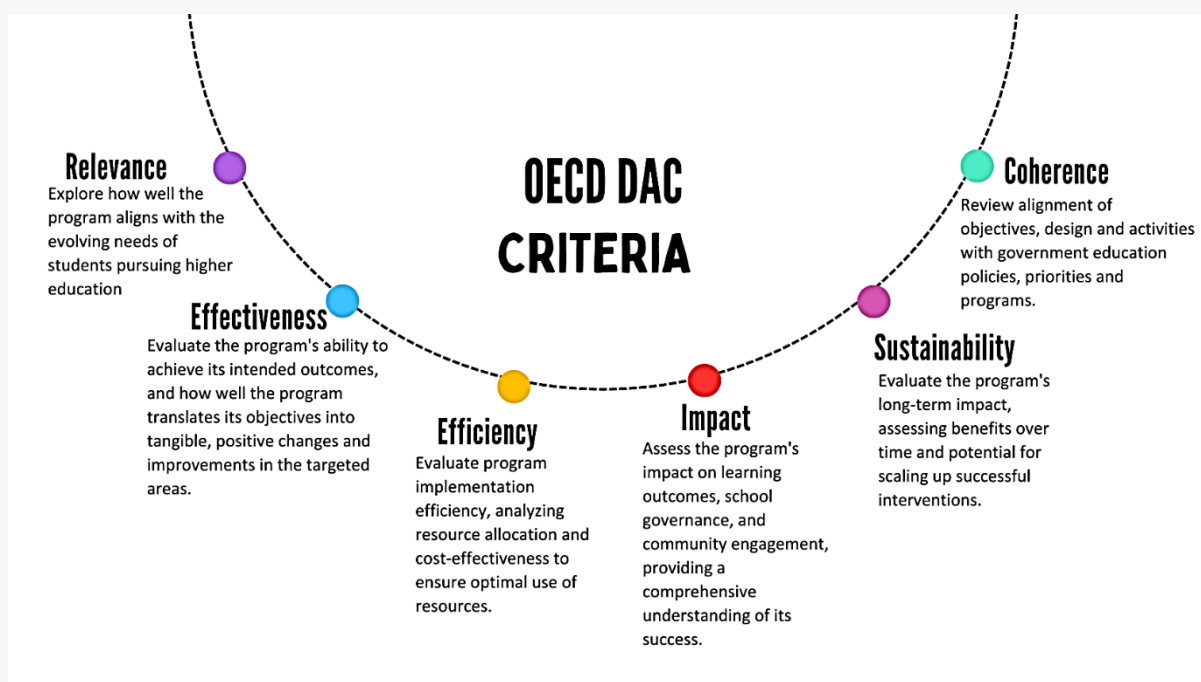
- Develop a primary survey questionnaire consisting of structured interviews with beneficiaries/guardians.
- Conduct telephonic interviews with students aged 18 and above.
- For students below 18 years, administer quantitative questionnaires to their parents/guardians via telephonic interviews.
- Conduct telephonic interviews for quantitative data collection.
- Use online platforms (e.g., Zoom, Google Meet) for qualitative discussions.
- Conduct IDIs with different key stakeholders such as parents (10% of the quantitative sample), NGO representatives, and teachers.

### SECONDARY

- **Program Documentation:** Official reports, guidelines, and procedures related to HDFC's Focused Development Program.
- **Academic Research:** Peer-reviewed journal articles on scholarship impacts, dropout rates, and mixed methods evaluations.
- **Government and Institutional Reports:** National and regional education statistics, and government publications on educational initiatives.
- **Evaluation Reports:** Previous assessments of similar scholarship programs, case studies, and impact reports from other organizations.

essential background information and contextualize the scholarship project. This is combined with primary research findings, gathered through surveys and interviews with students, parents, and other stakeholders. By triangulating these data sources, the evaluation ensures a robust and well-rounded picture of the program's effectiveness. Additionally, key informant interviews will delve into the socio-economic realities of the beneficiaries, enriching the contextual understanding. Analysing the data will allow for the identification of both program gaps and areas of success. By highlighting best practices and strategies, the evaluation can serve as a valuable resource for future scholarship initiatives.

Furthermore, the study will adhere to the OECD-DAC criteria to measure the impact, which will be applied exclusively during the evaluation. These criteria—**relevance, efficiency, effectiveness, impact, sustainability, and coherence**—will serve as the foundational principles guiding the comprehensive evaluation process.



## 2.2.2 Sampling Design

*The detailed sampling strategy for this study is outlined in this section:*

The study utilizes a **Cluster sampling approach**. This method involves selecting representative states from the **five selected regions**, with the sample size within each state being proportional to the region's overall population.

Out of total sample estimated, 65% students would be selected who are 18 years and above. For the remaining 35%, parents of the students below 18 Years at the time of survey would be interviewed. A minimum sample size required for the quantitative component of the study is around 850 respondents.

Furthermore, we have utilized **One-sample Formula as demonstrated in the RFP** to validate the sample size to ensure accuracy. Thus, Accounting for 10% Non-Response rate, a total of **850 respondents will be administered using the quantitative structured tool in selected 5 regions**.

$$N = D * Z^2 * p * q / E^2$$

Where:

$p$  = prevalence is taken at 50% proportion

$q(1-p) = 50\%$

$Z$  (the z-score corresponding to 95% significance level) = 1.96

$D$  = Design effect (2)

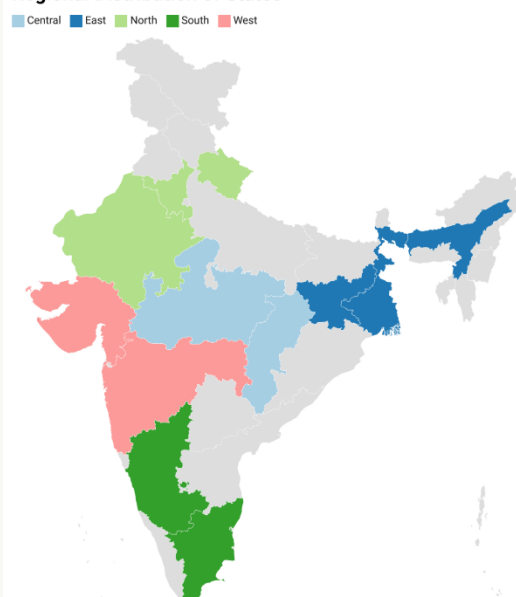
The sample distribution of the Quantitative survey is given below in detail:

Region wise distribution	Students who are 18 years and above (65% of the total sample)	Students who are below 18 years (35% of the total sample)	Total
5 Regions Namely North, South, east, west and central	552	298	850



**Please note:** The sample size has been distributed proportionately across the states and in consultation with the HDFC Team.

**Regional Distribution of States**



Cluster	Total no. of students above 18 years	In proportion to total no. of students	In proportion to the sample size (>18 years)	Total no. of students below 18 years	In proportion to the total number of students	In proportion to the sample size (<18 years)
Cluster 1 (East Region)	667	16%	<b>89</b>	447	13%	<b>37</b>
Cluster 2 (North Region)	709	17%	<b>95</b>	1739	49%	<b>146</b>
Cluster 3 (South Region)	1518	37%	<b>203</b>	769	22%	<b>64</b>
Cluster 4 (West Region)	1062	26%	<b>142</b>	490	14%	<b>41</b>
Cluster 5 (Central Region)	171	4%	<b>23</b>	112	3%	<b>9</b>
Grand Total	<b>4127</b>		<b>552</b>	<b>3557</b>		<b>298</b>

Further we proportionally divide the sample into States for the selected states as shown in the table below:

Region	18 and above	Percentage proportion	Sample to be collected	Below 18	Percentage proportion	Sample to be collected
<b>East</b>	<b>356</b>	<b>100%</b>	<b>89</b>	<b>300</b>	<b>100%</b>	<b>37</b>
Jharkhand	64	18%	16	41	14%	5
West Bengal	248	70%	62	178	59%	22
Assam	44	12%	11	81	27%	10
<b>North</b>	<b>159</b>	<b>100%</b>	<b>95</b>	<b>774</b>	<b>100%</b>	<b>147</b>
Rajasthan	82	52%	49	59	8%	11
Uttarakhand	32	20%	19	10	1%	2

Haryana	45	28%	27	705	91%	134
South	1038	100%	203	391	100%	64
Karnataka	873	84%	171	259	66%	42
Tamil Nadu	165	16%	32	132	34%	22
West	1059	100%	142	490	100%	41
Gujarat	107	10%	14	117	24%	10
Maharashtra	952	90%	128	373	76%	31
Central	171	100%	23	112	100%	9
Chhattisgarh	37	22%	5	11	10%	1
Madhya Pradesh	134	78%	18	101	90%	8
Total			552	Total		298

To cover the above samples, we propose to have the sample frame double the sample size since this is a telephonic interview, and many of the respondents may not be reachable or actively participate in the assessment. In addition, we propose to select 3 states from the North and East regions due to the paucity of the total number of beneficiaries from each state.

#### Qualitative Sample Size Estimation

To gain a nuanced understanding of the program's impact beyond quantitative data, the study will incorporate **in-depth interviews (IDIs)** with key stakeholders. This will include **80 parents, 5 NGO representatives, and 10 case studies**. Selecting 80 parents, representing 10% of the quantitative sample size, allows for comparisons and connections between the qualitative and quantitative findings. Interviews with NGO representatives will provide valuable insights from program implementers directly involved in its execution. In total, the qualitative component of the study will involve **85 IDIs, offering a rich and multifaceted perspective on the program's impact**.

Additionally, qualitative information will be collected from **students and their guardians**. This could involve interviews or other suitable methods to capture detailed information about their experiences and opinions related to the program.

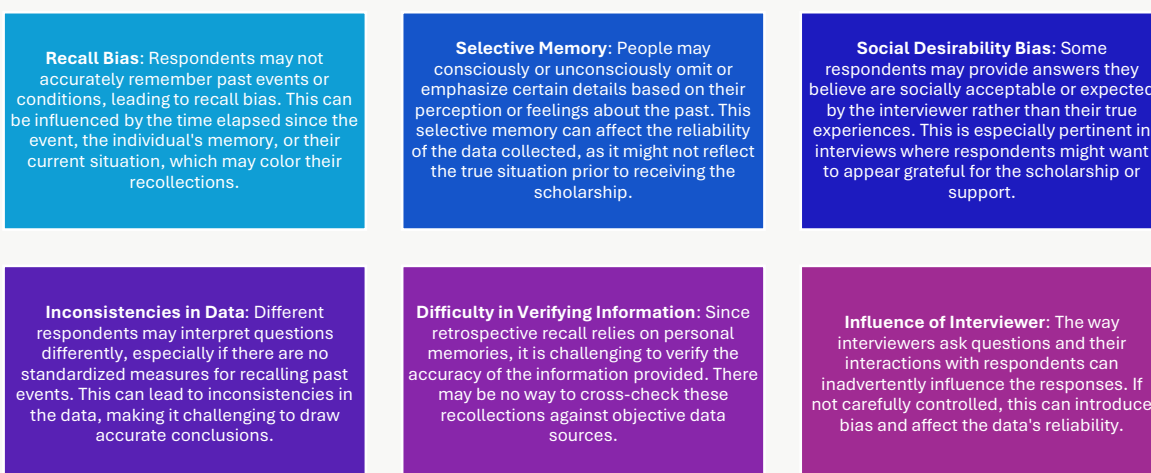
Stakeholders	Tools	Sample Size
Parents	In-Depth Interviews	80
NGOs	In-Depth Interviews	5
Students/Guardians	Case Study	10
Total		95

By conducting IDIs with different stakeholders and capturing qualitative information, the program aims to gain valuable insights and perspectives that can inform decision-making and enhance the overall understanding of the program's impact and effectiveness.

#### Retrospective Recall Approach

As mentioned in the RFP, since baseline data is not available DevInsights utilized the retrospective recall approach during data collection by conducting structured telephonic and online interviews with students and guardians of below 18 years students. **This method involved asking respondents to recall and report their experiences and conditions prior to receiving the scholarship, focusing on areas such as educational status, economic conditions, support systems, and challenges faced.** By using carefully designed questions and probing techniques, DevInsights ensured the accuracy and reliability of the recalled data. The interviews conducted via telephone for students aged 18 years and above, and with guardians for younger students, while qualitative discussions held on platforms like Zoom and Google Meet. This approach allowed us to gather comprehensive baseline data despite its initial absence, enabling a thorough impact assessment of the scholarship project.

While the retrospective recall approach provides a feasible solution for collecting baseline data in the absence of pre-existing records, it has several limitations that must be acknowledged:



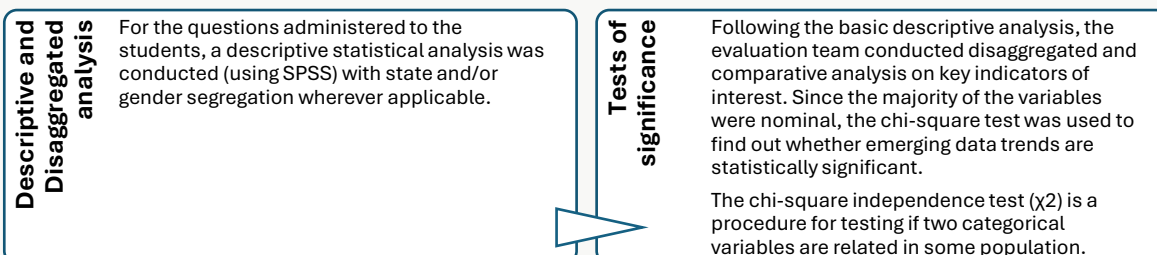
## 2.3 Data Collection

Data collection tools effectively captured the impact results on students and other key stakeholders of the program. The methodology **employed telephonic surveys, in-depth interviews (IDI), and video conferencing, utilizing both quantitative and qualitative approaches**. A structured interview schedule was implemented for beneficiaries and guardians, with quantitative tools administered to students **aged 18 and older, while parents of students under 18 were interviewed**. A **cluster sampling strategy** was employed to ensure representativeness across selected states, with **65% of the sample comprising students aged 18 and above, and 35% involving parents of younger students**. A comprehensive list provided by Buddy4Study served as the sampling frame for the impact assessment. In addition to quantitative data, qualitative insights were gathered through IDIs with 80 parents (10% of the quantitative sample) and 5 representatives from Buddy4Study, enriching the contextual understanding of the findings.

## 2.4 Data analysis

### 2.4.1 Quantitative Data Analysis

Data cleaning, descriptive statistics, and finding statistically significant associations, if any, were the three main components of the data analysis.



### 2.4.2 Qualitative Data Analysis Plan

**Thematic analysis** - The qualitative data was transcribed and translated into English. After transcription, a detailed coding framework was developed which served as a reference while analysing the qualitative data. This process helped in producing the following outputs: developing quotations, coding as per areas of enquiry, developing document families, creating of network views, etc.

## 2.5 Ethical Considerations

We followed the below plan for compliance to the ethical standards:

- **Respect for Dignity and Diversity:** The evaluation team was mindful of cultural sensitivities and diversity factors such as gender and ethnicity. Research instruments were adapted to local contexts, and enumerators were trained to respect participants' time and privacy, ensuring comfort for female respondents.
- **Fair Representation:** The team ensured equal representation from all socio-economic classes through random sampling methods, preventing discrimination.
- **Compliance with Codes for Vulnerable Groups:** The team followed legal codes and obtained informed consent from participants before the study, including only those who agreed to participate.
- **Confidentiality:** Confidentiality was maintained, with clear communication of its scope and limits to respondents, ensuring that sensitive information could not be traced back to individuals.

## 2.6 OECD DAC Criteria used in the study

### *Scholars below the age of 18*

Parameters	Definition	Questions
<b>Relevance</b>	The degree to which the scholarship meets the needs and priorities of the students and their families.	N71: What was the primary reason for seeking financial scholarship? N86: How did the scholarship influence your child's educational achievements?
<b>Coherence/ Convergence</b>	The alignment of the scholarship program with other educational or financial aid initiatives.	N82: Which of the following documents were submitted by you/scholar while applying for the scholarship? N81: Has the scholar availed any other scholarship in the past?
<b>Effectiveness</b>	The extent to which the scholarship has achieved its objectives in terms of educational outcomes and financial support.	N86: How did the scholarship influence your child's educational achievements? N87: Did the scholarship program impact their decision to attend school? N91: How did the scholarship impact your family's financial situation?
<b>Impact</b>	The broader effects of the scholarship on students' lives, including educational achievements and family dynamics.	N88: Did the scholarship motivate you to continue your child's education? N89: Has receiving this scholarship impacted the scholar's academic and career goals? N94: Has the scholarship led to any of the following changes in your family?
<b>Sustainability</b>	The ability of the scholarship to provide lasting benefits to the students and their families.	N90: How has the scholarship affected your educational aspirations for the scholar? N78: What kind of support would help you continue their education?
<b>Replicability</b>	The potential for the scholarship model to be replicated or expanded to benefit more students.	N97: Do you have any suggestion to improve the scholarship delivery in future? N98: If yes, what improvement do you suggest?

### *Scholars above the age of 18*

Parameters	Definition	Questions
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<b>Relevance</b>	The degree to which the scholarship meets the needs and priorities of the scholars and their families.	N24: What was the primary reason for seeking financial scholarship? N40: How did the scholarship influence your educational achievements?
<b>Coherence/Convergence</b>	The alignment of the scholarship program with other educational or financial aid initiatives.	N35: Have you availed any other scholarship in the past? N36: Which of the following documents were submitted by you while applying for the scholarship?
<b>Effectiveness</b>	The extent to which the scholarship has achieved its objectives in terms of educational outcomes and financial support.	N40: How did the scholarship influence your educational achievements? N45: How did the scholarship impact your family's financial situation? N43: Has receiving this scholarship impacted your academic and career goals?
<b>Impact</b>	The broader effects of the scholarship on scholars' lives, including educational achievements, career goals, and family dynamics.	N42: Did the scholarship motivate you to continue your education? N43: Has receiving this scholarship impacted your academic and career goals? N45: How did the scholarship impact your family's financial situation?
<b>Sustainability</b>	The ability of the scholarship to provide lasting benefits to the scholars and their families.	N44: How has the scholarship affected your educational aspirations? N31: What kind of support would help you continue your education?
<b>Replicability</b>	The potential for the scholarship model to be replicated or expanded to benefit more students.	N51: Do you have any suggestion to improve the scholarship delivery in future? N52: If Yes, what improvement do you suggest?

## Chapter 3 The Impact of Scholarship on Students below 18 years of age

This chapter critically examines the Education Crisis Support Scholarship (ECSS) and its impact on students under 18. It demonstrates how targeted financial assistance reduces dropout rates, enhances academic performance, and improves emotional well-being, particularly in rural and underserved communities. Additionally, the analysis addresses the scholarship's role in fostering future aspirations and the specific challenges faced by its beneficiaries.

### 3.1 Key Findings from the Impact of the Scholarship on Students Below the Age of 18

#### 3.1.1 General Profile of students below the age of 18

Relationship with scholar	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Father	65.8%	72.5%	83.2%	65.1%	50.0%	74.8%
Mother	31.6%	20.0%	12.1%	28.6%	50.0%	20.1%
Uncle	0.0%	0.0%	0.0%	1.6%	0.0%	0.3%
Grandfather	0.0%	0.0%	0.0%	1.6%	0.0%	0.3%
Others	2.6%	7.5%	4.7%	3.2%	0.0%	4.4%
Caste category	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Scheduled Caste	21.1%	12.5%	12.8%	3.2%	12.5%	11.7%
Scheduled Tribe	0.0%	2.5%	2.7%	7.9%	12.5%	3.7%
OBC	21.1%	12.5%	32.9%	25.4%	37.5%	27.2%
General	47.4%	40.0%	49.0%	38.1%	37.5%	45.0%
Refused to share	5.3%	22.5%	2.7%	22.2%	0.0%	9.7%
Doesn't know	5.3%	10.0%	0.0%	3.2%	0.0%	2.7%
Monthly Income Category	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
≥21000	1	1	121	1	0	124
<21000	37	39	28	62	8	174

Table 1 General Profile of the Parents of scholars below the age of 18

The above table provides insight into the general profile of students below 18 years of age, focusing on their guardians' relationships and caste categories. **Overall, father were the predominant respondents, representing 74.8% of the total sample, with the highest percentage in the North (83.2%) and the lowest in Central India (50.0%).** This stark regional difference likely stems from the persistence of patriarchal norms in the North, where men are traditionally viewed as the heads of households and are more likely to engage with formal processes.

The general category comprised 45.0% of respondents, highlighting the need for outreach to marginalized communities. Other Backward Classes (OBC) made up 27.2%, and Scheduled Castes (SC) accounted for 11.7%. Notably, 9.7% refused to disclose their caste, particularly in the West (22.5%) and South (22.2%), indicating discomfort with caste identity. In addition to this, it is notable that majority of the parents had a monthly income higher than Rs.21000 in the North region as the majority of these parents were government officials and that most of them worked in the police department, wherein they had received the information of the scholarship. However, at an overall level, majority of parent had a monthly household income of less than Rs.21000 indicating that majority families did require financial assistance to support their children's scholarship.

What is your family's primary source of income?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
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Agricultural Activity	18.4%	12.5%	4.7%	30.2%	25.0%	13.4%
Small Business	21.1%	25.0%	1.3%	4.8%	25.0%	8.4%
Daily Labourer	13.2%	25.0%	1.3%	31.7%	12.5%	12.8%
Private Job	42.1%	37.5%	12.1%	30.2%	25.0%	23.5%
Government Job	2.6%	0.0%	79.9%	3.2%	12.5%	41.3%
Others	2.6%	0.0%	0.7%	0.0%	0.0%	0.7%
Overall (N=298)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2 Scholar's Families Primary Occupation

The overall data shows that the majority of parents (41.3%) are employed in government jobs, making it the most common occupation across regions. Private jobs account for 23.5% of parents' occupations, reflecting the significant role of the private sector in providing employment. In Agriculture and daily labour, 13.4% of parents work in agricultural activities and 12.8% as daily labourers, particularly in regions with more informal or rural economies.

#### Primary reason for seeking scholarship:

Primary reason for seeking scholarship	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Financial hardship due to family income loss	57.9%	25.0%	10.1%	47.6%	50.0%	27.2%
Medical emergency in the family	0.0%	25.0%	0.7%	20.6%	0.0%	8.1%
Natural disaster affecting family income or assets	2.6%	10.0%	0.0%	11.1%	0.0%	4.0%
Loss of a parent or guardian or primary earners	5.3%	5.0%	2.7%	7.9%	0.0%	4.4%
Family debt or financial obligations	23.7%	35.0%	5.4%	12.7%	50.0%	14.4%
Merit Based	10.5%	0.0%	81.2%	0.0%	0.0%	41.9%

Table 3 Primary Reason for Seeking Financial Aid

Table 2 presents the reason for seeking the financial scholarship as reported by the parents for the children under the age of 18. **Almost three-fifth (41.9%) of the parents reported that their children seek financial scholarship based on merit and one fourth of the parents reported financial hardship due to family income loss, making it the primary factor driving scholarship needs across all regions.**

Furthermore, **family debt or financial obligations were the second most common reason overall, cited by 14.4% of respondents.** Medical emergencies in the family were mentioned by 8.1% of respondents overall. **Although a smaller proportion, 4.4% reported the loss of a parent, guardian, or primary earner as their main reason for seeking support.** The children seeking scholarship were reported low for those families whose income or assets affected by natural disasters, showing that environmental factors also play a role in financial hardship.

### 3.1.2 Awareness about the Scholarship program by scholars under the age of 18 and their parent/guardian

How did you first learn about the scholarship program?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Social media	39.5%	15.0%	12.8%	42.9%	50.0%	23.8%
School/academic institution	34.2%	17.5%	4.0%	15.9%	25.0%	12.8%
Print Media/Newspaper	0.0%	22.5%	1.3%	9.5%	12.5%	6.0%
Friends/Peers	23.7%	30.0%	17.4%	23.8%	0.0%	20.8%
Family Members	2.6%	15.0%	1.3%	7.9%	12.5%	5.0%
Police Department	0.0%	0.0%	63.1%	0.0%	0.0%	31.5%

Table 4 Source of getting the information of the scholarship program

The findings reveal that 31.5% of parents learned about the scholarship through their respective departments, with a notable influence from the North region, where many parents had affiliations with the police department. Additionally, the data shows that one-third of parents (31.5%) were informed about the scholarship by their department as some also worked in law enforcement, therefore high number of parents in the North region either worked in the police department or were connected to the police department.

***“I came to know about this scholarship from our Haryana Police department, as we have our salary account in HDFC bank, and the foundation informed.”***

***“The Haryana police Dept have welfare association and since our salary is credited via HDFC bank, so we received a message informing about this scholarship and applied it.”***

- Parent of a scholar from the North Region

**Social media being the common source, with 23.8% of respondents overall.** School or academic institutions were another key source (12.8% overall). Friends and peers also played a significant role, with 20.8% of respondents learning about the scholarship through them. Interestingly, 63.1% of respondents in the North reported learning about the scholarship through their department, indicating a unique distribution of information in that region. Overall, the data indicate that the majority of the parents from the north have heard about the scholarship through their occupation’s communication channel, however, in other regions social media and friends/peers have been a major source for knowing about the scholarship program.

Documents submitted during submission of application form	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Affidavits of loss of livelihood	7.9%	65.0%	0.0%	81.0%	25.0%	27.5%
Income Certificate	97.4%	65.0%	21.5%	68.3%	100.0%	49.0%
Death Certificate of the Family Members	23.7%	57.5%	4.7%	57.1%	25.0%	25.8%
Marksheets	100.0 %	85.0%	98.0%	82.5%	100.0%	93.3%
Medical Proofs	5.3%	55.0%	2.0%	57.1%	0.0%	21.1%
ID Proofs	100.0 %	87.5%	96.0%	82.5%	100.0%	92.6%
Caste Certificate	60.5%	55.0%	32.2%	36.5%	50.0%	40.3%
Any others (Bank Passbook and Fees Receipt)	52.6%	5.0%	19.5%	0.0%	62.5%	18.8%

Table 5 Documents submitted while applying for scholarship

The **most submitted documents for the scholarship are marksheets (93.3%) and ID proofs (92.6%)**, with income certificates (49.0%) reflecting financial need. Affidavits of loss of livelihood (27.5%) and death

***“I have provided all the documents regarding my curriculum. With my single parent and my father's death certificate as well. And I have provided my previous year's records of achieving above 60% in all my academics.”***

***“I gave the study certificate. And I gave the college fees receipt. I submitted my previous year's marks sheets, etc”***

- Parent of the Scholar from South Region

certificates (25.8%) are more region-specific, catering to those facing hardships. Caste certificates (40.3%) signal the presence of many applicants from marginalized communities, particularly in regions with stronger affirmative action policies. While medical proofs (21.1%) are less common. The Qualitative findings also suggest that along with necessary documents, the students submitted their previous years marksheets, fee receipts and certificates as well.



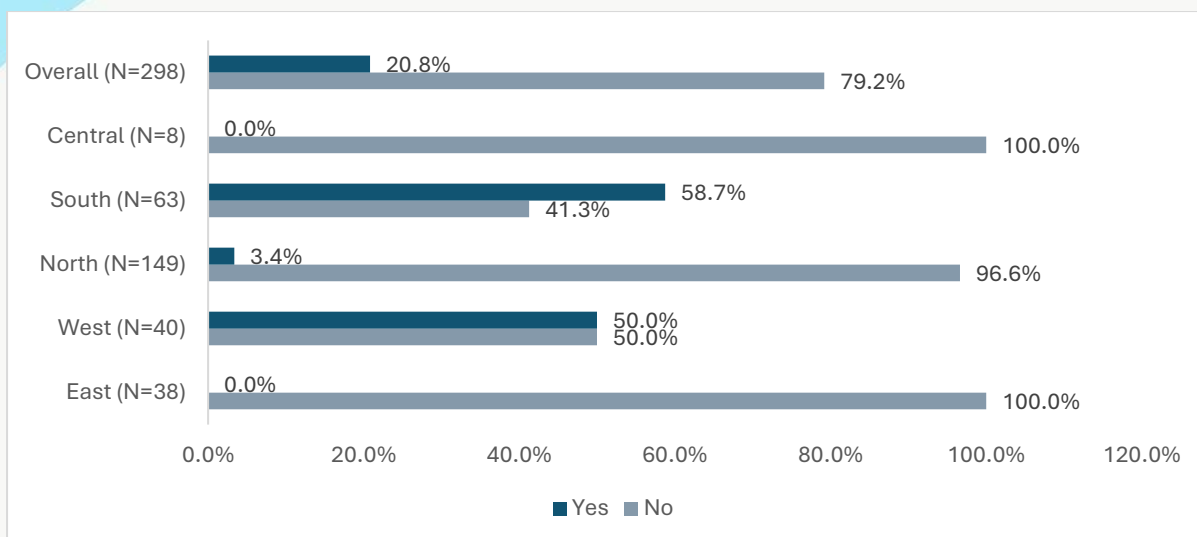


Figure 1 Challenges faced during scholarship application process

In terms of the other documents that were required, showing high percentages in east, north and central during the application process was proofs such as Bank statements and fees receipts, in addition to the proper ID proofs such as Aadhaar cards that helped the Buddy4Study verify the scholar with their application.

When inquired about challenges encountered during the scholarship application process, 20.8% of applicants reported difficulties. This suggests that the majority found the process to be straightforward; however, notable regional disparities were observed. All respondents from the East and Central regions reported no difficulties, suggesting efficient procedures in these areas.

If yes, what were the challenges faced?	East (N=0)	West (N=20)	North (N=5)	South (N=37)	Central (N=8)	Overall (N=67)
Availability of Documents	0.0%	0.0%	0.0%	16.2%	0.0%	9.7%
Submission and verification of documents	0.0%	50.0%	100.0%	40.5%	0.0%	48.4%
Miscommunication	0.0%	10.0%	0.0%	16.2%	0.0%	12.9%
Delay in the timely receipt of scholarship amount	0.0%	40.0%	0.0%	27.0%	0.0%	29.0%

Table 6 Challenges faced by parents of scholars below the age of 18

Among those who faced challenges, the most common issue was related to the submission and verification of documents, **which was reported by almost half of the respondents (48.4%)**, with all applicants from the North and 50.0% from the West citing this issue. These high percentages suggest systemic inefficiencies in managing documents, possibly linked to complex documentation requirements, poor digital infrastructure, and delay in receipt of scholarship amount. The qualitative findings support this statement, as many respondents shared personal experiences of confusion and frustration with the process.

**“Sometimes we are required to provide photos in 1MB size. So, I faced some problems with that. Then I converted the photos to 1MB size.**  
- Parent of a scholar from South Region

### 3.1.3 Direct impact of the scholarship

How has the scholarship helped the scholar?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Payment of fees to school/college/institution	86.8%	40.0%	32.9%	50.8%	100.0%	46.3%

School/college uniform	2.6%	10.0%	3.4%	14.3%	0.0%	6.4%
School supplies and stationery	7.9%	22.5%	24.8%	17.5%	0.0%	20.1%
Extracurricular Activities	0.0%	10.0%	2.7%	4.8%	0.0%	3.7%
Accommodation/Food	0.0%	7.5%	1.3%	4.8%	0.0%	2.7%
Availing transport services to school	0.0%	10.0%	2.7%	3.2%	0.0%	3.4%
Technological support (e.g. computer, internet access)	0.0%	0.0%	28.9%	4.8%	0.0%	15.4%
Others	2.6%	0.0%	3.4%	0.0%	0.0%	2.0%

Table 7 Direct Impact of Scholarship on Scholar

When enquired on how the scholarship has helped the scholars, **it has primarily helped scholars with the payment of fees to their school, college, or institution, reported by almost half of the parents (46.3%)**. This assistance is the most common benefit, indicating the scholarship's focus on alleviating educational expenses. Other forms of support, such as school supplies and stationery (20.1%) and technological support (15.4%), are less prevalent. **School uniforms, extracurricular activities, accommodation, food, and transport services are the least supported areas, with very low percentages across the board.** The Qualitative findings also suggest that scholarship amount has been very helpful in fee payment for the scholars.

***“Looking at the expenses of the college, admission fees amount of Rs10000 is meagre and it do not cover much. My child is very happy, and he is encouraged to study more. He is being motivated very much with this scholarship money.”***

- Parent of a scholar from North Region

Furthermore, school supplies and stationery were another common use, reported by 20.1% of scholars overall, particularly in the North (24.8). **Technological support was a significant benefit for 28.9% of**

***He's a very clever boy, and I want to provide him with the best education possible. We have other schools here, but the one he is attending is very good. He's even a topper there, so I thought, let him complete his studies there. Whatever expenses it takes, I'm willing to manage. If I could get a little financial support from your side, it would help me a lot.***

- Parent of a scholar from south region

**scholars in the North.**

In additions to this, a few of the parents have indicated that they have saved the financial aid in a separate account for the scholar to pursue further education, which also indicates that the parents and their

***“Even if I have not gotten the scholarship money then also I would have paid the admission fees but main thing is that children is motivated. I have not spent a single penny from the scholarship amount and thinking to get him a laptop by adding some money for his studies.”***

- Parent of a scholar from North Region

children plan in investing the scholarship amount for education but at a later stage. Such as saving the money to buy laptop or save for college for their children's studies.

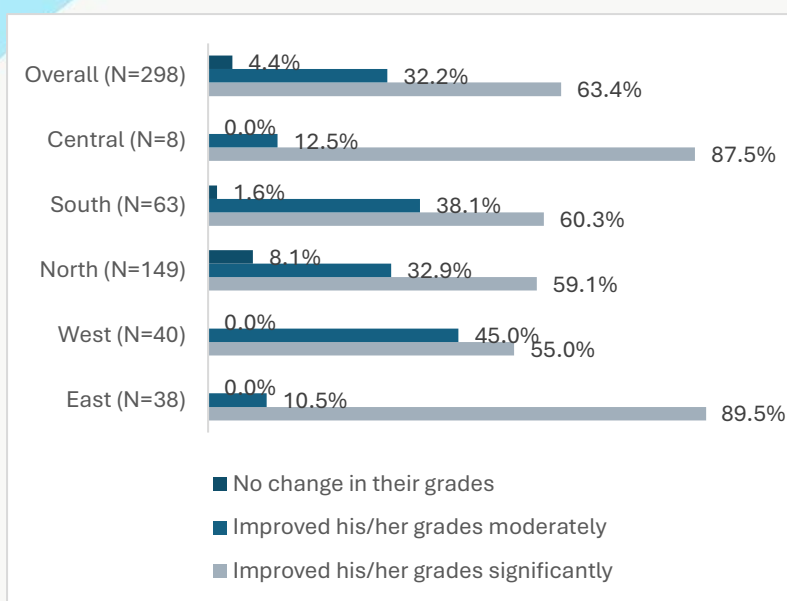


Figure 2 Influence of the scholarship program on the educational achievement

The scholarship has positively influenced students' educational achievements, with **63.4% of parents reporting a significant improvement in the grades of their children**. While Moderate improvements were noted by 32.2% of parents, and only 4.4% saw no change in their child's grades.

Overall, the scholarship has generally enhanced academic performance, with varying degrees of impact across regions but a clear trend toward improved educational outcomes.

The ECSS program has had a significant impact on school attendance decisions, with **74.2% of parents overall indicating that**

it influenced their child's decision to attend school. Compared to 19.8% parents who reported no impact.

Regarding the scholarship's impact on school attendance, out of the **74.2% of respondents, who indicated that it directly influenced their child's decision to attend school**. These high percentages likely reflect the significant financial barriers that families in these areas face, where scholarships can make the difference between a child attending school or not.

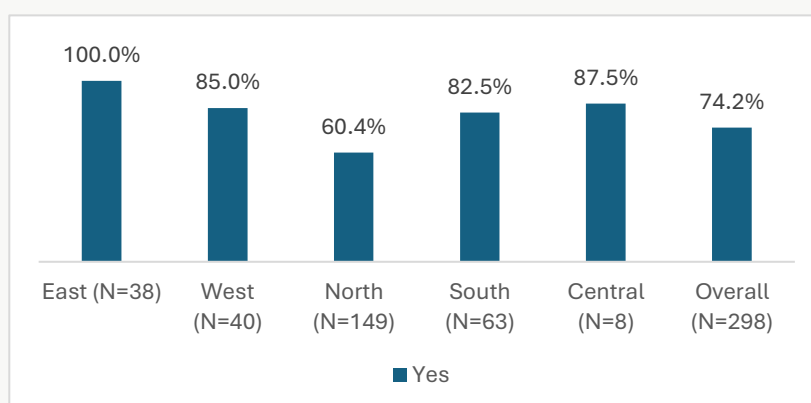


Figure 3 scholarship program on impacting the decision to attend school

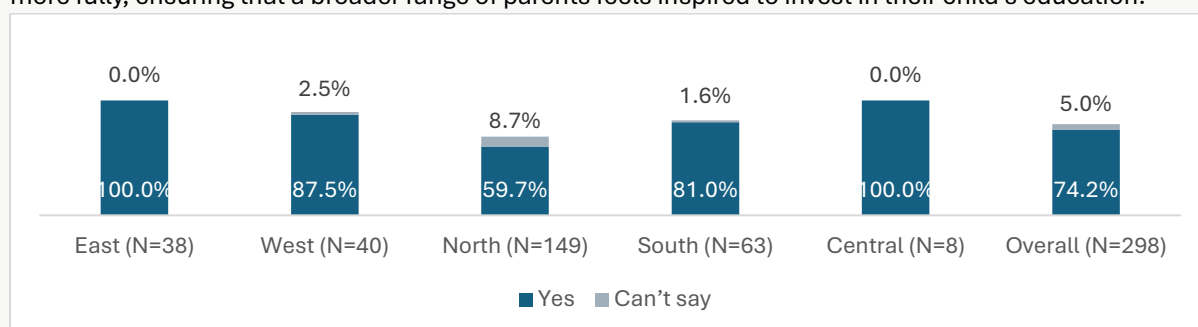
However, **19.8% of parents, predominantly from the North (30.9%)**, indicated that the scholarship did not influence their child's decision to attend school. This suggests that, in certain regions like the North, factors other than financial support, such as existing educational aspirations may play a larger role in school attendance decisions.

Did the scholarship motivate you to continue your child's education?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Yes, it motivated me a lot	86.8%	60.0%	61.1%	57.1%	75.0%	63.8%
Yes, it motivated me somewhat	13.2%	35.0%	36.2%	36.5%	25.0%	32.9%
No, it did not motivate me	0.0%	5.0%	2.7%	6.3%	0.0%	3.4%

Table 8 Whether the Scholarship motivated scholars for further education

The scholarship program has been a strong motivator for parents to continue their child's education, with 63.8% of respondents overall indicating that it motivated them significantly. While 32.9% reported that it motivated them somewhat, while only 3.4% said it did not have any motivational impact. This indicates that on some families, the financial stress was large enough that even with the financial aid, it could not

provide an avenue for families to prolong their child's education and therefore, suggests that additional support or enhancements to the scholarship program might be necessary to engage the remaining families more fully, ensuring that a broader range of parents feels inspired to invest in their child's education.



These results highlight the scholarship's strong influence on encouraging continued education, especially in the East and Central regions, while a smaller yet significant portion felt only moderate motivation from the program.

The scholarship has had a positive impact on scholars' academic and career goals, with 74.2% of respondents overall reporting that it influenced these goals. Regionally, the East and Central regions reported the most substantial impact, with 100% of scholars in both regions affirming that the scholarship influenced their academic and career aspirations.

Figure 4 Impact on the scholars' academic and career goals

How has the scholarship affected your educational aspirations for the scholar?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Encouraged me to support them to pursue higher education	81.6%	48.6%	82.0%	78.4%	62.5%	75.1%
Encouraged me to complete their current education level	18.4%	51.4%	16.9%	21.6%	37.5%	24.4%
No change in my aspirations	0.0%	0.0%	1.1%	0.0%	0.0%	0.5%

Table 9 Impact of Scholarship on Educational Aspirations of Parents of Scholars

The scholarship program has had a significant positive impact on parents' educational aspirations for their children, with 75.1% of respondents overall stating that it encouraged them to support their child in pursuing higher education. Meanwhile, 24.4% were motivated to support their children in completing their current education level, with a notable portion in the West (51.4%). Overall, the scholarship has been a major factor in raising educational aspirations, particularly in promoting higher education.

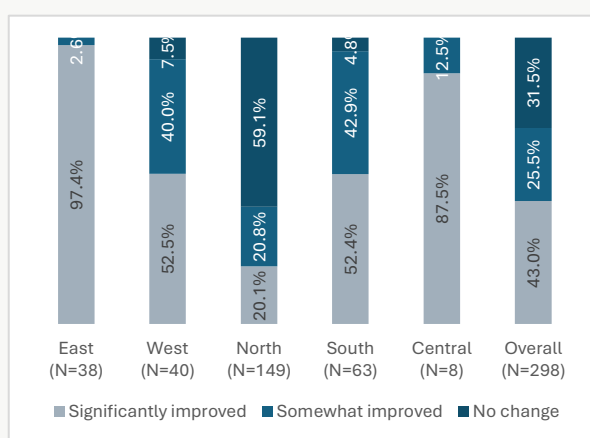


Figure 5 Impact on Families' financial situation

### 3.1.4 Indirect Impact of the Scholarship and its perception

The scholarship has had a positive impact on families' financial situations, with almost half of the of respondents (43.0%) overall reporting significant improvement and one fourth of the parents noting some improvement. However, 31.5% of families reported no change.

The impact was most pronounced in the East

**"Scholarship has reduced the financial burden on me. Otherwise, I have to see all the expenses."**

- Parent of scholar from West Region

(97.4%) and Central (87.5%) regions. In contrast, the North had the lowest positive impact, with only 20.1% reporting significant improvement and



a majority (59.1%) indicating no change. Out of the 25.5% respondents who indicated that the scholarship somewhat improved their finances, West showcased 40% and South 42.9%. This variation across regions suggests that the scholarship has had differing levels of financial impact on families depending on their financial situation and their monthly household income. As previously indicated in table 1, majority parents in the East, West, South and Central have indicated that their income is less than Rs. 21000, therefore, the financial aid has supported these families.

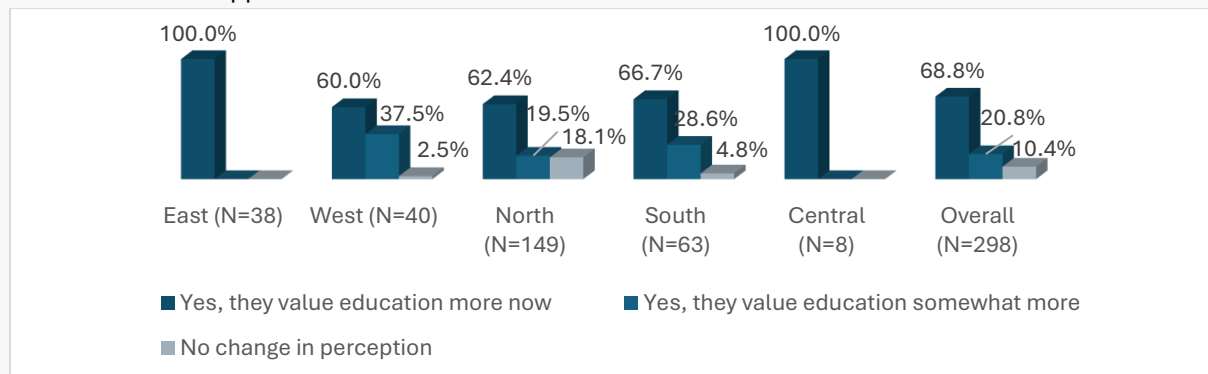


Figure 6 Influence on family's perception of education

The scholarship has positively influenced families' perceptions of education, with 68.8% of respondents overall stating that their family now values education more. Another 20.8% reported that their family values education somewhat more, while 10.4% saw no change in perception. Out of the total respondents stating positive influence showcased the highest rates in the East and Central regions (100%). A further 20.8% said their families value education somewhat more.

However, 10.4% of respondents, mostly from the North (18.1%), reported no change in their family's perception of education. The West had the most mixed response, with 60% of families valuing education more, 37.5% valuing it somewhat more, and 2.5% reporting no change. Overall, the scholarship has played a key role in elevating the importance of education for most families, with some regional variations.

Has the scholarship led to any of the following changes in your family?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Improved family relationships	63.2%	60.0%	30.2%	77.8%	12.5%	48.0%
Increased interest in sibling education	50.0%	60.0%	30.2%	54.0%	100.0%	43.6%
Greater involvement in community activities	0.0%	47.5%	0.7%	49.2%	12.5%	17.4%
Improved quality of life (e.g., better living conditions)	63.2%	77.5%	19.5%	54.0%	75.0%	41.6%
No noticeable changes	0.0%	0.0%	50.3%	9.5%	0.0%	27.2%
Others	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Table 10 Changes in the Family dynamics due to the scholarship

The scholarship program has led to various positive changes in families, with half of the respondents (48.0%) overall reporting improved family relationships, and 43.6% indicating an increased interest in the education of siblings. This could be because the scholarship inspires younger siblings and eases financial burdens, reducing stress and fostering a more supportive family environment. Additionally, 43.6% of respondents reported an increased interest in sibling education, particularly in Central (100%) and West (60%). Some of the parents have responded the same.

**Yes, it has helped him in positive way as along with the elder son the younger one is also getting motivated to study more. Our approach towards the study have also changed as children have become more responsible.**

- Parent of a scholar from North Region

Improved quality of life, such as better living conditions, was noted by 41.6% of families. Greater involvement in community activities was less common, with 17.4% of respondents reporting this change.

In the absence of the scholarship what would have happened?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Dropped out	18.4%	52.5%	4.7%	69.8%	12.5%	26.8%
Lower quality education	23.7%	45.0%	8.7%	19.0%	62.5%	19.1%
No career aspiration	18.4%	50.0%	1.3%	34.9%	12.5%	17.4%
Financial difficulty	55.3%	45.0%	12.8%	28.6%	50.0%	26.8%
Others	2.6%	0.0%	75.8%	1.6%	0.0%	38.6%

Table 11 Situation in the absence of scholarship

**“Maybe I would have taken an educational loan from the bank. Some kind of loan from other sources”**

- Parent of the scholar from south region

The parents of the students were asked what would have happened if they did not have the scholarship. The findings reveal interesting patterns and highlight the significance of financial support in education. **In the absence of the scholarship, 26.8% of respondents overall would have dropped out, 26.8% would have faced financial difficulties, and 19.1% would have encountered lower quality education.** Additionally, 17.4% would have had no career aspirations.

Others	East (N=38)	West (N=40)	North (N=14)	South (N=63)	Central (N=8)	Overall (N=114)
	97.4%	100.0%	24.2%	98.4%	100.0%	61.4%
Arrangement from family	0.0%	0.0%	4.0%	0.0%	0.0%	2.0%
Demotivated	0.0%	0.0%	1.3%	0.0%	0.0%	0.7%
No idea	0.0%	0.0%	1.3%	0.0%	0.0%	0.7%
No problem	2.6%	0.0%	69.1%	0.0%	0.0%	34.9%
Would have taken education loan	0.0%	0.0%	0.0%	1.6%	0.0%	0.3%
Overall (N=298)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

In the others category, 61.4% of scholars overall stating that the scholarship was critical in their ability to pursue higher education. While 34.9% indicated they would have faced no significant issues even without

**“Not too much, but if I hadn’t received the scholarship, I would have faced some financial difficulties—not a major crisis, but still some financial strain.”**

- Parent of a scholar from South region

the scholarship, a small percentage (2%) noted that they would have relied on family arrangements, and only 0.3% would have considered taking an education loan. These figures highlight the scholarship’s significant impact in alleviating financial burdens for the majority of recipients, particularly in regions outside the North, where reliance on the scholarship was generally lower. Overall, the program plays a crucial role in supporting students’ educational ambitions across most regions.

### 3.1.5 Drop out of students after receiving the scholarship

The findings provided in the figure showcases the completion status of scholars after receiving a scholarship across different regions in the country.

Firstly, it is evident that the overall completion rate is quite high, **with 98% of scholars in the sample completing their education after receiving the scholarship.** This may be attributed to several factors:

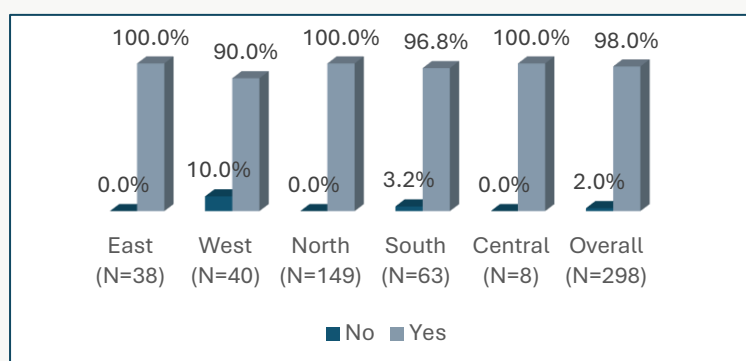


Figure 7 Completion rates and drop out levels of scholars

the relatively higher need for financial assistance in these regions, which makes the scholarship a crucial resource for students; and the presence of strong educational infrastructure, which supports students in their academic journey once financial barriers are removed.

When looking at the regional breakdown, **the highest completion rates are observed in the East, North, and South regions, with**

**100%, 100%, and 96.8% respectively.** The West region follows closely with a completion rate of 90%. The very low percentage of non-completion across most regions suggests that the scholarship has been highly effective in supporting students to finish their education.

The overall low dropout rate across regions highlights the scholarship's role in reducing financial barriers, but the slightly lower figures in the South and West suggest that regional interventions—such as addressing socio-economic challenges and improving the reach of the scholarship, as some students expressed if they had not received the scholarship, they would not have continued their education.

***"I would not have been able to continue my studies. I would have stayed at home due to the exams and wouldn't have been able to go."***

- Scholar from the west region

At which level did the scholar drop out of education?	East (N=0)	West (N=4)	North (N=0)	South (N=2)	Central (N=0)	Overall (N=6)
Immediately after receiving the scholarship	0.0%	75.0%	0.0%	100.0%	0.0%	83.3%
After one year	0.0%	25.0%	0.0%	0.0%	0.0%	16.7%
Overall (N=298)	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%

Table 12 Level at which the scholar dropped out of education

In terms of dropouts, out of the total scholars who dropped out, **most scholars 83.3% dropped out immediately after receiving the scholarship.** The high percentage of immediate dropouts after receiving the scholarship, particularly in the South (100%) and West (75%) regions, points to significant socio-economic challenges that affect scholars' ability to continue their education, even with financial support.

***"If I hadn't received the scholarship, I might not have had the aspiration to continue with college, to be honest. Moreover, I probably would have enrolled in an evening college instead of a day college to lessen the burden on my family. I also wouldn't have dreamed of pursuing competitive exams in banking or believed I could achieve something significant."***

- Parent of Scholar from south region

In the South, economic migration or the need for students to contribute to household income does indicate why scholars leave their studies soon after receiving the scholarship, despite the financial relief it provides. In the West region, 75% of scholars dropped out immediately after receiving the scholarship. This could be attributed to table 12 which has been indicated later. A smaller percentage, 16.7%, dropped out after one year in the overall sample. The absence of dropouts after one year in other regions could indicate that the initial impact of the scholarship is crucial, and efforts should focus on addressing immediate post-award challenges to prevent early dropouts.

What was the primary reason for dropping out?	East (N=0)	West (N=4)	North (N=0)	South (N=2)	Central (N=0)	Overall (N=6)
Financial difficulties	0.0%	25.0%	0.0%	0.0%	0.0%	16.7%
Family responsibilities or obligations	0.0%	50.0%	0.0%	100.0%	0.0%	66.7%
Health issues	0.0%	25.0%	0.0%	0.0%	0.0%	16.7%

Table 13 Primary Reason for dropping out

The primary reason for dropping out of education **was family responsibilities or obligations, cited by 66.7% of those who dropped out.** Financial difficulties and health issues were less common, each affecting 16.7% of dropouts. In the East region, financial difficulties and health issues did not emerge as primary reasons for dropping out. However, in the West region, 25% of participants cited financial difficulties while 25% reported health issues. These findings suggest that family obligations play a decisive role in students' decision to leave their education, particularly in the South region.

Did any of the following factors influence their decision to drop out?	East (N=0)	West (N=4)	North (N=0)	South (N=2)	Central (N=0)	Overall (N=6)
Insufficient scholarship amount	0.0%	75.0%	0.0%	50.0%	0.0%	66.7%
Lack of guidance or counselling	0.0%	50.0%	0.0%	100.0%	0.0%	66.7%
Pressure to earn money for family	0.0%	75.0%	0.0%	0.0%	0.0%	50.0%
Negative peer influence	0.0%	25.0%	0.0%	50.0%	0.0%	33.3%
Cultural or societal norms	0.0%	75.0%	0.0%	100.0%	0.0%	83.3%
Difficulty in coping with academic requirements	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
Poor academic performance	0.0%	75.0%	0.0%	50.0%	0.0%	66.7%
Lack of interest in the courses offered	0.0%	50.0%	0.0%	50.0%	0.0%	50.0%
Personal choice	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Table 14 Factors chosen by parents that influenced the scholar to drop out

The data highlights several key factors that influence students' decision to drop out, **with difficulty in coping with academic requirements (100%) and cultural or societal norms (83.3%) being the most prominent.** In terms of insufficient scholarship amount, it had no influence in the East and North regions, whereas 75% of respondents in the West cited it as a reason.

The **insufficient scholarship amount as a factor in the West (75%) highlights regional economic disparities.** While scholarships may cover tuition, they may not sufficiently address other educational costs like transportation, books, or living expenses, particularly in areas where the cost of living is higher.

Do you plan to resume their education in the future?	East (N=0)	West (N=4)	North (N=0)	South (N=2)	Central (N=0)	Overall (N=6)
No	0.0%	25.0%	0.0%	50.0%	0.0%	33.3%
Yes	0.0%	25.0%	0.0%	50.0%	0.0%	33.3%
Unsure	0.0%	50.0%	0.0%	0.0%	0.0%	33.3%

Table 15 Whether Scholar plans to resume their education

After Dropping out education, **33.3% of the respondents are unsure whether they plan to resume their child's education,** 33.3% are considering resuming their education, and 33.3% do not plan to resume. This uncertainty could stem from financial constraints, lack of access to educational resources, or societal pressures that discourage continuing education, particularly for girls or economically disadvantaged families.

The Table shows that in the East, North, and Central regions, no parent indicated a plan to resume their child's education. The absence of future educational plans in these regions highlights deep-rooted



challenges, such as entrenched societal beliefs or more immediate economic needs, which outweigh the perceived value of returning to education

However, In the West, South, and overall, 25% of parents expressed a desire to resume their child's education, suggesting that if given the opportunity they would like their child to study further and continue their education.

Overall, the data suggests that the majority of parents in these regions do not have immediate plans to resume their child's education. This indicates a regional disparity, where the West and South show a split in future educational intentions, while other regions have no representation in these categories. This highlights the potential need for further engagement and support for those who remain uncertain or unwilling to continue their child's education, particularly in the West and South.

What kind of support would help you continue their education?	East (N=0)	West (N=4)	North (N=0)	South (N=2)	Central (N=0)	Overall (N=6)
Financial assistance or increased scholarship amount	0.0%	75.0%	0.0%	50.0%	0.0%	66.7%
Counselling or mentorship programs	0.0%	50.0%	0.0%	100.0%	0.0%	66.7%
Flexible study options (e.g., online courses, part-time studies)	0.0%	50.0%	0.0%	50.0%	0.0%	50.0%
Improved school/college facilities	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
Transportation assistance	0.0%	100.0%	0.0%	50.0%	0.0%	83.3%
Family support programs	0.0%	75.0%	0.0%	100.0%	0.0%	83.3%
Peer support groups	0.0%	25.0%	0.0%	100.0%	0.0%	50.0%
Skill development or vocational training	0.0%	25.0%	0.0%	50.0%	0.0%	33.3%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Table 16 Suggestions on support that can continue the scholar's education

When parents were asked what support, they would require continuing their child's education, majority of the parents responded that the most desired types of support for continuing education **include improved school or college facilities (100%)**, transportation assistance (83.3%), family support programs (83.3%), and financial assistance or an increased scholarship amount (66.7%).

Regionally, the West shows the highest demand for various types of support, with 100% requesting improved school facilities and transportation assistance. Similarly, in the West and South, 100% of parents preferred improved school/college facilities and transportation assistance. Overall, improved school/college facilities and transportation assistance were the most universally desired forms of support, with 100% and 83.3% of respondents selecting them, respectively. The rural-urban divide may be influencing this demand, with transportation challenges being more acute in less accessible regions, especially for girls, where safety and distance can be significant barriers.

This analysis underscores a strong regional variation in the kinds of support necessary to resume education, with the West and South expressing a higher demand for varied forms of assistance. The findings suggest that addressing both financial and structural barriers like transportation, school facilities, and counselling could significantly impact the willingness of students to continue their education in these regions.

### 3.1.6 The Satisfaction and Content of Scholars and their Parents with Respect to the Selection

Overall, **69.5% of respondents did not have any suggestions** for improving the scholarship delivery, indicating general satisfaction with the current system. However, **30.5% did provide feedback, signalling**

**Very less people are aware about this program, so it must be locally circulated for more awareness among the students.**

- Parent of Scholar from the south region

**areas for improvement.** Some scholars shared that the reach of the scholarship needs to be increased as very low number of people are aware of it.

Regionally, the lowest percentage was from the North and east region, with only 9.4% and 23.7% suggesting improvements. This suggests a greater desire for improvements in these regions, possibly due to more significant challenges or unmet expectations.

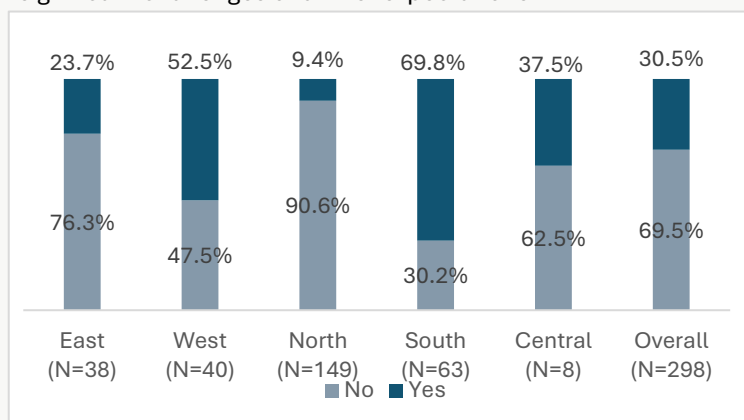


Figure 7 Suggestions for Improving scholarship program

However, the South stands out, with 69.8% of respondents offering suggestions for improvement, the highest across all regions, suggesting a stronger desire for enhancements to the scholarship implementation process in this area. The West follows, with 52.5% of respondents recommending improvements, while the Central region had 37.5% offering suggestions.

This data suggests that there may be varying levels of satisfaction with the scholarship delivery across different regions. More research and analysis would be needed to determine specific areas of improvement based on the suggestions provided.

If yes, what would you suggest?	East (N=9)	West (N=21)	North (N=14)	South (N=44)	Central (N=3)	Overall (N=91)
Increase the scholarship amount	11.1%	0.0%	14.3%	34.1%	100.0%	23.1%
Provide more comprehensive support services	0.0%	52.4%	14.3%	31.8%	0.0%	29.7%
Expand the scholarship to cover additional expenses	22.2%	23.8%	0.0%	22.7%	0.0%	18.7%
Improve communication and application processes	0.0%	14.3%	71.4%	9.1%	0.0%	18.7%
Lesser time in the providing of scholarship fund	55.6%	9.5%	0.0%	0.0%	0.0%	7.7%
Other	11.1%	0.0%	0.0%	2.3%	0.0%	2.2%

Table 17 Suggestions to improve the scholarship

A notable **23.1% of parents overall recommend increasing the scholarship amount**, with this suggestion being overwhelmingly supported in the Central region (100%) and notably in the South (34.1%). The West (52.4%) and South (31.8%) also highlight a demand for more comprehensive support services, reflecting a perceived gap in the current support system. Several Parents expressed the same which is highlighted below.

***“First, the amount in the scholarship can be raised because 10000 is not that much. With this amount, school fees for the whole year will not be even completed. Also, I have heard that scholarships are been given to those who are in need like the people with low income. So, scholarship amount needs to be increased. We also face problem in the documentation process. We are asked to upload a photo of size 500kb, but it was of 1 mb or something. then one my brother helped in reducing the size of the photo and then it was completed. So, this is something that we face.”***

- Parent of a scholar in south region

Furthermore, the students from West expressed covering more courses and increase the the scholarship amount.

How was your overall experience with the application process in the HDFC Scholarship?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Very Good	86.8%	52.5%	69.1%	66.7%	62.5%	68.5%
Good	13.2%	37.5%	27.5%	19.0%	37.5%	25.5%
Average	0.0%	10.0%	3.4%	12.7%	0.0%	5.7%
Bad	0.0%	0.0%	0.0%	1.6%	0.0%	0.3%

Table 18 Overall Experience with the application process of the scholarship

***"I guess they should cover more amount for the courses like BBA. I saw that BE students are getting full support. But they are mentioning our course as an unprofessional course. So, they can give up to 30K."***

- Parent of Scholar from the west region

The overall experience of the parents with the application process for the HDFC Scholarship varied across different regions. Such as, 68.5% of respondents rated their experience with the HDFC Scholarship application process as "Very Good," while 25.5% rated it as "Good." A smaller percentage (5.7%) considered the process "Average," and only 0.3% rated it as "Bad." The highest percentage of parents who rated their experience as "very good" was in the East region with 86.8%, followed by the North (69.1%), South (66.7%), and West (52.5%). Many parents in all regions rated their experience as either "good" or "very good," indicating a positive overall response. Overall, the majority of parents' experience with the application process was positive.

Overall, how satisfied is your child/the scholar with the scholarship program?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Very satisfied	71.1%	60.0%	60.4%	52.4%	37.5%	59.4%
Satisfied	28.9%	22.5%	34.9%	23.8%	62.5%	30.9%
Neutral	0.0%	12.5%	4.7%	17.5%	0.0%	7.7%
Dissatisfied	0.0%	5.0%	0.0%	6.3%	0.0%	2.0%

Table 19 Satisfaction of the Scholar with the scholarship program

Data on parent satisfaction with the Education Crisis Support Scholarship for scholars under 18 reveals a generally positive response, suggesting that the program effectively meets the needs of families. In the East region, 71.1% of parents reported being very satisfied, compared to 60.0% in the West and 60.4% in the North. The South region showed lower satisfaction at 52.4%, while the Central region had the lowest, with 37.5% very satisfied and 62.5% satisfied. Overall, 59.4% of parents expressed high satisfaction, with only 2.0% dissatisfied and 7.7% neutral. This indicates not only the program's effectiveness in supporting scholars but also highlights regional disparities that may warrant further investigation to understand specific challenges faced in less satisfied areas. Such insights could guide improvements and targeted outreach efforts to enhance satisfaction and support across all regions.

Overall, how satisfied are you with the scholarship program?	East (N=38)	West (N=40)	North (N=149)	South (N=63)	Central (N=8)	Overall (N=298)
Very satisfied	57.9%	42.5%	61.1%	49.2%	62.5%	55.7%
Satisfied	42.1%	32.5%	34.2%	25.4%	37.5%	33.2%
Neutral	0.0%	25.0%	4.7%	17.5%	0.0%	9.4%
Dissatisfied	0.0%	0.0%	0.0%	6.3%	0.0%	1.3%
Very dissatisfied	0.0%	0.0%	0.0%	1.6%	0.0%	0.3%

Table 20 Parent's satisfaction with the scholarship program

The data from the table presents the responses of parents of scholars under the age of 18 regarding their satisfaction with the Education Crisis Support Scholarship program. Overall, the majority of parents across

all regions reported being satisfied or very satisfied with the program with 55.7% of respondents being "Very satisfied" with the scholarship program, while 33.2% were "Satisfied." A smaller portion of respondents, 9.4%, were neutral, and 1.3% were "Dissatisfied," with only 0.3% being "Very dissatisfied."

The highest level of satisfaction was found in the East region, with 57.9% of parents being very satisfied. The lowest level of satisfaction was observed in the South region, with 49.2% of parents being very satisfied. These findings suggest that the majority of parents are content with the support provided by the scholarship program. While overall satisfaction with the scholarship program is high, there is some variation between regions. The Central and North regions stand out for high levels of satisfaction, while the South and West regions report higher levels of neutral and dissatisfied responses, suggesting room for improvement in those areas.

***"Yeah, it helps many students complete their education, especially those facing difficulties. There aren't many improvements needed because the scholarship application includes every step clearly. There's no room for anything fake or dishonest. So overall, it was a good process."***

- Parent of Scholar from South Region



## Chapter 4: The Impact of Scholarship on Students above the age of 18

In this chapter, we delve into the profound impact that the Education Crisis Support Scholarship (ECSS) by HDFC Bank, has on students above 18 years of age. The selection process for this scholarship is conducted by Buddy4Study, a leading platform for scholarship searches and applications.

Scholars above the age of 18 who have sought the HDFC ECSS (Educational Crisis Scholarship Support) Scholarship typically face significant financial pressures that threaten their ability to continue higher education. Financial instability, often due to the loss of a family member, medical emergencies, or economic downturns, disproportionately impacts students from economically disadvantaged backgrounds. According to the **All-India Survey on Higher Education (AISHE 2019-20)**<sup>13</sup>, financial barriers remain a significant factor in higher education dropout rates in India, with only 26.3% of the relevant age group enrolled in tertiary education. Scholarships like HDFC ECSS provide critical relief by covering tuition fees, educational materials, and other essential expenses, allowing students to focus on their studies.

Moreover, literature highlights the increasing need for financial aid among college-aged students. A report by the **World Bank (2020)**<sup>14</sup> shows that young adults from low-income families are five times more likely to drop out of higher education due to financial constraints. The availability of scholarships such as HDFC ECSS is vital in mitigating these challenges, ensuring that students have the opportunity to complete their education and secure future employment opportunities. Studies emphasize the importance of financial support in not only reducing dropout rates but also in improving academic performance and overall student well-being (**UNESCO, 2020**)<sup>15</sup>.

These findings underscore the importance of programs like HDFC ECSS for scholars above the age of 18, helping them overcome financial crises and complete their education successfully.

### 4.1 Key Findings from the impact of ECSS Scholarship on students above the age of 18

The Education Crisis Support Scholarship has made a significant impact on students who are over 18 and are at a stage in their educational journey where they are inspired by their career. During times of financial hardship, the scholarship has been a crucial intervention, allowing many students to continue their studies despite facing significant socio-economic challenges. This section examines the different ways in which the scholarship has affected the educational achievements, emotional strength, and future goals of students.

#### 4.1.1 General Profile of students above the age of 18

Gender	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
Male	76.4%	56.1%	65.3%	54.2%	73.9%	61.1%
Female	23.6%	43.9%	34.7%	45.8%	26.1%	38.9%
What is your caste category?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
Scheduled Caste	13.5%	4.3%	9.2%	9.9%	13.0%	9.1%
Scheduled Tribe	2.2%	25.2%	0.0%	23.2%	0%	15.2%
OBC	23.6%	35.3%	48.0%	33%	47.8%	35.3%
General	58.4%	35.3%	42.9%	31.5%	34.8%	38.9%

<sup>13</sup> AISHE 2019-20: All India Survey on Higher Education, Ministry of Education, Government of India.

<sup>14</sup> World Bank (2020). "Economic Inequality and Access to Education in Developing Countries."

<sup>15</sup> UNESCO (2020). "Impact of COVID-19 on Higher Education and the Role of Financial Aid."

Refused to share	1.1%	0%	0%	1.5%	4.3%	0.9%
Doesn't know	1.1%	0%	0%	1%	0%	0.5%
Income category according to ECSS	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
≥21000	3	5	3	5	1	17
<21000	86	134	95	198	22	535

Table 21 General Profile of Scholars above the age of 18

The findings indicate that the Male scholars dominate the sample at 61.1%, with particularly high percentages in the East (76.4%) and Central (73.9%) regions. This suggests that male participation may be more prevalent in these regions, potentially due to socio-cultural norms or economic factors that favour male education or employment. While female scholars make up 38.9% of the total, with more balanced representation in the South (45.8%) and West (43.9%), suggesting the South and West reflect different regional attitudes towards female education or greater support systems for women.

In terms of caste distribution, the "General" category is the most prevalent at 38.9%, especially prominent in the East (58.4%). The "OBC" category follows, accounting for 35.3% of the overall population, with significant concentrations in the North (48.0%) and Central (47.8%) regions. This high representation might be due to historical and socio-economic factors specific to these regions, including targeted affirmative action policies or socio-economic stratification. However, Scheduled Castes (SC) and Scheduled Tribes (ST) are less represented, with 9.1% and 15.2%, respectively. In addition to this, majority of the scholars had a monthly household income of less than Rs. 21000 across all regions, indicating that they were eligible and that they did require financial assistance in order to sustain their studies.

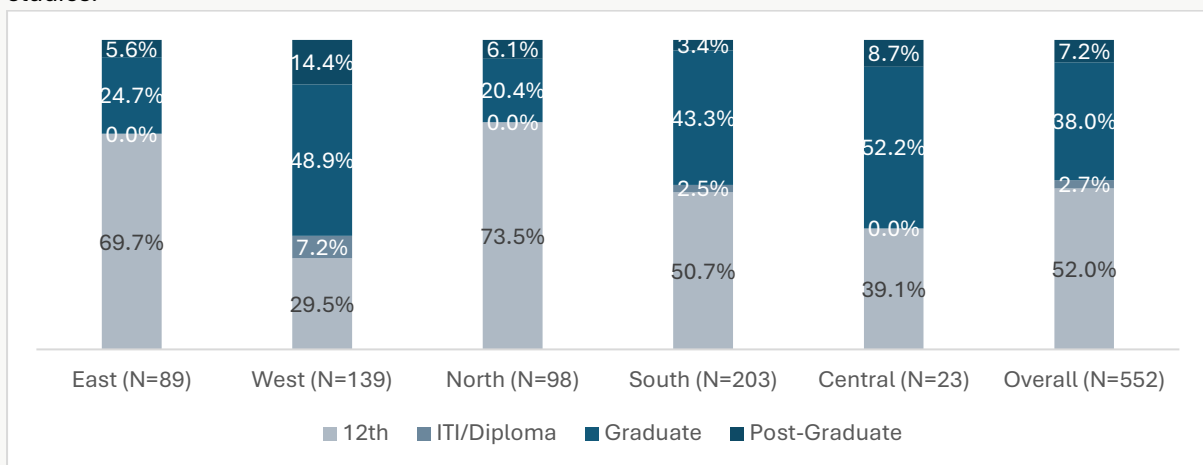


Figure 8 Highest Educational Qualification of the Scholar

Furthermore, the findings suggest that regional disparities exist in educational attainment across India, based on a sample of 552 individuals. The majority, 52.0%, have completed their 12th grade, with the highest percentages in the North (73.5%) and East (69.7%) respectively, suggesting that most scholars in these regions are at the pre-college or early college stage of their education. This is followed by Graduates who make up 38.0% of the overall population, particularly prevalent in the Central (52.2%) and West (48.9%) regions. This indicates that these regions have a large number of students at the pre-college or early college stage of education. The high completion numbers in these areas could be attributed to better secondary education infrastructure or higher enrolment rates.

Are you currently studying?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
No	7.9%	5.8%	3.1%	9.4%	8.7%	7.1%
Yes	92.1%	94.2%	96.9%	90.6%	91.3%	92.9%
If studying, which course are you currently enrolled in?	East (N=82)	West (N=131)	North (N=95)	South (N=184)	Central (N=21)	Overall (N=513)

ITI/Diploma	3.7%	9.9%	4.2%	12.5%	0%	8.4%
Graduation	72%	53.4%	78.9%	50.5%	76.2%	61%
Post-Graduation	22%	34.4%	15.8%	27.7%	19%	25.9%
Professional courses	2.4%	0.8%	1.1%	4.3%	4.8%	2.5%
PhD	0%	1.5%	0%	4.9%	0%	2.1%

Table 22 Whether the scholar is studying and the course that they are enrolled in

Majority of the scholars, **92.9%**, are currently studying, indicating that most scholarship recipients are still engaged in their education. Regionally, the North has the highest percentage of students still studying (96.9%), followed closely by the West (94.2%) and the East (92.1%). The South and Central regions have slightly lower percentages, with 90.6% and 91.3% of students currently studying, respectively.

Post-graduation courses are the next most common, pursued by 25.9% of the students, especially in the West (34.4%) and South (27.7%). ITI/Diploma courses are less popular, with 8.4% of students enrolled, mainly in the South (12.5%) and West (9.9%). This suggests that vocational education holds some importance in these regions, potentially reflecting local economic needs or career opportunities.

A small percentage are pursuing professional courses (2.5%) and PhDs (2.1%), with the South leading in PhD enrolments at 4.9%. The data highlights a strong regional commitment to higher education, particularly at the undergraduate and postgraduate levels.

Professional courses and PhD studies are pursued by a smaller proportion of students, at 2.5% and 2.1%, respectively. The South shows a higher percentage of PhD enrolments at 4.9%, which may indicate a regional strength in advanced research and academic pursuits.

These trends suggest that regional educational policies and opportunities play a crucial role in shaping the educational pathways of scholarship recipients.

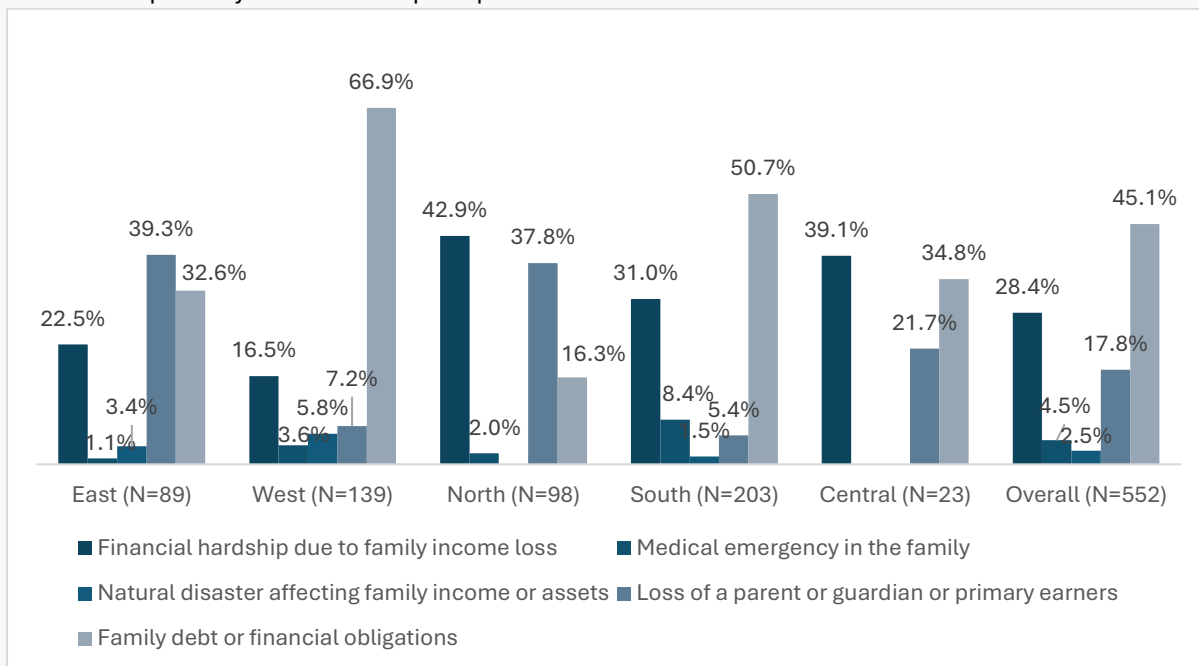


Figure 9 Primary reason for seeking financial scholarship

The primary reason for seeking a financial scholarship, among those who experienced the loss of an earning family member, shows considerable variation across regions. **Overall, 28.4% of respondents sought scholarships due to financial hardship resulting from a loss of family income**, while 45.1% cited

***"I thought it would be helpful for my education. If I apply for scholarship, it would be less burden for my parents also. So that I could pay my college fees."***

***"I am facing so much struggle to pay the college fees and hostel fees and other fees."***

- Scholar from the south region

family debt or financial obligations as their primary reason. The respondents stated that they sought financial assistance to pay their college fees and relieve burden off their families.

Based on a sample of 552 respondents, the most common reason cited was family debt or financial obligations, out of the 45.1%, the highest percentage is in the West (66.9%) and significant numbers in the South (50.7%) and Central (34.8%) regions.

The second most cited reason was financial hardship due to loss of family income, representing 28.4% of the overall sample, particularly prevalent in the North (42.9%) and Central (39.1%) regions. which could reflect a greater reliance on a single breadwinner in these areas. This dependency might be more common in regions where alternative income sources or social safety nets are lacking, making the loss of an income earner more financially devastating.

The loss of a parent or guardian was another significant factor, mentioned by 17.8% of respondents, especially in the East (39.3%) and North (37.8%). **Medical emergencies in the family were a less common reason, cited by 4.5% overall**, with a notable percentage in the South (8.4%) suggesting differences in healthcare access or the financial burden of medical costs, potentially exacerbated by inadequate insurance coverage or costly medical services in the South. In addition to this, within the south region, in the 'Others' category the scholars (3% in South) have stated that the education for them was unaffordable which pushed them to seek financial aid.

**Natural disasters were the least common reason, affecting only 2.5% of the sample.** Overall, the data reveals that family debt and financial hardships due to income loss are the primary drivers behind seeking scholarships, with regional variations in the specific reasons.

#### 4.1.2 Awareness about the Scholarship program by scholars above the age of 18

How did you first learn about the scholarship program?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
<b>Social media (Youtube/Whatsapp)</b>	76.4%	40.3%	64.3%	54.7%	73.9%	57.1%
<b>School/academic institution</b>	0%	5.8%	12.2%	3.4%	4.3%	5.1%
<b>Print Media/Newspaper</b>	0%	24.5%	2%	19.7%	4.3%	13.9%
<b>Friends/Peers</b>	19.1%	28.1%	21.4%	18.2%	17.4%	21.4%
<b>Family Members</b>	4.5%	1.4%	0%	0%	0%	1.1%
<b>Others</b>	0%	0%	0%	3.9%	0%	1.4%

Table 23 Awareness about the scholarship program

The primary source as to how students across different regions in India first learned about the scholarship program is **the significant role of social media, with an overall percentage of 57.1% indicating it as the primary source of information such as WhatsApp, Instagram and Youtube.** In contrast, traditional sources like school/academic institutions, print media, and personal networks play a lesser role.

Social media is particularly dominant in the East (76.4%) and Central (73.9%) regions indicating a strong digital presence and engagement in these regions. While Friends and peers are the second most frequent source, accounting for 21.4% overall, with a relatively even distribution across regions. As many respondents stated that they saw videos on YouTube or were shared by friends/family through WhatsApp only underscores the role of social media in the promotion of the scholarship.

***"I saw many interview videos in YouTube, of the students who got the scholarship from the HDFC bank. I got to know that the scholarship helps the students a lot and also it helps in reducing a bit of the financial problem that we face at home. So, I thought of applying it."***

***"I got it through, someone forwarded it to me on WhatsApp. And later I started reading on Google. Then I came to know that there is a HDFC Parivartan, and we get scholarships through them"***

- Scholar from the north region

Print media and newspapers are a notable source in the West (24.5%) and South (19.7%), contributing to 13.9% of the overall sample. This may point to the continued relevance of traditional media in these regions, potentially due to either lower digital access or a regional preference for trusted print sources.



**The negligible role of family members (1.1% overall) in raising awareness further emphasizes the heavy dependence on external sources like social media and peer networks.** The relatively higher percentage in the East (4.5%) could indicate greater family involvement in educational decisions in that region.

In summary, the data underscores the predominance of social media in scholarship dissemination, with some reliance on traditional media and peer networks in certain regions, and minimal engagement from schools and families.

Were there any challenges faced during the application process for the scholarship?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
No	96.6%	96.4%	99%	95.6%	95.7%	96.6%
Yes	3.4%	3.6%	1%	4.4%	4.3%	3.4%
If yes, what were the challenges faced?	East (N=3)	West (N=5)	North (N=1)	South (N=9)	Central (N=1)	Overall (N=19)
Availability of Documents	0%	60%	0%	44.4%	0%	36.8%
Submission and verification of documents	100%	0%	100%	33.3%	100%	42.1%
Delay in the timely receipt of scholarship amount	0%	40%	0%	22.2%	0%	21.1%

Table 24 Challenges faced during the application process

When asked about the challenges faced by individuals during the scholarship application process across different regions, a vast majority, **96.6% overall, reported that they did not face any challenges during the application process.** This could be due to a well-established administrative process in the region, indicating effective communication and document management. **In contrast, the South, although still showing high satisfaction, had the highest proportion of applicants (4.4%) facing difficulties,** suggesting potential areas for improvement in streamlining the process and making it easy to understand as some of the respondents expressed not understanding the requirements as well.

***“I faced document issues many times because I was not able to understand it, there were Bonafide etc. I was not able to understand the documents and when we used to apply, they did not see it clearly, we tried many times for scholarship.”***

- Scholar from the West Region

In Contrast, only 3.4% of the overall respondents encountered challenges, with the West and Central regions having slightly higher percentages (3.6% and 4.3% respectively). Regionally, the challenges varied significantly. In the East, North and Central regions, 100% of those who faced issues reported problems with submission and verification of documents, indicating a strong concern in this area.

The students who said yes quoted that the main challenge that they faced was submission and verification of documents (42.1%) as mentioned above, Availability of documents (36.8%) and Delay in the timely receipt of scholarship amount (21.1%). This points to the need for enhanced clarity and support during the application process. Document availability was also a concern for 36.8% of respondents, which may reflect socio-economic challenges, particularly in rural or underprivileged areas where access to official documentation is more limited.

The data suggests that the scholarship application process was generally smooth and accessible for most applicants, with very few reporting difficulties. Regional differences suggest that while document management is a universal issue, specific areas like document availability and financial delays also require targeted improvements.

#### 4.1.3 Direct impact of the scholarship

How has the scholarship helped you?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
Payment of fees to school/college/institution	89.9%	93.5%	82.7%	97.5%	91.3%	92.4%
School/college uniform	0%	1.4%	0%	0%	0%	0.4%

<b>School supplies and stationery</b>	4.5%	0%	4.1%	0.5%	4.3%	1.8%
<b>Extracurricular Activities</b>	0%	1.4%	0%	1%	0%	0.7%
<b>Accommodation/Food</b>	2.2%	0%	5.1%	0%	0%	1.3%
<b>Availing transport services to school</b>	0%	0.7%	0%	0%	0%	0.2%

Table 25 Direct impact of scholarship on scholar

The data illustrates how a scholarship has benefited students across different regions in India, based on a sample of 552 respondents. The primary benefit reported is the payment of fees to school, college, or other institutions, with an overwhelming 92.4% of the respondents overall utilizing the scholarship for this purpose.

Regionally, the scholarship's impact varied. In the East, 89.9% of respondents indicated that the scholarship helped with paying school fees, and similarly high percentages were reported in the West (93.5%) and Central regions (91.3%). The North had a slightly lower percentage at 82.7%, while the South reported the highest impact on fee payments at 97.5%. This suggests that while fee payment is the primary benefit across all regions, there are regional variations in the extent of support provided.

A small percentage used the scholarship for accommodation and food (1.3%), with the North showing the highest usage at 5.1%. Extracurricular activities and transport services received minimal support, with only 0.7% and 0.2% of the overall respondents, respectively, benefiting from these.

Overall, the scholarship has predominantly supported fee payments across all regions, with less emphasis on other types of support. The data suggests that while the primary financial need of paying school fees is effectively met, there may be opportunities to expand the scholarship's impact by addressing other critical areas such as school supplies and accommodation.

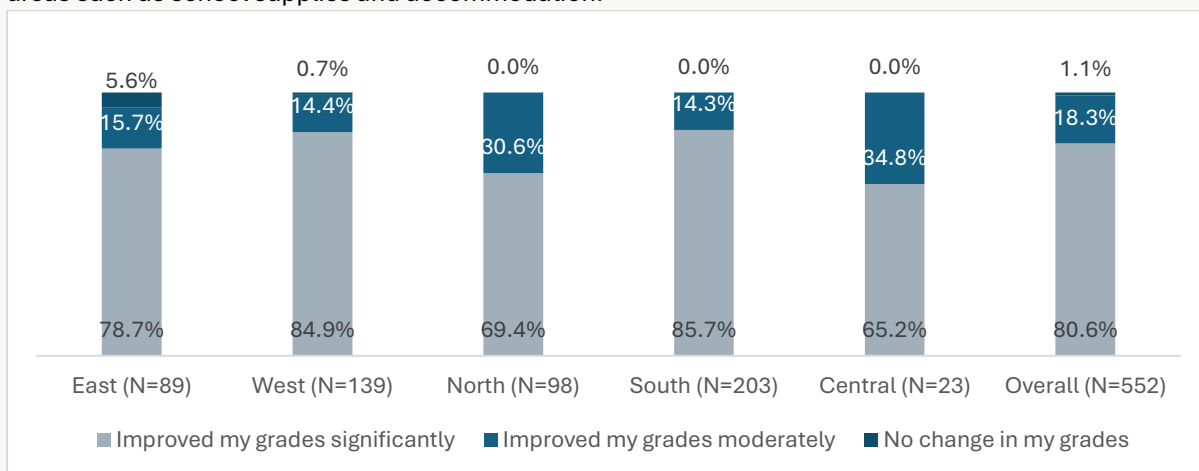


Figure 10 Influence of scholarship in educational achievement

The figure indicates that the scholarship had a positive influence on the educational achievements of recipients, with 80.6% of respondents overall reporting significant improvements in their grades. This suggests that the scholarship is effective in enhancing academic performance.

The influence of scholarships varies by region, with the West and South showing the highest percentages of students experiencing significant improvements (84.9% and 85.7%, respectively).

The North also reports a substantial impact, though slightly lower at 69.4%, while the East shows 78.7%. The Central region has the lowest percentage of significant improvements at 65.2%, but the highest proportion of students seeing moderate improvements (34.8%). Only 1.1% of students reported no change in their grades, underscoring the generally positive effect of scholarships across the regions. This suggests

that the scholarship has been generally effective in enhancing academic outcomes, with very few students experiencing no impact.

Did the scholarship program impact your decision to attend college or university?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
No	1.1%	0.7%	17.3%	1%	30.4%	5.1%
Yes	95.5%	99.3%	75.5%	99%	65.2%	92.9%
Can't say	3.4%	0%	7.1%	0%	4.3%	2%

Table 26 Scholarship's impact to attend college or university

The data reveals that scholarships have a significant impact on students' decisions to attend college or university. Overall, 92.9% of students reported that the scholarship program influenced their decision to pursue higher education. This indicates that the scholarship plays a crucial role in encouraging students to further their education.

This effect is especially strong in the West and South regions, where nearly all students indicated that scholarships were a deciding factor (99.3% and 99%, respectively). The East and North regions also show a high percentage of students affected by the scholarship program, though slightly lower at 95.5% and 75.5%, respectively.

The Central region has the lowest percentage of students influenced by scholarships (65.2%), but it is still a substantial majority. Only a small percentage of students across most regions (ranging from 1% to 30.4%) reported that scholarships did not impact their decision, highlighting the program's overall significance in encouraging higher education.

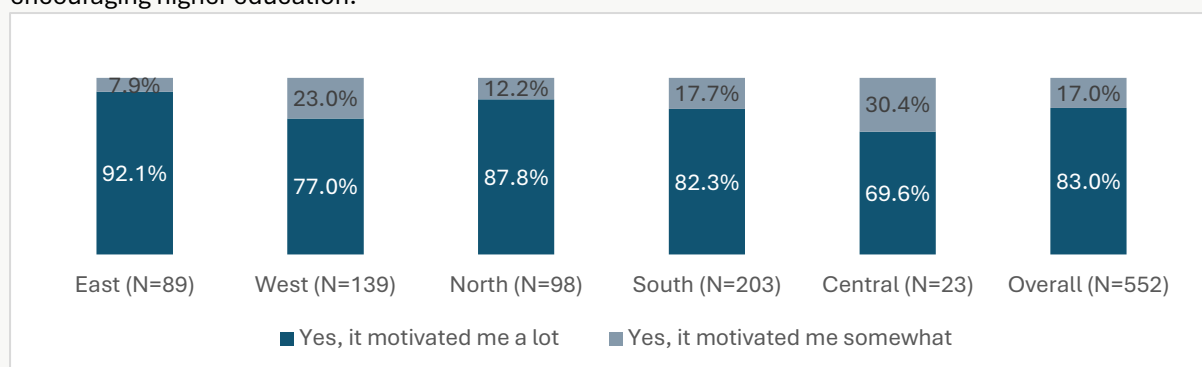


Figure 11 Motivation to continue education

The figure indicates that the scholarship program has been a significant motivational factor for continuing education, with 83% of respondents overall reporting that it motivated them. Of this group, 83% felt a strong motivation, and 17% experienced a moderate level of motivation.

While the impact appears to be most pronounced in the East, with over 92.1% of students affirming the scholarship's motivational role, even in regions with lower percentages, a substantial majority reported that the scholarship positively influenced their decision to pursue further studies. In the North, 87.8% of respondents were motivated by the scholarship, with a significant majority (87.8%) reporting strong motivation, highlighting its effectiveness. The South saw 82.3% of respondents feeling motivated, with a smaller percentage (17.7%) experiencing moderate motivation.

***"I could start my study because of this scholarship. It is the biggest thing for me. Otherwise, financial tension could occupy my mind. That is very much important. So, I performed better academically concerning the previous year."***  
*– Scholar from West Region*

However, the Central region had the lowest motivational impact, with 69.6% of respondents reporting motivation and a higher percentage (30.4%) experiencing only moderate motivation, suggesting that the scholarship's influence may be less pronounced in this area.

These findings underscore the effectiveness of scholarships as a tool for promoting educational attainment. Overall, the scholarship program has been effective in motivating students across all regions to continue their education, though the extent of its impact varies, with the highest levels of strong motivation seen in the East and the Lowest in the Central region.

Has receiving this scholarship impacted your academic and career goals?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
<b>No</b>	1.1%	0%	1%	1%	0%	0.7%
<b>Yes</b>	98.9%	100%	96.9%	99%	100%	98.9%
<b>Can't say</b>	0%	0%	2%	0%	0%	0.4%

Table 27 Impact of scholarship on academic and career goals

The data unequivocally demonstrates a substantial and consistent positive correlation between scholarship receipt and its impact on academic and career goals. The figure above reveals that receiving the scholarship has had a significant impact on the academic and career goals of the majority of respondents, with 98.9% overall acknowledging this influence. A very small proportion, just 0.7%, reported no impact, and an even smaller percentage (0.4%) was unsure.

Across all five regions surveyed—East (98.9%), West (100%), North (96.9%), South (99%), and Central (100%)—an overwhelming majority of respondents affirmed that the scholarship significantly influenced their educational and professional trajectories. These findings underscore the scholarship's critical role in fostering academic success and career advancement.

How has the scholarship affected your educational aspirations?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
<b>Encouraged me to pursue higher education</b>	37.1%	77%	73.5%	86.7%	73.9%	73.4%
<b>Encouraged me to complete my current education level</b>	61.8%	23%	26.5%	13.3%	26.1%	26.4%
<b>No change in my aspirations</b>	1.1%	0%	0%	0%	0%	0.2%

Table 28 Impact of scholarship on educational aspirations

The findings highlight that the scholarship has significantly influenced educational aspirations among students, with 73.4% of respondents indicating it encouraged them to pursue higher education. Conversely, 26.4% reported that the scholarship motivated them to complete their current level of education, while only 0.2% experienced no change in their aspirations.

In all regions, very few respondents (0.2% overall) indicated that the scholarship did not change their educational aspirations. However, the scholarship's impact on pursuing higher education is particularly notable in the West, where 77% of respondents felt encouraged, followed closely by the South at 86.7%, and the North at 73.5%.

The West and South have significantly lower percentages for this category, at 23% and 13.3%, respectively. This disparity indicates that while the scholarship broadly supports advancing educational levels, its effectiveness in motivating continued education varies regionally. The negligible percentage of respondents reporting no change reflects the overall positive influence of the scholarship on educational aspirations.

#### 4.1.4 Indirect Impact of the Scholarship and its perception

How did the scholarship impact your family's financial situation?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
<b>Significantly improved</b>	93.3%	73.4%	84.7%	78.3%	78.3%	80.6%
<b>Somewhat improved</b>	6.7%	26.6%	15.3%	20.7%	21.7%	19%
<b>No change</b>	0%	0%	0%	1%	0%	0.4%

Table 29 Impact of scholarship on scholar's family's financial situation



While a small percentage (0.4%) reported no change, the vast majority of respondents indicated that the scholarship improved their family's financial standing. Specifically, 80.6% of respondents reported a significant improvement, while 19% noted a somewhat positive impact. Some respondents reported that their families' mental health improved as they no longer have to worry about paying their child's fees.

***"My Parents' mental tension got reduced because if you apply for the loan then they need something like some mortgage which is not possible. So, there is no question of a loan. So only because of the scholarship I am studying. Now they are tension-free from my study."***

**- Scholar from West Region**

***"This scholarship has helped me reduce my financial burden, sir. Now, my father can also focus on my sister's education and pay her fees, as she is studying in an English medium school. He used to have to focus on both of us, but since the scholarship provider recommended me for this, our family's financial burden has reduced, and my father can now focus on my sister's studies as well, sir."***

**- Scholar from South Region**

These findings are consistent across all regions, with the lowest percentage of 'significantly improved' responses coming from the Western region at 73.4%. Overall, the data strongly suggests that the scholarship program has provided substantial financial relief to recipient families. This has been substantiated by qualitative findings, as respondents expressed experiencing immense financial relief for themselves and their families.

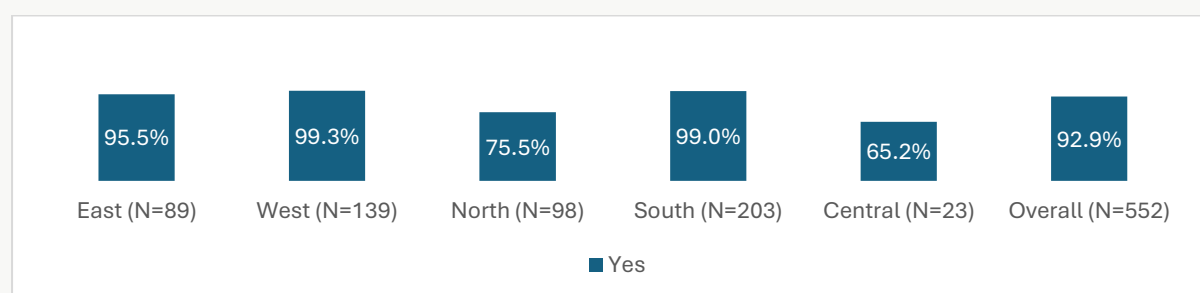


Figure 12 Impact on Students' decisions

A substantial majority of respondents across all regions reported that the scholarship significantly improved their quality of life. While there is a slight variation between regions, with the eastern region showing the highest percentage of 'significantly improved' responses (94.4%), the overall trend is clear. The scholarship has made a notable difference in the lives of the recipients.

It's worth noting that a small percentage of respondents indicated a 'moderate' improvement, suggesting that while the scholarship had a positive impact, it may not have been as transformative for them. However, the overall picture is one of a largely positive influence on the recipients' well-being.

Did the scholarship influence your family's perception of education?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
Yes, they value education more now	89.9%	74.8%	93.9%	82.3%	73.9%	83.3%
Yes, they value education somewhat more	7.9%	25.2%	5.1%	17.7%	21.7%	15.9%
No change in perception	2.2%	0.0%	1.0%	0.0%	4.3%	0.7%

Table 30 Impact of Scholarship on Family's perception of education

A significant majority of students across all regions reported that the scholarship positively influenced their overall well-being. The figure shows that the scholarship has positively influenced families' perceptions of education, with 83.3% of respondents noting an increase in the value their families place on education. Specifically, 15.9% reported that their families value education somewhat more, and only 0.7% observed no change in perception.

This positive influence is consistent across all regions, with the highest percentage (89.9%) observed in the East and the lowest (73.9%) in the Central region. While a smaller percentage of respondents indicated that the scholarship had a somewhat positive impact, the overall trend is clear: the scholarship has made a notable difference in the lives of the recipients.

In the absence of the scholarship what would have happened?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
<b>Dropped out</b>	57.3%	4.3%	28.6%	13.3%	26.1%	21.4%
<b>Lower quality education</b>	15.7%	25.2%	15.3%	19.7%	26.1%	19.9%
<b>No career aspiration</b>	6.7%	11.5%	6.1%	16.7%	4.3%	11.4%
<b>Financial difficulty</b>	19.1%	59.0%	39.8%	46.3%	39.1%	43.7%
<b>Others</b>	1.1%	0.0%	10.2%	3.9%	4.3%	3.6%

Table 31 Situation in the absence of the scholarship

The findings underscore a multifaceted impact of the scholarship on recipients, with financial challenges emerging as the most prevalent issue. The figure reveals that without the scholarship, 21.4% of respondents would have dropped out of their educational pursuits. Financial difficulty would have been a significant issue for 43.7% of them, while 19.9% would have experienced lower quality education. Additionally, 11.4% would have had no career aspirations, and 3.6% would have faced other unspecified challenges.

About 43.7% of students across all five regions reported financial difficulties because of receiving the scholarship. Regionally, the East shows the highest percentage of respondents (57.3%) who would have dropped out without the scholarship, indicating a critical dependency on this financial support in that region. The South follows with 13.3%, reflecting a lower, yet notable risk of dropout. The North and Central regions also show considerable concerns about dropout rates, with 28.6% and 26.1% respectively, suggesting that the scholarship plays a vital role in preventing educational attrition. Educational disruptions were particularly acute in the eastern region, affecting more than half of recipients there. While less frequent, a notable proportion of students experienced a decline in overall quality of life or no discernible change in their career trajectories.

Regarding financial difficulty, the West is significantly impacted, with 59% of respondents facing potential financial strain in the absence of the scholarship, which highlights the critical role of financial support in this region. The South and North also face substantial financial challenges, at 46.3% and 39.8%, respectively.

Overall, the scholarship is shown to be crucial in mitigating dropout rates, financial difficulties, and maintaining educational quality across different regions, with varying degrees of impact.

#### 4.1.5 Drop out of students after receiving the scholarship

Did you complete your education after receiving the scholarship?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
<b>No</b>	0.0%	0.0%	1.0%	0.0%	0.0%	0.2%
<b>Yes</b>	100.0%	100.0%	99.0%	100.0%	100.0%	99.8%

Table 32 Completion of education after receiving the scholarship

The data indicates that an overwhelming majority of scholars who received the ECSS Scholarship completed their education, with a completion rate of 99.8% overall. Across different regions, the completion rates were consistently high, ranging from 99.0% to 100.0%. Notably, no scholars in the East and West regions reported not completing their education after receiving the scholarship. This data suggests that the ECSS Scholarship plays a significant role in supporting scholars to successfully complete their education, highlighting the effectiveness of the scholarship program in promoting educational continuity and achievement.

**Furthermore, for the scholar that dropped out even after receiving the scholarship indicated that they dropped out only after 1 year of receiving the scholarship. The scholar stated that the primary reason**

for dropping out was due to financial difficulties due to which he/she could not afford to study further. In addition to this, the scholar also indicated that the pressure to earn for his family primarily influenced his decision to drop out. However, when asked about whether they want to continue their education, they stated that they do plan to resume their education.

Furthermore, all the scholars above the age of 18 were asked as to what can be done to help them further continue their education.

What kind of support would help you continue your education? (Multiple Choice)	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
Financial assistance or increased scholarship amount	53.9%	46.8%	90.8%	80.8%	78.3%	69.6%
Counselling or mentorship programs	6.7%	15.1%	14.3%	11.3%	8.7%	12.0%
Flexible study options (e.g., online courses, part-time studies)	20.2%	28.1%	8.2%	54.7%	26.1%	33.0%
Improved school/college facilities	10.1%	36.0%	22.4%	42.9%	39.1%	32.1%
Transportation assistance	10.1%	20.1%	10.2%	14.3%	4.3%	13.9%
Family support programs	24.7%	30.9%	71.4%	35.5%	43.5%	39.3%
Peer support groups	0.0%	12.2%	1.0%	18.2%	0.0%	10.0%
Skill development or vocational training	27.0%	2.2%	17.3%	1.5%	30.4%	9.8%
Other	0.0%	0.7%	0.0%	0.0%	0.0%	0.2%

Table 33 Support required to continue education

The data reveals varying preferences for support among scholars to continue their education. The table indicates that the most desired support for continuing education is financial assistance or an increased scholarship amount, which is preferred by 69.6% of respondents overall. Flexible study options follow at 33.0%, while improved school/college facilities and family support programs are sought by 32.1% and 39.3% of respondents, respectively.

Across regions, the most desired support was financial assistance or increased scholarship amount, with North (90.8%) and South (80.8%) regions showing a high preference. Flexible study options were favoured in the South (54.7%) and Central (26.1%) regions, while improved school/college facilities were more important in the West (36.0%) and South (42.9%) regions.

Family support programs were valued in the North (71.4%) and Central (43.5%) regions. Interestingly, skill development or vocational training was desired in the East (27.0%) and Central (30.4%) regions. This data underscores the diverse needs of scholars and emphasizes the importance of tailored support programs to address their specific requirements for educational continuity and success.

#### 4.1.6 The Satisfaction and content of Scholars with Respect to the Selection

Do you have any suggestion to improve the scholarship delivery in future?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
No	88.8%	87.1%	59.2%	88.2%	69.6%	82.1%
Yes	11.2%	12.9%	40.8%	11.8%	30.4%	17.9%

Table 34 Suggestion to improve Scholarship delivery

The majority of scholars above the age of 18 did not have suggestions for improving scholarship delivery in the future, as indicated by 82.1% of the overall respondents. Regionally, there is significant variation in the desire for improvement. Regional breakdowns show that the South (88.2%), East (88.8%), and West (87.1%) had the highest percentages of scholars who did not offer suggestions.

In contrast, 40.8% of scholars in the North suggested areas for improvement, indicating a notable disparity compared to other regions. The Central region also saw a higher rate of suggestions at 30.4%, compared to the overall rate of 17.9%. This data suggests that while most scholars are satisfied with the scholarship

program's delivery, there may be specific concerns in the North and Central regions that could benefit from further investigation and targeted improvements.

Overall, while the majority of respondents are content with the current scholarship system, targeted improvements based on regional feedback, especially from the North and Central regions, could enhance the effectiveness and satisfaction with the program.

If yes, what improvement do you suggest? (Multiple Choice)	East (N=10)	West (N=18)	North (N=40)	South (N=24)	Central (N=7)	Overall (N=99)
Increase the scholarship amount	70.0%	44.4%	62.5%	83.3%	100.0%	67.7%
Provide more comprehensive support services	10.0%	27.8%	25.0%	8.3%	28.6%	20.2%
Expand the scholarship to cover additional expenses	10.0%	44.4%	22.5%	4.2%	57.1%	23.2%
Improve communication and application processes	60.0%	16.7%	22.5%	8.3%	71.4%	25.3%

Table 35 Suggestions for improvements to the scholarship program

The table illustrates that respondents who offered suggestions for improving the scholarship delivery primarily advocate for increasing the scholarship amount, with 67.7% of the overall respondents supporting this change. This was particularly important in the Central (100%), South (83.3%), and East (70.0%) regions.

In addition, 25.3% of respondents suggested improving communication and application processes, with notable support from the Central (71.4%) and East (60.0%) regions. Expanding the scholarship to cover additional expenses was another key recommendation, selected by 23.2% overall, with strong support in Central (57.1%) and West (44.4%).

Lastly, providing more comprehensive support services was suggested by 20.2% of respondents, particularly in the Central (28.6%) and North (25.0%) regions. These insights indicate a widespread desire for increased financial support and better communication across regions.

***"If the scholarship amount would be paid monthly, then it would have helped the students better. As it would help them to pay their monthly fees, or it would have helped them in buying project materials for the school."***

***- Scholar from East Region***

How was your overall experience with the application process in the HDFC Scholarship?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
Very Good	96.6%	18.7%	83.7%	39.9%	69.6%	52.7%
Good	3.4%	79.1%	16.3%	60.1%	30.4%	46.7%
Average	0.0%	2.2%	0.0%	0.0%	0.0%	0.5%

Table 36 Overall experience with the application process

The overall experience with the HDFC Scholarship application process varied significantly across regions. More than half of the respondents (52.7%) rated their experience as "Very Good," with the East (96.6%) and North (83.7%) regions reporting the highest satisfaction. In contrast, only 18.7% of respondents in the West region rated their experience as "Very Good," but the majority (79.1%) still rated it as "Good." The "Good" rating was prominent in the South (60.1%) and West (79.1%) regions, indicating that, while their experiences were positive, they were not exceptional. Only 0.5% of respondents overall rated the application process as "Average," suggesting that most participants had at least a satisfactory experience with the scholarship application. Overall, the feedback suggests strong regional differences in the perception of the application process, with the East and North regions showing the highest levels of satisfaction.

Overall, how satisfied is your family with the scholarship program?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
Very satisfied	88.8%	19.4%	66.3%	29.1%	56.5%	44.0%
Satisfied	11.2%	80.6%	33.7%	70.9%	39.1%	55.8%



Neutral	0.0%	0.0%	0.0%	0.0%	4.3%	0.2%
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Table 37 Family satisfaction with the scholarship program

The overall satisfaction levels with the scholarship program show substantial regional variation. The East region has the highest percentage of families who are "Very satisfied" (88.8%), followed by the North (66.3%). In contrast, the West and South regions have a lower percentage of families who are "Very satisfied," with 19.4% and 29.1%, respectively. However, the majority in the West (80.6%) and South (70.9%) are still "Satisfied." Only 0.2% of families overall reported being "Neutral," indicating that most families are content with the scholarship program, though satisfaction levels vary by region.

Overall, how satisfied are you with the scholarship program?	East (N=89)	West (N=139)	North (N=98)	South (N=203)	Central (N=23)	Overall (N=552)
Very satisfied	93.3%	15.8%	66.3%	25.6%	78.3%	43.5%
Satisfied	6.7%	83.5%	33.7%	73.4%	21.7%	56.0%
Neutral	0.0%	0.7%	0.0%	1.0%	0.0%	0.5%

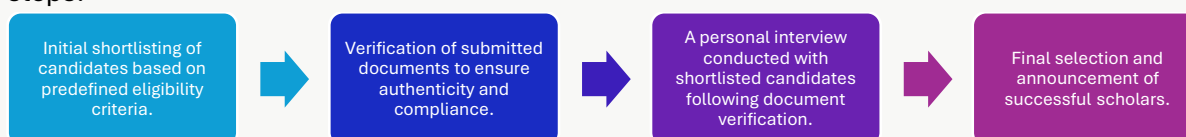
Table 38 Scholar satisfaction with the scholarship program

Satisfaction with the scholarship program varies widely across regions. The East region stands out, with 93.3% of recipients being "Very satisfied," followed by Central (78.3%) and North (66.3%). In contrast, the West (15.8%) and South (25.6%) regions have significantly lower percentages of "Very satisfied" recipients, though most respondents in these regions are still "Satisfied" (83.5% in the West and 73.4% in the South). Only 0.5% of respondents overall reported feeling "Neutral," suggesting that while satisfaction is high, it differs notably between regions.

## 4.2 Process and Diligence Followed by Implementation Partners

The HDFC Bank Parivartan's **Educational Crisis Scholarship Support (ECSS)** Programme is designed to help meritorious students from underprivileged backgrounds who face financial difficulties due to personal or family crises. The scholarship supports students from **Class 1 to 12, as well as those pursuing diploma, ITI, polytechnic, undergraduate, and postgraduate programs. It offers monetary assistance of up to INR 75,000** to prevent students from dropping out of their education due to financial constraints. HDFC Bank's social initiative, 'Parivartan,' aims to improve lives through interventions in rural development, education, skill development, healthcare, and financial literacy.

The selection process for HDFC Bank Parivartan's Educational Crisis Scholarship Support (ECSS) Programme is a rigorous, multi-stage procedure that evaluates applicants based on both academic merit and financial need or personal/family crises. The process includes the following steps:



The **HDFC Educational Crisis Support Scholarship (ECSS)** program, implemented by the **Buddy4Study** platform, is an impactful initiative aimed at helping students facing financial crises. The evaluation of the program's processes highlights several key procedures, the challenges faced, and the mitigation strategies employed to ensure the program's smooth functioning.

### Procedures and Processes

The Buddy4Study team employs a structured approach to manage the scholarship program, ensuring that students in need receive financial support. The process begins with the development of the **scholarship management system** by the **Technology Team**, which ensures that the platform is user-friendly and accessible to all students.

***“So, the role of Technology team is to manage the website and the scholarship management system, digital platform that all are managed by technology team. Beside this 100% availability of the website and application is managed by the team. The role and responsibility of Technology team also includes data fixation, re-expose, DRS, security measurement and implementation of security passage these are role and responsibility of Technology team.”***

– Buddy4study

The **Operations Team**, is responsible for **profile verification**, ensuring that the eligibility criteria for applicants are met. This involves verifying academic records, income documents, and personal identification documents such as the Aadhar card. The operations team follows a multi-stage process that begins with **application submission**, followed by **shortlisting**, **document verification**, and then an **interview process**.

The **Content Team** is responsible for creating outreach content that informs potential beneficiaries about the scholarship. This includes creating social media posts, website content, and email communications. The team explained that the content is shared across multiple channels like Facebook, and LinkedIn. The outreach activities are critical in ensuring the program reaches the right audience, especially in rural and underdeveloped regions where access to such information is limited.

### **Challenges Faced**

The program's implementation, while largely successful, has not been without challenges. One of the significant issues faced by the operations team is related to document verification. From the qualitative interviews it was understood that many students, particularly those from rural backgrounds, often submit incomplete or invalid documents, such as unverified receipts instead of academic transcripts. This challenge requires the team to reach out to students for resubmission, causing delays in the process. Additionally, the content team highlighted that **reaching out to students from economically weaker sections** is a major challenge, particularly because many are unaware of the scholarship or skeptical of its legitimacy. This skepticism, especially in rural areas, makes it difficult to gain the trust of potential beneficiaries.

***“Sometimes students are skeptical... they think it might be a scam”***

– Buddy4study

Another operational challenge is related to the **technology team's role** in ensuring the seamless transfer of scholarship funds. **The team mentioned** instances where payments were delayed or bounced due to incorrect account details or incomplete KYC procedures. These technical glitches, though rare, can cause anxiety among the students and parents waiting for financial aid.

### **Mitigation Strategies**

To address the challenges, Buddy4Study has implemented several mitigation strategies:

- **Improved Communication:** The technology and operations teams coordinate closely to resolve issues related to document verification and payment failures. The team highlighted that the technology team has developed systems that notify students when documents are missing and send reminders for corrections.
- **Regional Language Support:** Aware of the language barriers in rural areas, the Buddy4Study support team offers **regional language assistance**, particularly in South India. This ensures that students and parents can communicate their concerns effectively, reducing misunderstandings and improving participation.
- **Mentorship and Guidance:** To reduce dropout rates, the program includes **mentorship and coaching sessions**, which guide students through the scholarship process and help them navigate academic challenges. The team mentioned that webinars are conducted based on feedback from students, helping them stay motivated and avoid gaps in their education.
- **Localized Outreach:** The **on-ground outreach activities** conducted by the content and operations teams have proven to be highly effective in areas like Bihar, where digital literacy is low.

By conducting seminars and workshops in local schools and colleges, the team has been able to inform students about the scholarship and assist them in the application process.

### **Conclusion**

The process evaluation highlights that the HDFC ECSS program, managed by Buddy4Study, employs robust procedures to reach students in need, verify their eligibility, and deliver financial support. While challenges such as document verification, payment delays, and regional outreach exist, the teams have developed effective mitigation strategies to overcome these hurdles. Through continuous improvement in technology, communication, and regional outreach, the program has successfully supported thousands of students in pursuing their educational goals.

## Chapter 5: Conclusion and Recommendation

### 5.1 Conclusion for Scholar below the age of 18

The scholarship has positively influenced students' academic and career goals, particularly in the East and South regions. Financially, **43%** of families reported improved situations, with notable improvements in the East and Central regions. However, some respondents, particularly in the North, indicated no change, underscoring the need for more equitable support.

The scholarship has also reshaped family perceptions of education, with **68.8%** of families placing a higher value on education after receiving the award, especially in the East and Central regions. Additionally, it has raised awareness about education within communities, as seen in the increased interest in sibling education in the Central region. Despite this, community involvement remains low, with only **17.4%** of respondents reporting greater participation in community activities.

Overall satisfaction with the scholarship program is high, with **44%** of families being very satisfied and **55.8%** satisfied. The East region reported the highest satisfaction, while the West had the lowest, reflecting regional disparities in how the program is perceived and its effectiveness. Addressing these service delivery gaps, particularly in less satisfied regions, could further enhance the program's impact.

### 5.2 Recommendation for Scholars below the age of 18

Based on the findings of Chapter 3, several recommendations can be made to enhance the impact of the HDFC ECSS Scholarship program:

1. **Tailored Support for Regional Variations:** Given the regional disparities in the scholarship's impact, it is recommended that the program adopts a more tailored approach to address the specific needs of each region. This could involve targeted outreach efforts, additional financial support, or specialized services to ensure that all scholars benefit equally from the program.
2. **Flexible Disbursement of Scholarship Funds:** To effectively reduce dropout rates, the HDFC ECSS Program should introduce a flexible disbursement schedule for scholarship funds. Rather than providing a lump sum, distributing funds in monthly or quarterly instalments would ensure consistent financial support throughout the academic year. This approach addresses the immediate financial needs of students, such as fees, transportation, and educational materials, preventing sudden dropouts due to financial shortfalls. Additionally, a steady flow of funds helps families manage expenses more effectively, reducing pressure on students to leave school to support household income.
3. **Expansion of Financial Support:** While the scholarship has significantly improved the financial situation of many families, there is a need to expand the financial support to cover additional expenses, such as transportation, books, and other educational materials. This would help alleviate the financial burden on families and allow them to fully focus on their children's education.
4. **Enhanced Communication and Application Processes:** The data suggests that there is room for improvement in the communication and application processes, particularly in regions where satisfaction levels are lower. It is crucial to simplify documentation requirements by standardizing forms and providing clear guidelines, while also enhancing digital infrastructure to ensure user-friendly and reliable platforms. Streamlining application processes and providing clear, accessible information to applicants could enhance the overall experience for scholarship recipients.
5. **Increased Community Involvement:** To maximize the scholarship's broader societal impact, it is recommended that the program includes initiatives aimed at fostering community involvement. This could involve organizing community events, workshops, and educational campaigns that highlight the importance of education and encourages collective action.
6. **Ongoing Monitoring and Evaluation:** To ensure the continued success of the scholarship program, it is important to establish a robust monitoring and evaluation framework. This would allow for the regular assessment of the program's impact, identify areas for improvement, and ensure that the scholarship continues to meet the evolving needs of the students and their families.



### 5.3 Conclusion for Scholar above the age of 18

Chapter 4 emphasizes the vital role of the HDFC ECSS Scholarship in supporting scholars above 18 as they transition into higher education and early careers. It provides crucial financial aid, enabling scholars to continue their education, improve academic performance, and enhance future employability. The scholarship also benefits scholars' families by alleviating financial burdens, fostering a culture that values higher education, and encouraging younger family members to pursue further studies.

Despite its positive impact, challenges remain. Many scholars report that the scholarship does not cover all higher education expenses, such as textbooks and accommodation, forcing some to take part-time jobs. Additionally, scholars expressed the need for academic guidance, career counselling, and mentorship, which are not currently provided. Geographic disparities in satisfaction were also noted, with scholars from certain regions feeling less supported due to differences in living costs and educational resources. Scholars recommend increasing the scholarship amount and expanding coverage to meet rising educational expenses. They also call for improved communication, a simplified application process, and comprehensive support services to boost the scholarship's long-term impact.

In conclusion, while the HDFC ECSS Scholarship is a critical enabler for education, addressing these gaps and evolving the program in response to scholars' needs will further enhance its effectiveness and long-term impact on educational and career outcomes.

### 5.4 Recommendations for Scholars above the age of 18

Based on the findings of Chapter 4, several recommendations can be made to enhance the impact of the HDFC ECSS Scholarship program:

1. **Expand Financial Support:** In light of the rising costs associated with higher education, it is recommended that the scholarship amount be increased or adjusted to better meet the needs of scholars pursuing advanced degrees. This adjustment would ensure that financial constraints do not hinder scholars from achieving their full potential.
2. **Introduce Comprehensive Support Services:** To address the challenges faced by scholars, the scholarship program should consider introducing comprehensive support services. This could include career counselling, mentorship programs, and workshops on higher education opportunities. By providing these additional services, the program can help scholars make informed decisions about their educational and career paths.
3. **Enhance Communication and Application Processes:** Improving the communication channels and application processes can lead to greater accessibility and transparency. Simplifying the application process and providing clear, timely information about the scholarship can help to reduce barriers for potential applicants and increase the program's outreach.
4. **Monitor and Adapt to Scholars' Needs:** Regular feedback mechanisms should be established to monitor the evolving needs of the scholars. This will allow the scholarship program to remain adaptive and responsive, ensuring that it continues to meet the needs of older scholars effectively.
5. **Foster Community Engagement:** Encouraging scholars to engage in community activities could have a positive impact not only on their own development but also on their communities. The scholarship program could consider incorporating a community service component, where scholars contribute to society as part of their scholarship commitments.
6. **Evaluate Long-term Impact:** Conducting longitudinal studies to evaluate the long-term impact of the scholarship on scholars' career paths and life outcomes would provide valuable insights. This data could be used to refine the scholarship program and ensure that it delivers sustained benefits to its recipients.

By implementing these recommendations, the HDFC ECSS Scholarship program can enhance its effectiveness, ensuring that it continues to provide meaningful support to scholars as they transition into adulthood and pursue higher education and career goals.

## Case Studies

### Case Study 1

**Ankit Kumar**

**Current Education: M.Sc. in Chemistry**

**Career Aspiration: To become a government official and appear in Vyapam exams and BST)**

Ankit Kumar, a dedicated student from a modest household in Chhattisgarh, has faced numerous financial hardships throughout his academic journey. With his father suffering from paralysis and unable to continue working as a tailor, the responsibility of supporting the family fell largely on the shoulders of his mother, a housewife, and the relatives who occasionally lent financial help.

Despite these challenges, Ankit's passion for education never wavered. After completing his 12th grade in a government school, he faced difficulties in funding his further studies. However, his resilience and determination led him to search for scholarships that could ease his financial burden.

In 2022, Ankit discovered the HDFC Bank Parivartan's ECSS Program through an online search. "I applied for the scholarship because of the financial crisis at home. It was a lifeline for me during difficult times," shares Ankit. The scholarship provided INR 30,000, which helped cover his academic expenses, allowing him to focus on his studies without worrying about tuition fees and other essentials.

Ankit Says " *HDFC scholarship has taken care of almost all my expenses, which did not put a burden on me. In fact, my studies were not affected because even if I did not get this scholarship, I would have kept in mind how to earn money for studies. This would have increased my stability. Firstly, I have to study; otherwise, I would not have got time to study. And on top of that, my family members would also be worried that the child is not able to study due to lack of money. The entire burden would have fallen on them, meaning they would have been tensed.*" The support he received not only alleviated the financial strain on his family but also gave him the motivation to pursue his goal of becoming a government official.

Ankit has since progressed in his education and is currently pursuing his M.Sc. in Chemistry at a Central University. Despite the high fees and challenges ahead, he remains hopeful and is actively seeking scholarships to continue his studies.

He also uses his experience to help others by sharing information about scholarships with friends and students, forming WhatsApp and Telegram groups to spread awareness. He says " *When I came to know about this scholarship, then all my students who used to come to study, all my friends or contacts, I have made them join the scholarship alert group, WhatsApp group, Telegram group and have told everyone to fill it, you will get a lot of benefit because I did not know that earlier I had suffered a lot of loss, I told them and explained, so this is a contribution from my side.*"

Reflecting on his journey, Ankit says, " *When the scholarship came, first of all I was very happy that I got the scholarship, that means the situation which was bad started to turn into good, I was very happy that I got selected in the scholarship.*"

### Case study 2

**Amisha**

**Current Education: Class 11**

**Career Aspiration: [Not specified]**

Amisha, a Class 11<sup>th</sup> student, comes from a family of five, with her father running a small shop. She has an elder sister who is pursuing graduation and an elder brother who is completing his MBA. Although her family faced financial challenges, particularly during the COVID-19 pandemic when her father's shop had to close. Amisha came across the HDFC Bank Parivartan's ECSS Programme while watching YouTube. Despite the challenges, she managed to apply for the scholarship with ease and without any difficulties in the application process. Amisha also appreciated the support and responsiveness received from Buddy for Study team.

Receiving the scholarship of INR 18,000 provided a significant boost to Amisha's academic journey. She was able to use the scholarship funds to purchase books and pay her school fees, which in turn enhanced her focus and dedication towards her studies. Amisha expressed that her academic performance improved

after receiving the scholarship, and her family's financial situation became slightly better, bringing relief to both her parents.

Although she hasn't contributed to society yet or shared her scholarship experience with others, Amisha is grateful for the support provided by the ECSS program, which has helped her continue her education without major hurdles. While she hasn't made concrete plans for her future career, the scholarship has certainly empowered her to stay committed to her studies.

"I used the scholarship only for my studies, and it has helped me improve academically," says Amisha.

### Case Study 3

**Payal Gulati**

**Current Education: B. Com**

**Career Aspiration: To pursue Post graduation course**

Payal Gulati is a B. Com student living with her parents and two elder brothers. Her father works at a jewellery shop, while her brothers are pursuing B-Tech and MBA, respectively. The family's financial burden increased as all three siblings were pursuing higher education. Before receiving the scholarship, Payal's father managed the household and education expenses, though it was challenging, especially during the COVID-19 pandemic when the shop was closed.

Payal first learned about the HDFC Bank Parivartan's ECSS Program through her schoolteacher. Upon applying for the scholarship, she found the process smooth and did not face any issue. *"All the applications etc. were done easily. Calls were also received. There was no such problem at that time."* as Payal expressed satisfaction with their assistance, and that they were readily available whenever she needed help.

Receiving the scholarship during her 12th grade proved crucial for Payal. The financial support of INR 18,000 allowed her to pay for school fees and purchase books, lifting some of the financial burdens from her father. The scholarship gave her a sense of relief and enabled her to focus more on her studies.

While Payal hasn't yet contributed to society or developed any new skills, she acknowledges that the scholarship has played an essential role in easing the financial strain on her family. It has also strengthened her family's commitment to education, reaffirming their belief that education is a priority.

Payal believes that wider promotion of the scholarship, such as through YouTube ads, could help more students like her become aware of the opportunity. *"By adding it on YouTube also, it will be available better with advertisement."* She is grateful for the program and the positive impact it has had on her academic journey, helping her continue her education with fewer financial worries.

*"At that time, I was not able to pay the fees, I was not able to pay the ups and downs, then everything was managed with the help of scholarship,"* says Payal, reflecting on how the ECSS Program has influenced her academic life.

### Case Study 4

**Urmila Singh**

**Current Education: B.Sc. B.Ed.**

**Career Aspiration: To become a Chemistry Lecturer**

Urmila Singh, a student from Bikaner, Rajasthan, navigates life with remarkable resilience. Living in a family of five, including her father, mother, elder sister, and brother, Urmila's life took a challenging turn when her father, a former auto-rickshaw driver, suffered a severe accident. This incident left him paralyzed and unable to contribute financially, placing the family under significant economic strain.

With their annual income constrained and the burden of medical and household expenses pressing heavily, Urmila's mother took on the responsibility of supporting the family through her work outside the home. To supplement their income, Urmila also began tutoring children at home, balancing her studies and family responsibilities.

Despite these hardships, Urmila's academic journey remained steadfast. She transitioned from studying in a government school to pursuing a B.Sc. B.Ed. degree at a private institution, a step that was financially demanding. The scholarship provided by HDFC Bank through the Buddy for Study team proved to be a critical support during this period.

*“So, when I got it. When I got it, we were all happy that it meant my fees will be paid easily, now I can study without any problem or I will not have to face any problem, so I had a very good feeling because after that I was selected, I was asked to verify the documents and I had all the documents, they told me everything that was in it, it was easy and good for me.”* Shares Urmila. Her ambition is to become a Chemistry Lecturer, a goal she is diligently working towards by leveraging the educational opportunities afforded by this scholarship.

Urmila’s experience with the Buddy for Study team was smooth and supportive. She appreciated the clear communication and assistance throughout the application process, which she found straightforward and well-guided as she says *“There is a video mentioned in it. You can fill the form below and fill it by watching it easily.”* Her family’s attitude towards education has been positively impacted, with a renewed focus on supporting Urmila and her siblings in their academic pursuits.

*" After getting this, I did not have to face any problem that I am in continuity of my studies and this is helping me a bit and I am also able to study along with it,"* Urmila reflects with gratitude.

Her story exemplifies how targeted financial support can make a profound difference, not just in easing immediate financial stress but also in fostering long-term educational and professional growth.

## Case Study 5

### Akash Gupta

**Current Education: Pursuing graduation, preparing for Company Secretary and Chartered Accountant exams**

**Career Aspiration: To become a Chartered Accountant**

Akash Gupta comes from a family that has navigated significant challenges. His father passed away in 2021 during the COVID-19 pandemic, and his mother now supports the family through a private job. With three siblings, all pursuing higher education, managing finances has been a constant struggle.

Despite these difficulties, Akash has remained determined in his educational pursuits. He is currently focused on his graduation and preparing for professional qualifications. The HDFC Bank scholarship of INR 30,000 has been instrumental in easing his financial burden.

*“It is supporting the journey, like now if any financial problem comes, then it gets resolved through scholarship and there is no need to take loan from anyone.”* Akash explains.

He adds, *“The scholarship has alleviated a lot of financial stress and has been a huge motivator for me. It has allowed me to focus more on my studies and less on financial worries.”*

Akash also mentions, *“It has helped mentally also, earlier there used to be pressure that from where will I get the money so that I can study like this, so it has reduced mental as well as financial.”*

Overall, the scholarship has played a pivotal role in Akash’s academic journey, supporting him both financially and emotionally as he works towards his aspiration of becoming a Chartered Accountant.

## Case Study 6

### Akshat

**Current Education: Class 11**

**Career Aspiration: Akshat aims to become a Chartered Accountant**

Nidhi Agrawal, mother of Akshat, discussed the impact of the HDFC Bank scholarship on her family’s education. Akshat, currently in Class 11, received a scholarship of INR 30,000 from Buddy for Study, facilitated by HDFC Bank.

Nidhi shared that the scholarship has been crucial. It helped pay for Akshat’s tuition fees and alleviated a lot of financial stress. His performance has improved significantly *“he got 92 percent in his exams.”* She explained the difficulties faced by the family, including the loss of her husband during the COVID-19 pandemic and subsequent financial issues.

Regarding the scholarship process, Nidhi noted, *“All the documents were handled by my brother, as I was dealing with the pandemic and our family’s health issues. I didn’t face any difficulties with the scholarship application process.”*

When asked if the scholarship had influenced Akshat’s career aspirations, she replied, *“After the degree, he will take the CET exam as well, instead of that, I mean he will take admission in a big university and everything. This is the plan for the future, after 12th.”*



Nidhi also suggested extending the scholarship to higher education, stating, "It would be great if the scholarship could cover higher education as well. It would help students continue their studies and build better careers."

Overall, Nidhi expressed gratitude for the scholarship and the support it provided, saying, "I am telling you that we have got a lot of help from you people. As much as we get, it would have been better if we got a little more, otherwise this much help is fine, it is very good for us."

## Case Study 7

**Himanshu Kumar**

**Current Education: Pursuing Graduation**

**Career Aspiration: To pursue a competitive examination and further studies in video editing**

Himanshu comes from a family of six in Bilaspur, where his father supports the household through farming and running a shop. The family faced significant financial hurdles, especially during the COVID-19 pandemic when they struggled with farming and household expenses. "Before getting the scholarship I had financial problems. My father could not afford the education expenses of my two brothers. It helps in admission expenses" shares Himanshu.

Despite these challenges, Himanshu remained determined to pursue his studies. The scholarship he received from HDFC Bank's program was a turning point. "It has a major impact; my college is very far from my home. So, scholarship got cut off in my admission fee. So, I could buy new books and take part in extracurricular activities. So, it has a major impact on my study," he explains.

Himanshu found himself in a challenging position before the scholarship, often relying on loans from the village and working part-time to manage expenses. "During the lockdown I was going to somebody's home to find some work. If they require some labour or something else. Me and my brother also went there for some work." He recalls.

When Himanshu learned about the scholarship from his uncle's village, he applied, though he faced initial issues with the application process. "I had some problems while filling up the information, but I got solutions from FAQ questions. I didn't face any major problems," he says. The timely assistance and funding from the scholarship eased his financial burdens, allowing his family to maintain a peaceful environment.

The impact on Himanshu's personal confidence and development was significant. "It helped me financially and it removed the mental pressure of my family because of the education expense of my two brothers. The environment of my home became peaceful," he notes. Additionally, the scholarship has opened up opportunities for Himanshu to consider enrolling in a video editing course in the future.

Himanshu's future aspirations have also been influenced by the support he received. "Before getting the scholarship I thought I would complete the graduation, that's all. After that, I will do a job of 10-12 thousand. After getting the scholarship I started thinking about further study if I will maintain the same merit level I will be getting help from the scholarship. When I got their call the next year about why you have to fill up the form to get the scholarship I got more confidence. I thought I could grow more with the help of this scholarship." he reflects.

Grateful for the support, Himanshu concludes, "I got confidence when it helped me to overcome the financial problem because I could face problems meeting the expenses of admission fees of college and accommodation nearby college. So it played a major role in overcoming these problems"

## Case Study 8

**Shruti Patel**

**Current Education: 12th Grade**

**Career Aspiration: Engineer**

Shruti Patel lives with her elder sister and mother in Ahmedabad. Despite the challenges faced by her family, including the recent loss of her father, Shruti's determination to pursue education has remained strong. Her sister, who recently completed her graduation and plans to pursue a master's degree, has been a source of support throughout their difficulties.

Before receiving the scholarship, Shruti's family, which had relied on her father as the main earner, faced significant hardships. *"After my father passed away, managing the house and my studies became very difficult. We had to take on some debt and didn't have enough savings,"* Shruti recalls.

The scholarship Shruti received during her 11th grade proved to be a crucial lifeline. *"The scholarship helped me a lot. I was able to join coaching classes and manage my admission fees for college,"* she explains. The financial support alleviated the burden on her family and allowed Shruti to focus on her education without additional stress.

*"It is a different kind of confidence, when you know that I am studying with a scholarship, I do not have to earn for my expenses myself, someone else is giving it for me, I just have to use it properly. So, every time I try that if I get it, I use every single rupee of it properly in my studies so that I can get some good work in future. For now, it is not that I become dependent on it. I will not get it every time. Till the time I get it or for two-three years, I have to utilize it properly and I never think about it that I should go shopping or something else. I never think of such things,"* she adds.

Shruti's aspirations include preparing for the JEE exam, which she hopes will open doors to future opportunities. The scholarship has not only supported her academically but also boosted her confidence, allowing her to continue her studies and pursue her dreams amidst challenging circumstances.

## Case Study 9

### Muskan Singh

**Current Education: Second-year student**

**Career Aspiration: Preparing for banking exams**

Muskan Singh is a student living in Indore with her mother and two brothers. Despite the financial challenges her family has faced, Muskan remains determined to pursue her education and career goals. Her elder brother recently started working after completing his graduation, while her younger brother is in 12th grade. Muskan's family is supported by her grandfather, who runs the family shop after her father's passing.

The sudden loss of her father before the COVID-19 pandemic led to financial constraints. *"Everything was going well when Papa was there, then after him shortages started coming, we started cutting expenses, then we kept managing and adjusting everything,"* Muskan recalls. However, the scholarship she received from HDFC Bank eased the financial burden, allowing her to focus on her studies.

Muskan initially applied for the scholarship in her first year of college and found the application process to be smooth. *"I came to know about the scholarship through an article and applied. The documentation was simple, and I didn't face any problems,"* she explains.

The scholarship proved instrumental in helping Muskan with her academic expenses, including coaching classes, books, and online courses. *"It relieved the burden of how I would manage everything,"* she says. The financial support also allowed her to focus on her banking exam preparation.

Receiving the scholarship had a positive impact on Muskan's confidence and motivation. *"It motivated me that I have someone to support me, so I can give my 100%, even 200%, wherever I want to go,"* she shares. The scholarship also shifted her family's attitude towards her studies, giving them more confidence in her educational journey.

Muskan is grateful for the support from the HDFC scholarship, which allowed her to continue her education without added financial stress. *"The scholarship helped me with my college fees and the books I needed for my studies,"* she adds.

## Case Study 10

### Om Kumar

**Current Education: BS in Research, IIT Chennai**

**Career Aspiration: To serve in the Indian Armed Forces (NDA)**

Om Kumar hails from a small village in Uttar Pradesh, where he lives with his parents and two elder sisters. His family primarily depends on the income from his father's small shop and some farming activities, which provide food but little financial security. Despite the challenges of living in a rural area with limited resources, Om has always been passionate about education.

Om's elder sister, who works as a teacher, got married last year, leaving the family's financial responsibilities primarily on his father. Pursuing a BS in Research at IIT Chennai has been a significant achievement for Om, but it also brought financial stress due to high admission and other academic fees. "While my fees at IIT are mostly exempted, there are other costs like admission fees and additional charges that my family struggles to manage," Om shares.

In his search for financial aid, Om came across the HDFC Bank Parivartan's ECSS Program through the Buddy for Study platform during his 10th grade. *"When I applied for the first time, I did not know that I would get it. I just needed help and at that time the scholarship came. It felt good that it means that someone is ready to help on the basis of your studies. Then for the future you can take the risk that if you are thinking of preparing for NEET, if the family is not sensitive then you can think of taking online, whatever you want to take is a support. The way it has helped me a lot, I would say that after clearing the exam and I am still passing, the scholarship has a lot of importance behind this race."* Om explains.

The scholarship not only helped Om pay his fees, but also gave him the confidence to pursue his dream of joining the National Defence Academy (NDA). *"I did pay with the help scholarship, and it removes my mental burden, and you can focus on your studies. My school had provided rest other things, and I have passed my NDA examination, and its medical examination is remaining. NDA was my long-awaited aim. I have cleared my SSB examination also."* Om says proudly.

Om has received the HDFC Bank scholarship multiple times, but this year, he has faced some delays in the process, which has left him anxious. He suggests, *"Renew every year, if there is an option for renewal, you will get the scholarship, you have received the scholarship."*

Reflecting on the impact of the scholarship, Om says, *"Trust builds if I want, I can continue higher study. I belong to the village of UP. I am here at Chennai IIT because I have the support of this scholarship"*

Om's journey is one of perseverance and resilience. With the help of the HDFC Bank ECSS Program, he has been able to break barriers and move closer to achieving his dreams.