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Crompton CSR Foundation
05, Godrej Business District, Pirojshanagar, Vikhroli (West),
Mumbai, Maharashtra- 400079

Date: 22/05/2026

Subject: Final report for Impact assessment of CSR projects supported by Crompton CSR Foundation

Dear Mr. V.A Joseph,

This refers to our [engagement letter/engagement contract] dated 17th November 2025 with Crompton CSR Foundation ("you") ('the Contract').

We appreciate the opportunity to assist Crompton CSR Foundation in providing Impact assessment of 4 CSR projects.

This is our final report as described in the Engagement Contract. The performance of our Services and the report issued to you pursuant to the Services are based on and subject to the terms of the Contract.

This report is solely for your benefit and information and is not to be referred to in communications with or distributed or disclosed for any purpose to any third party without our prior written consent. We have been engaged by you for the Services and to the fullest extent permitted by law, we will not accept responsibility or liability to any other party in respect of our Services or the report.

It has been our privilege to work with you, and we look forward to continuing our relationship with you.

Yours sincerely

Full Signature

Jignesh Thakkar
Partner – ESG, KPMG India
KPMG Assurance and Consulting services LLP



Impact Assessment Report

Umang Scholarship

May 2026

Notice to readers

- Our report shall be prepared solely for Crompton CSR foundation. KPMG does not accept or assume any liability, responsibility, or duty of care for any use of or reliance on this report by anyone, other than our Client, to the extent agreed in the Agreement.
- Impact assessment is limited to the projects allocated by Crompton CSR foundation
- OECD-DAC framework has been used in preparing the report as detailed herein. No professional assurance standards ex. ISAE, SSAE etc. have been applied while preparing this report and accordingly the rigors applicable under such standards are not applicable for the scope covered by our report.
- Procedures, analysis and recommendations, if any, are advisory in nature basis the information collected from various sources both publicly and those provided by the client.
- Our observations represent our understanding and interpretation of the facts based on reporting of beneficiaries and stakeholders.
- Our report, by its very nature, may involve numerous assumptions, inherent risks, and uncertainties, both general and specific. The conclusions drawn shall be based on the information available with us at the time of preparing the report.
- We shall not perform an audit and shall not express an opinion or any other form of assurance. Further, comments in our report are not and shall not be intended, nor should they be interpreted to be legal advice or opinion. Client shall be fully and solely responsible for applying independent judgment, with respect to the findings included in the report, to make appropriate decisions in relation to future course of action, if any. We shall not take responsibility for the consequences resulting from decisions based on information included in the report.
- While information obtained from the public domain or external sources has not been verified for authenticity, accuracy, or completeness, we have obtained information, as far as possible, from sources generally considered to be reliable. However, it must be noted that some of these websites/third party sources may not be updated regularly. We assume no responsibility for the reliability and credibility of such information.
- Our work shall be limited to the specific procedures described in this Engagement Letter and shall be based only on the information and analysis of the data obtained through interviews of beneficiaries supported under the program, selected as sample respondents and discussions with Crompton team and stakeholders of the program. Accordingly, changes in circumstances or information available after the review could affect the findings outlined in our report.
- In no circumstances shall we be liable, for any loss or damage, of whatsoever nature, arising from information material to our work being withheld or concealed from us or misrepresented to us by any person to whom we make information requests.
- In accordance with its policy, KPMG advises that neither it nor any of its partner, director or employee undertakes any responsibility arising in any way whatsoever, to any person other than Client in respect of the matters dealt with in this report, including any errors or omissions therein, arising through negligence or otherwise, howsoever caused.
- This report is confidential and for the use of management only. It is not to be distributed beyond the management nor is it to be copied, circulated, referred to or quoted in correspondence, or discussed with any other party, in whole or in part, without our prior written consent, except as per terms of business agreed under the executed contract (ref clause 6.14 – under ‘Scope Assumptions’ section).
- In connection with our report or any part thereof, KPMG does not owe duty of care (whether in contract or in tort or under statute or otherwise) to any person or party to whom the report is circulated to and KPMG shall not be liable to any party who uses or relies on this report. KPMG thus disclaims all responsibility or liability for any costs, damages, losses, liabilities, expenses incurred by such third party arising out of or in connection with the report or any part thereof.
- By reading our report, the reader of the report shall be deemed to have accepted the terms mentioned hereinabove.



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List of abbreviations

Acronym	Full Form
AISHE	All India Survey on Higher Education
BA	Bachelor of Arts
BBA	Bachelor of Business Administration
BCA	Bachelor of Computer Applications
BCom	Bachelor of Commerce
B.Ed	Bachelor of Education
BE / B.Tech	Bachelor of Engineering / Bachelor of Technology
BPharma / DPharma	Bachelor / Diploma in Pharmacy
BBBP	Beti Bachao Beti Padhao
C4Y	Centre for Youth
CA	Chartered Accountant
CCF	Crompton CSR Foundation
CSR	Corporate Social Responsibility
DEd	Diploma in Education
FGD	Focus Group Discussion
GER	Gross Enrolment Ratio
GNM	General Nursing & Midwifery
GoI	Government of India
ITI	Industrial Training Institute
KII	Key Informant Interview
MBBS	Bachelor of Medicine & Bachelor of Surgery
MD	Doctor of Medicine
MIS	Management Information System
MCom	Master of Commerce
MBA	Master of Business Administration
MOU	Memorandum of Understanding
MSc / BSc	Master / Bachelor of Science
NEP	National Education Policy
NGO	Non-Governmental Organisation
NIT	National Institute of Technology
OECD-DAC	Organisation for Economic Co-operation and Development – Development Assistance Committee
SDGs	Sustainable Development Goals
SEBC	Socially and Economically Backward Classes
SHG	Self-Help Group
UDISE+	Unified District Information System for Education Plus



Executive Summary

This impact assessment of Crompton Foundation's CSR-supported initiative- Umang Scholarship project was conducted using the OECD-DAC evaluation framework, covering six criteria; Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability. The study employed a mixed-method approach, including 164 stakeholder interactions (conducted across students, parents, school teachers, principals, program team).

Below are the key findings based on the impact assessment from the project:*

KEY FINDINGS

Enhanced Continuity in Education

92%

Students reported that they continued with their education without any disruption after the scholarship support showing that the scholarship played a critical role in sustaining educational continuity among financially vulnerable learners.

Reduced Financial Barriers

70%

Students reported avoided taking loans and 11% reduced existing debt after receiving the scholarship, clearly indicating a substantial decline in financial burden at the household level.

Greater Access to Resources & Academic Support

90%

Used the scholarship for tuition/exam fees, study materials, and 50% for internet/online courses enabling access to learning tools that helped close the gap with their financially stronger peers.

Strengthened Confidence & Career Aspirations

80%

Student reported increased motivation to pursue higher studies like M.Tech, MSc, MBA, M.Com, and MA, competitive exams like UPSC, state exams, GATE, and advanced courses.

Positive Social Recognition

80%

Students reported increased respect in family and community. Many first-generation learners shared that people in their locality now approach them for guidance, seeing them as role models.

Strengthened Family & Community Support

56%

Students reported that their families are now much more supportive of their education, with the remaining 44% noting moderate improvement reflecting a meaningful shift in social attitudes toward girls' higher education.

Enhanced parental support

60%

Students reported that parental support for their studies has significantly increased after receiving the scholarship, with families now more willing to invest in their daughters' education and aspirations.

Reduced stress and improved confidence

81%

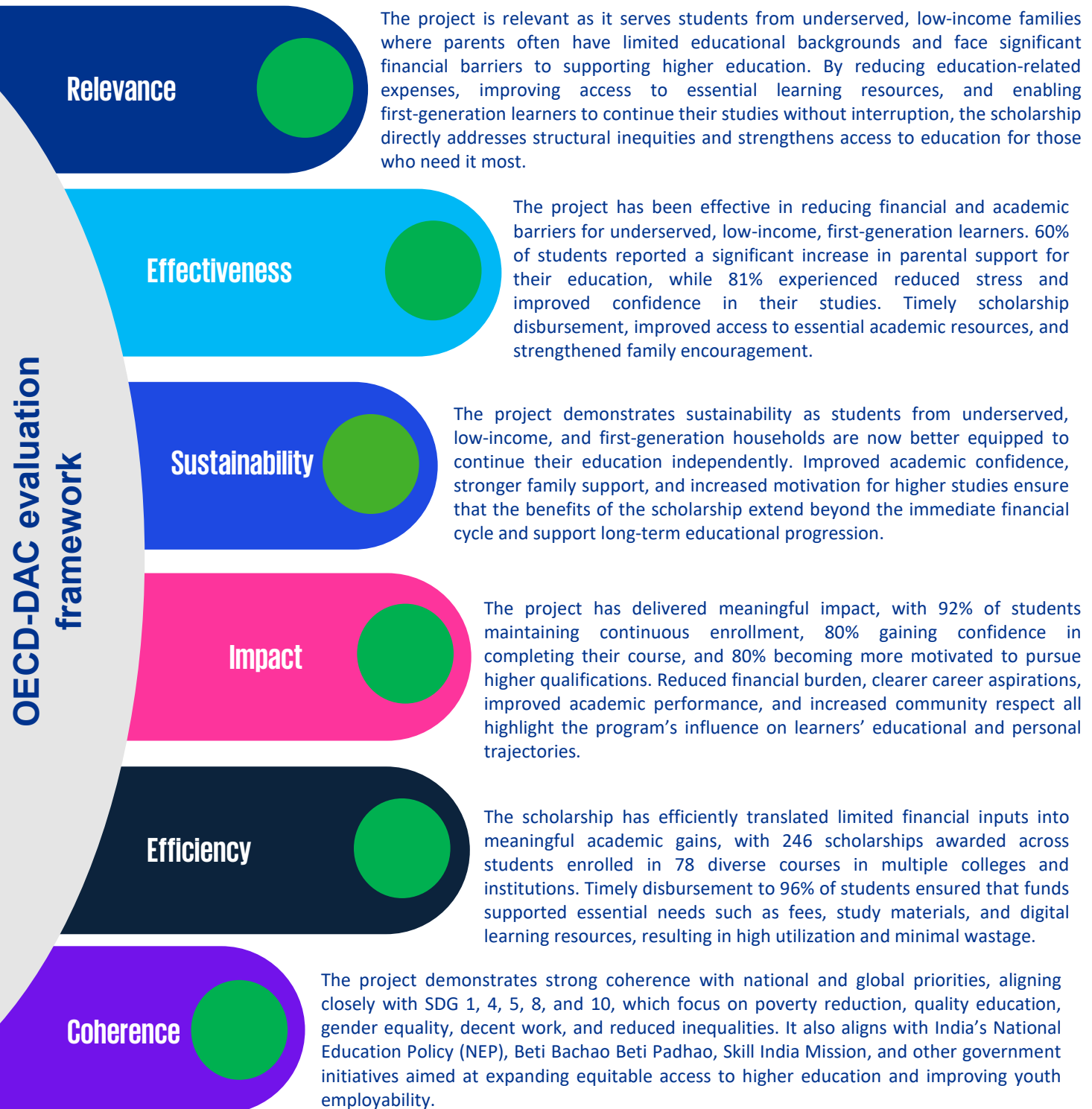
Students reported that the scholarship reduced stress and improved confidence, helping them stay focused on their studies.

Most participants on average, reported that the scholarship helped them avoid or reduce expenses of around INR 30,000- 50,000, mainly for laptops and academic requirements reflecting a substantial reduction in potential loan burden and out-of-pocket costs.

**Based on stakeholder analysis*

OECD-DAC Evaluation:

The various components/outcomes of the program were evaluated using the OECD DAC criteria, which include relevance, effectiveness, efficiency, impact, and sustainability. The findings of the study are categorized as follows:



Does not meet expectation



Partially meets expectations



Meet expectations

01 Introduction



About Crompton Foundation

This report aims to assess the impact of Crompton CSR Foundation's Corporate Social Responsibility (CSR) funding towards promoting girls' education and strengthening access to quality learning opportunities for underprivileged girls through the UMANG – Scholarship Program for Girls. The section provides an overview of Crompton CSR Foundation, the prevailing challenges faced by girls in accessing education in rural and semi-urban India, and the need for targeted scholarship interventions to bridge educational and gender gaps.

Crompton CSR Foundation (CCF) is a not-for-profit organization of Crompton Greaves Consumer Electricals Limited. The Foundation was established with the objective of undertaking and supporting initiatives of social importance, in alignment with Crompton's Corporate Social Responsibility Policy. CCF focuses on community-centric development with particular emphasis on education, gender equity, and inclusive growth. Through its CSR initiatives, the Foundation seeks to contribute meaningfully to national development priorities and advance outcomes aligned with the United Nations Sustainable Development Goals (SDGs).

Corporate Social Responsibility (CSR) at Crompton Foundation

Crompton CSR Foundation's CSR philosophy is to make measurable contributions to inclusive, equitable, and sustainable development, guided by the responsible application of technology for social good. The Foundation's unwavering focus lies in four critical thematic areas where technology has the potential to make a positive impact on the future of humanity and the well-being of the planet. Through its CSR interventions, Crompton CSR Foundation seeks to strengthen access to quality education, promote sustainable livelihoods through skill and entrepreneurship development, support water conservation and environmental sustainability, and deliver community care and humanitarian response where required.

These initiatives reflect the Foundation's vision of fostering holistic community development and empowering vulnerable and marginalized communities using scalable, technology-enabled solutions. Aligned with national development priorities and the United Nations Sustainable Development Goals (SDGs), Crompton CSR Foundation undertakes its social responsibility initiatives with a focus on long-term impact and inclusive growth. The Foundation's CSR initiatives are centred around the following thematic areas¹:



Source-

1. CSR Annual Report 2024-25: Connecting, Crompton Greaves Consumer Electricals Limited

Global Context

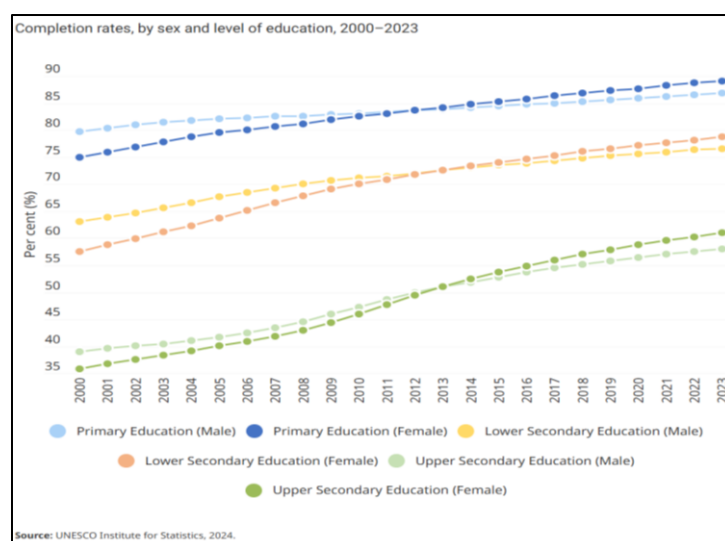
Education is one of the most powerful human-capital investments a society can make: it boosts lifetime earnings, improves health and agency, and raises the productivity and resilience of economies. Globally it can be seen that while access to basic education has expanded over the last two decades, progress on completion and learning remains uneven especially at the secondary level and in low- and middle-income regions. UNICEF's latest synthesis² highlights that nearly four in ten adolescent girls and young women worldwide still do not complete upper secondary education, indicating that getting children into school is no longer sufficient; systems must also ensure they finish school with foundational and transferable skills.

Compounding the challenge is learning poverty the share of 10-year-olds unable to read and understand a simple text which spiked during and after the pandemic, making early literacy the key constraint on later progression into secondary and post-secondary pathways.³

Gender Equality in Education

Gender equality in education remains a central global priority, reflected explicitly in the Sustainable Development Goal 5, which calls for the world to “achieve gender equality and empower all women and girls” (United Nations, 2015)⁴. And where Primary education lays the cognitive and socio-emotional foundation for lifelong learning, while secondary education equips adolescents with the knowledge and transferable skills needed to transition into adulthood, labour markets, and civic life. For girls in particular, completing secondary schooling is associated with higher earnings and learning outcomes, and also acts as a protective factor against early marriage, adolescent pregnancy, and malnutrition (including short stature and anaemia). These links are consistently highlighted in global monitoring of gender and education.

Over the last two decades, the global number of out-of-school girls has fallen by ~39%, and—critically—today there are ~6 million more boys out of school than girls (about 128 million boys vs 122 million girls), a reverse of the pattern that prevailed in 2000. However, the pace of progress has slowed at secondary level since 2011 and stagnated at primary since 2007; regional averages also mask stark disparities, with Sub-Saharan Africa still recording more girls than boys out of school at every level and total numbers rising due to population growth.¹



The UNICEF completion-trend chart (2000–2023)¹ underscores this story: steady gains in primary and lower-secondary completion for both sexes, and sharper but still incomplete gains in upper-secondary especially for girls highlighting that though access has improved, but finishing school remains the binding challenge which further makes the case where scholarships especially merit-cum-means models are most effective. The constraint for many adolescent girls is not mere entry, but the accumulated, recurring costs of continuation like fees, exams, uniforms, books, devices, transport, and safe accommodation.

Sources:

2. UNICEF. (n.d.). Gender disparities in education.

3. World Bank, UNICEF, FCDO, USAID, Bill & Melinda Gates Foundation, & UNESCO. (2022). The state of global learning poverty: 2022 update.

4. Evans, D. K., Acosta, A. M., & Yuan, F. (2024). Girls' education at scale. *The World Bank Research Observer*, 39(1), 47–74.

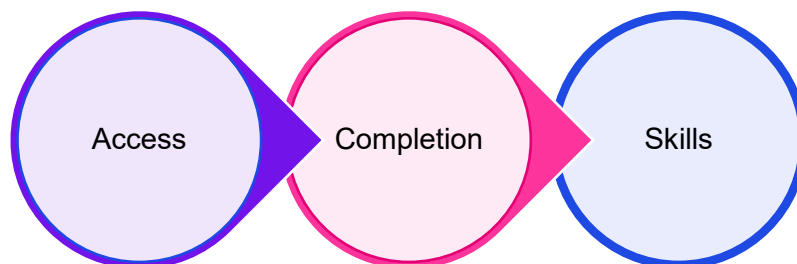
As per World Bank Research Observer report cost-relief instruments (fee elimination, vouchers/cash, supply bundles) and access enablers (closer or safer access to school) reduce dropouts and raise completion improved proximity, and stronger pedagogy among the few interventions that repeatedly improve girls' completion/learning across countries. Together, this makes the strong rationale for scholarship designs that bundle fees with transport/hostel and learning resources⁴.

Indian Context

Even today, it is generally seen that girls' schooling is more sensitive to household wealth than boys', meaning that when families face financial stress, girls are often the first to be withdrawn from school or prevented from transitioning to higher grades. Scholarships play a critical role in breaking this pattern by directly easing the financial burden on low-income households. By covering essential educational costs such as tuition fees, examination charges, books, digital resources, transportation, and safe accommodation, scholarships address the very expenses that accumulate at the secondary stage and become major reasons for girls' discontinuation. In the Indian context, this support is particularly vital. National UDISE+ data for 2023–24⁵ shows that although secondary dropout rates have declined significantly from ~13.8% to ~10.9% within a year—overall school enrolment has softened, suggesting that many students remain vulnerable to economic pressures. Notably, boys still dropout more frequently than girls (12.3% vs. 9.4%), but the dip in enrolment highlights the need for targeted retention strategies. In this landscape, scholarships that defray the real, recurring costs of staying in school and commuting are indispensable for sustaining India's progress and safeguarding its commitments.

At the post-secondary stage, female participation is rising: AISHE 2021–22⁶ reports female enrolment at 2.07 crore, female GER 28.5, and national GPI 1.01, i.e., female GER being higher than male GER for the fifth consecutive year. These gains are strongest when secondary costs and safety barriers are addressed precisely the rationale for scholarship-plus models (fees and transport/hostel and study resources). In parallel, India's learning-poverty concerns (foundational reading by age 10) highlights that scholarships that include learning materials, digital access, and coaching, provide beneficiaries with access to not only enroll but also complete and learn.

Thus, the global slowdown in secondary progress, the documented sensitivity of girls' attendance/retention to household costs, and India's dropout dynamics, a merit-cum-means scholarship that pays essential education costs and removes access frictions (transport/hostel) while buttressing learning (materials and virtual courses) is among the most credible, evidence-based ways to push girls from **access → completion → skills**



Sources:

5. Ministry of Education. (2024). UDISE+ 2023–24: National report on school education statistics. Department of School Education & Literacy, Government of Ministry of Education. (2024).

6. All India Survey on Higher Education (AISHE) 2021–22. Government of India. <https://aishe.gov.in/aishe-final-report/>

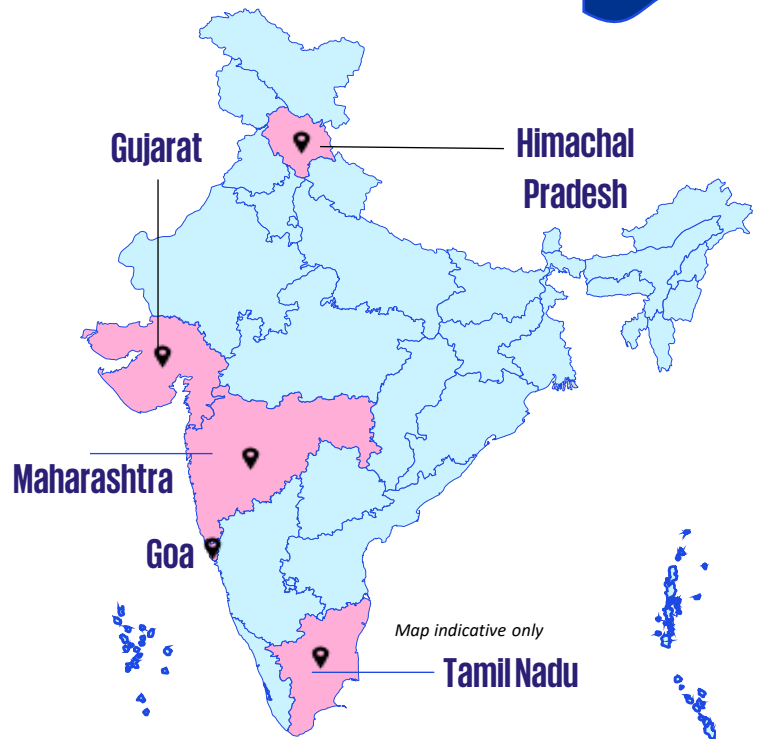
About Umang Scholarship

The UMANG Scholarship Program for Girls is a flagship initiative of Crompton CSR Foundation, implemented in partnership with Centre for Youth (C4Y), to support the educational aspirations of meritorious girls from economically disadvantaged and underserved communities. Anchored in the belief that education is a powerful driver of social transformation, the program seeks to address the financial and systemic barriers that often prevent girls from continuing their education beyond secondary school.

The scholarship is tailored for girls pursuing education from Class 11 onwards, including general, professional, technical, and vocational courses. The program is implemented across five key project locations- **Ahmednagar**

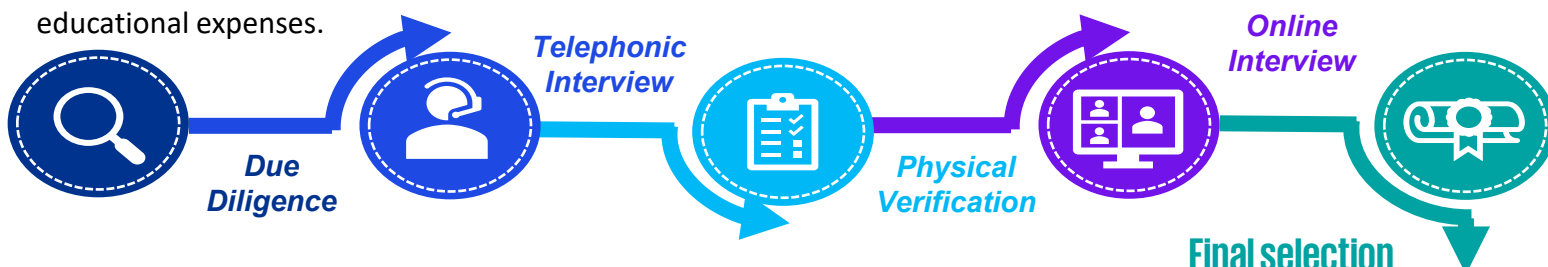
(Maharashtra), Baddi in Solan district (Himachal Pradesh), Goa, Chennai (Tamil Nadu) and Vadodara (Gujarat)—covering villages and communities surrounding Crompton’s operational areas. To ensure wide and inclusive participation, C4Y undertook extensive outreach activities across the project locations through posters, community meetings, awareness sessions, camps, and visits to schools, villages, colleges, and universities, inviting applications from eligible students facing financial constraints.

The application and selection process was meticulously designed and executed through multiple rigorous stages, including document-based due diligence, telephonic interviews, online assessments, and physical verification where required. Final selection of scholarship recipients was carried out through joint deliberations involving the scholarship teams of Crompton CSR Foundation (CCF), Collective Good Foundation (CGF), and Centre for Youth (C4Y), ensuring transparency, fairness, and accountability. By easing financial constraints and enabling uninterrupted access to quality education, the UMANG program empowers young girls to build sustainable livelihood pathways, enhances their long-term employability, and contributes to greater gender equity and inclusive community development.



Selection Process

UMANG adopts a merit-cum-means approach to identify academically strong girls from families with annual incomes not exceeding INR 4 lakh. Beneficiaries are selected through a transparent and rigorous multi-stage selection process, following which scholarship support of up to INR 50,000 is provided to meet essential educational expenses.



Program Objectives

The UMANG Scholarship Program for Girls is guided by the following three core objectives:

To improve access to education for girls from disadvantaged backgrounds:

By providing financial support, the program enables meritorious girls from low-income households to pursue secondary, higher secondary, vocational, and higher education without financial interruptions.



To promote gender equality and empower girls through education:

The program seeks to reduce gender-based barriers to education and empower girls to make informed choices about their academic and professional futures.



To enhance long-term employability and livelihood opportunities: By supporting girls enrolled in general, professional, technical, and vocational courses, the program strengthens skill development and employability, contributing to sustainable livelihood pathways and inclusive economic growth.



Project Components:

The UMANG Scholarship Program for Girls is designed as a comprehensive support intervention that addresses multiple financial and academic barriers faced by girls pursuing education.

Academic Fee Support: Financial assistance is provided for essential academic expenses such as admission, tuition, examination, and coaching fees reducing the financial burden on families and enabling uninterrupted education.

Learning and Educational Resources: Scholars receive financial support for textbooks, reference materials, equipment, stationery, and other required learning resources to support effective academic engagement.



Accommodation and Mess Support: Hostel and mess expenses are covered for students who must live away from home, ensuring a safe and conducive environment for learning.

Transportation Assistance: Support for commuting and transportation costs helps students travel safely between their homes or hostels and educational institutions, especially in rural or remote areas.

Digital and Virtual Learning Support: Access to online courses and virtual learning platforms is provided to enhance digital skills, strengthen subject knowledge, and broaden academic exposure.

Project Outputs*

The Program Outreach section highlights the scale and reach of the UMANG Scholarship Program for Girls, implemented by Centre for Youth (C4Y). The initiative successfully engaged underserved girls from low-income, first-generation learner households across five states, ensuring that academic opportunities reached those facing the greatest structural barriers.

 **29** cities across 5 states students received scholarship in the year 2023-2024



932

applications received From underserved, first generation learners across 5 states (Maharashtra, Himachal Pradesh, Gujarat, Goa & Tamil Nadu)



246

scholarships awarded- Financial support enabling students to continue education without interruption and reduce financial burden.



104

educational institutions covered- Girls enrolled across schools, colleges, universities, ITIs & professional institutes.



78

diverse courses supported ranging from engineering, nursing, pharmacy, BSc, BCom, BA, law, ITI, MSc, MBA & others.

Location	Applicants	Applicants %	Scholars
Ahmednagar	214	23.0%	144
Solan (HP)	97	10.4%	44
Vadodara	230	24.7%	22
Goa	237	25.4%	26
Chennai	26	2.8%	10
Others	128	13.7%	0
Total	932	100%	246

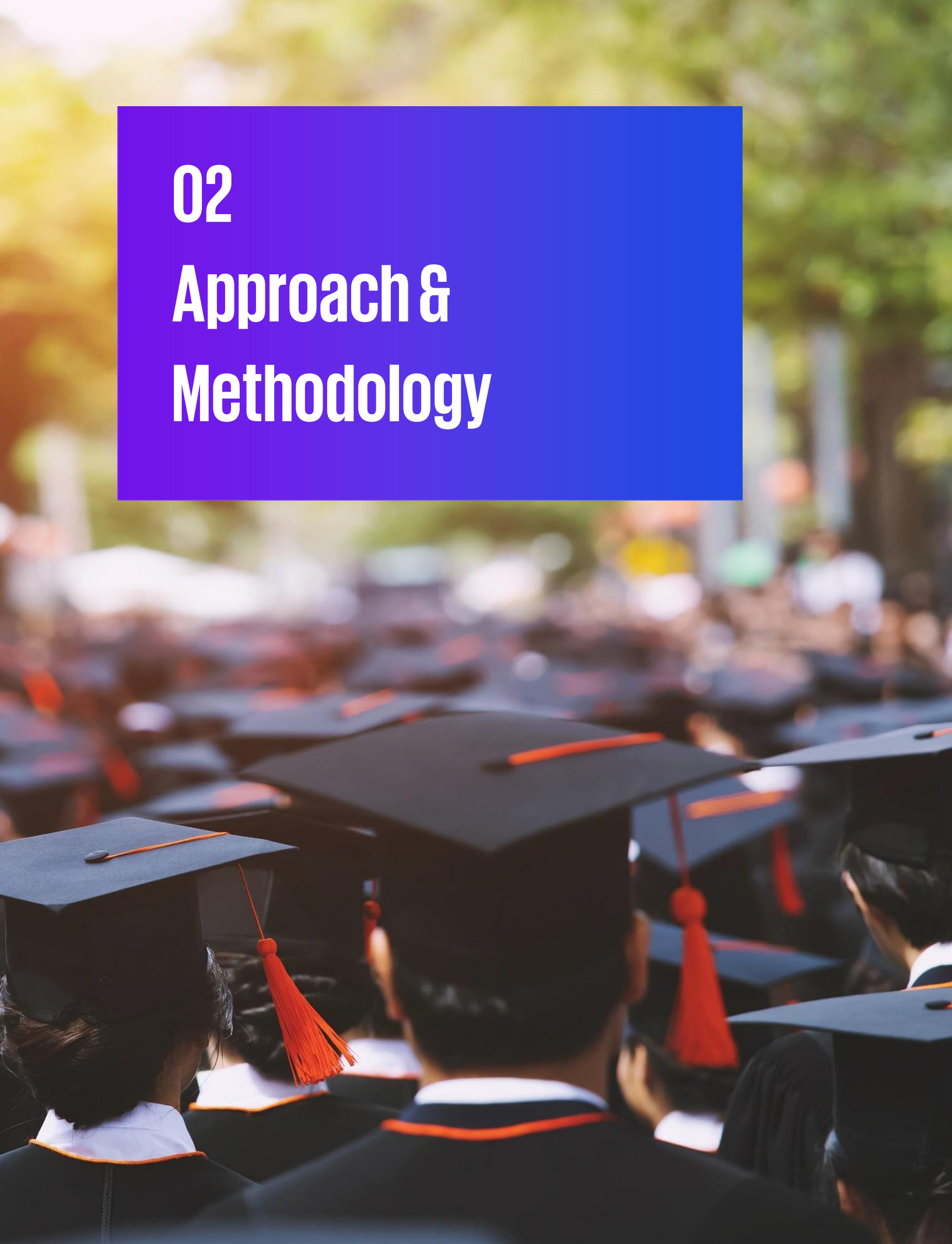


**Students provided with the Umang Scholarship*

**Information sourced from Centre for youth's quarterly reports.*

02

Approach & Methodology



Objective of the study

This impact assessment study employed the OECD-DAC evaluation framework, a globally recognized approach for evaluating social impact initiatives. The framework facilitates a qualitative analysis of the effectiveness, relevance, and sustainability of development interventions. The assessment was guided by six core criteria: relevance, coherence, effectiveness, efficiency, impact, and sustainability. The following overview outlines how each of these criteria was applied within the context of the project.



Asks: Will the benefits last over time?

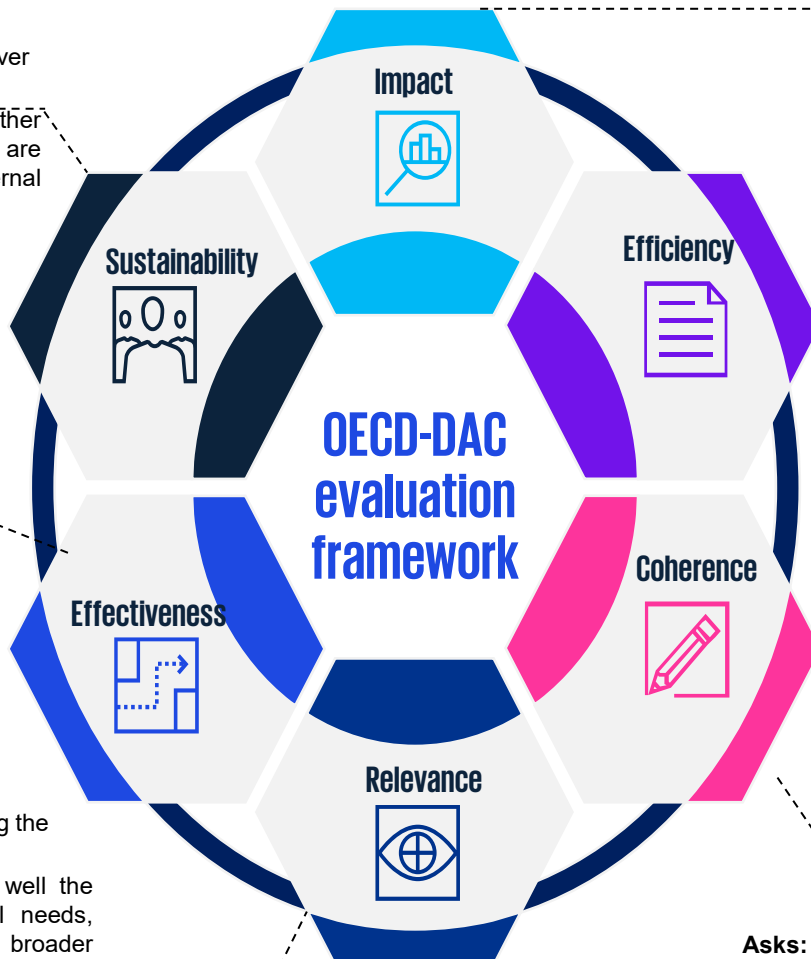
Assesses: It assesses whether the benefits of the project are likely to continue after external support of funding ends.

Asks: Is the project achieving its intended results?

Assesses: It measures the extent to which the project has achieved its intended objectives and delivered its expected outcomes.

Asks: Is the project addressing the right needs?

Assesses: It examines how well the project addresses the actual needs, the local context, and broader development goals, ensuring it is meaningful and responsive to the community and stakeholders.



Asks: What difference has the project made?

Assesses: It examines the broader, long-term effects of the project, both positive and negative on individuals, communities, and the ecosystem.

Asks: How well does the project fit within the larger system?

Assesses: It analyses how well the project complements or aligns with other policies, interventions, SDGs and programs within the same context or sector.

Asks: How well does the project fit within the larger system?

Assesses: It analyses how well the project complements or aligns with other policies, interventions, SDGs and programs within the same context or sector.

Approach of the study



This section details the approach, methodology, and sampling techniques employed to conduct an in-depth evaluation of the Umang Scholarship Project. The study was designed to capture both qualitative and quantitative insights ensuring a comprehensive assessment of the project's impact and effectiveness.

- **Literature review:** A thorough review of existing program documents, project reports, MoU, and secondary literature was conducted to build a foundational understanding of the program context and identify the gaps it aims to address. Based on these insights, a Theory of Change was developed to guide the evaluation.
- **Survey Design:** A survey tool was developed, grounded in the objectives and intended outcomes of the study. It was designed to capture qualitative data on the impact and utilization of scholarship on the students' lives and to understand parents' perspective how scholarship program has impacted their children's education, learning experience, and overall motivation.
- **Survey Distribution:** KPMG India resource personnel conducted the surveys in person by visiting the project location and through telephonic interviews. Data collection was facilitated through a survey tool for efficiency and accuracy. A robust sampling method was utilized to ensure a structured, representative sample reflective of the target population.
- **Interviews:** Structured, semi-structured interviews and Focus Group Discussions (FGDs) were conducted with key stakeholders, offering quantitative and qualitative insights. These stakeholders included students, parents, teachers, program team.
- **Data Analysis:** All responses captured were analyzed against the OECD DAC framework utilizing the defined outcomes of the intervention study.
- **Synthesis and Reporting:** The findings from the literature review and analysis of the data collected were synthesized to develop a comprehensive understanding of the program's impact. The synthesis process identified key themes, trends, and potential gaps, providing actionable insights for enhancing the program outcomes. The results of the study are compiled in this report, encompassing key findings and actionable recommendations.

Tools for the study

A combination of tools was utilized to ensure accurate and reliable data collection during the study:

- **Focused Group Discussions (FGDs):** Conducted with students and parents to capture collective perceptions and the broader impact of the Project.
- **Key Informant Interviews (KIIs):** Conducted with project team, school teachers/principal to gain insights into the Project implemented by Centre for Youth. These interviews aimed to understand the broader impact of the project from the perspective of observers rather than direct beneficiaries.
- **In depth Interviews:** In depth interviews were conducted with students for the understanding of the project outcomes and broader impact.
- **Online one-to-one survey:** Conducted with students to understand the change, impact scholarship has brought for them in terms of their academic performance, reduced financial burden.

The image displays a collage of various survey tools used in the study. It includes a 'Tool for Impact Assessment' form with fields for Program Name, Location, and Stakeholder Type. Another form titled 'Stakeholders Survey Tools' contains a table with columns for No., Questions, Options, and Response. The table lists 12 questions related to the impact of the scholarship on students' academic performance, financial burden, and overall motivation. A third form, 'Stakeholders Survey Tools', contains a table with columns for No., Questions, Options, and Response, listing 12 questions related to the impact of the scholarship on students' academic performance, financial burden, and overall motivation.

Sampling methodology and sample size

The sample size for the study was determined using the random sampling ensuring a structured and representative sample population to engage secondary stakeholders such as program team, parents, school teachers/ principal selected for their relevance and ability to provide informed insights.

A total of 164 interviews were conducted, capturing diverse stakeholder perspectives. This included:

- 6 key informant interviews were conducted with program team and Principals of colleges.
- 130 in depth interviews and 4 FGDs were conducted with students to understand their pre post situation and the current set of challenges and development they have seen.
- 1 FGD was conducted with parents to understand how the scholarship program has impacted their children's education, learning experience, and overall motivation.

Identified Stakeholders	Tools Utilized	Sample Covered
Program Team	Key informant interviews	03
Students	In depth interviews Focused group discussion	150
Parents	Focused Group discussion	08
Principals	Key informant interview	03
Total		164

Limitations of the study

While utmost care was taken to ensure that the assessment takes care of all challenges, some limitations were observed. These are described as below:

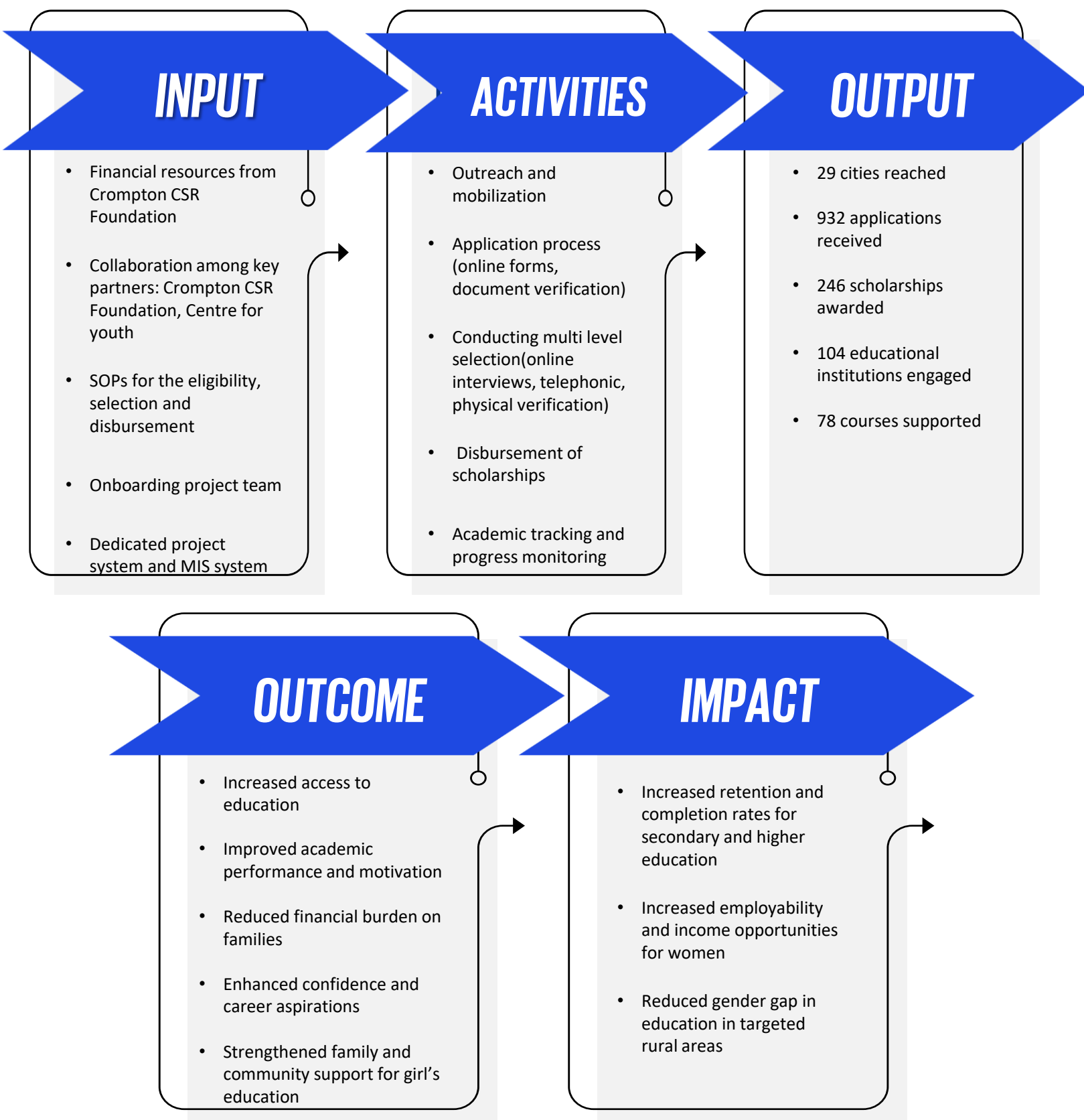
1. Data collection for the study was conducted majorly through digital means, including telephonic interviews and virtual discussions. Consequently, while proportionate state-wise sampling was initially proposed, the final sample was determined through random selection based on respondents' availability and receipt of phone calls.

Ethical considerations for data privacy

For the data collection process, KPMG has adhered to ethical considerations for data privacy:

- I. Informed consent: All participants were briefed about the purpose of data collection and asked for consent before participating.
- II. Confidentiality: Personal identifiers were removed or anonymized to protect participants' identities.
- III. Secure data storage: All collected data has been stored in secure, access-controlled environments to prevent unauthorized access.
- IV. Limited access: Only authorized personnel involved in the project have access to the project data.
- V. Use of data: Data is used solely for research and projects evaluation purposes, in line with the consent provided by participants.

Theory of change: Umang Scholarship



03 Findings



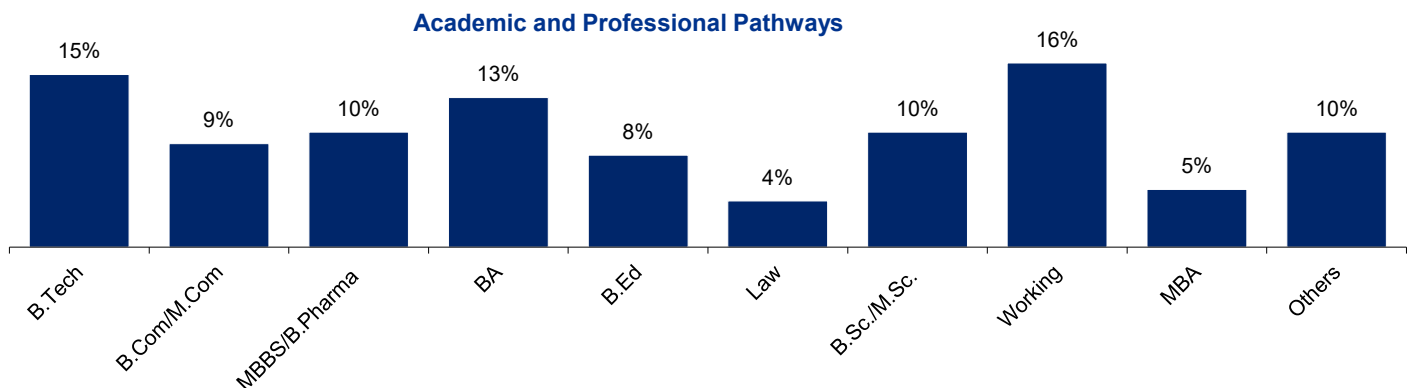
Findings

This chapter presents the findings from the impact assessment of the Umang Scholarship project implemented under the Crompton CSR Foundation supported program. The evaluation examines how scholarship support has contributed to improving attendance levels, reducing dropout, enhanced career aspirations and progression. Outcomes are analyzed against defined indicators and aligned with recognized evaluation principles. The review also explores the project's potential to establish an inclusive education model that empowers girls through scholarships, creating a holistic framework that delivers long-term academic, economic, and social benefits for individuals, families, and communities involved.

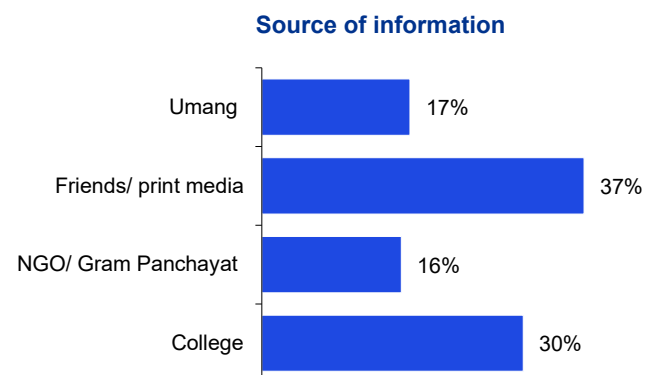
Demographic profile of sampled beneficiaries

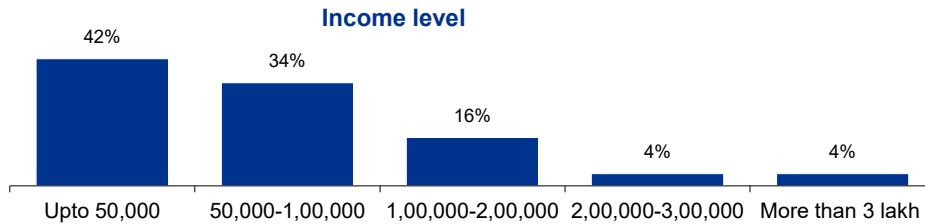
The respondents' profile shows that scholarship recipients are currently engaged in a diverse range of academic and professional pathways. A significant share of students are pursuing B.Tech (15%), B.A (13%), B.Sc./M.Sc. (10%), MBBS/B.Pharma (10%), and B.Com/M.Com (9%). Additionally, 16% of beneficiaries are presently employed, while others are enrolled in programmes such as B.Ed (8%), MBA (5%), and Law (4%), with 10% pursuing other course including students preparing for jobs and competitive job, undertaking diplomas, vocational courses, or exploring alternative training routes.

This distribution indicates that the scholarship has supported students across multiple disciplines, enabling progression into higher education and early workforce participation.



Students reported that the scholarship information reached students through multiple channels. The largest share (37%) learned about it through friends or print media, followed by 30% who heard about it through their college. Around 17% were informed directly through Umang, while another 16% received the information via NGOs or Gram Panchayat networks. This indicates that both peer networks and institutional channels played a major role in creating awareness about the scholarship opportunity.





Students reported their annual household incomes to be predominantly within low-income brackets 42% up to INR 50,000, 34% between INR 50,000–1,00,000, 18% reported being between INR 1,00,000-2,00,000 and only 8% reported being above INR 2 lakh. This income distribution highlights the significant financial constraints faced by most beneficiary families.

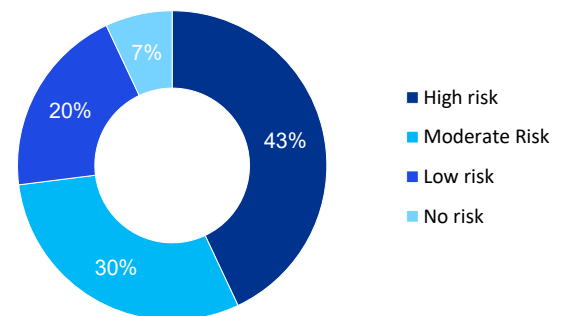
This highlights that scholarship played a critical role in reducing the financial burden of education, enabling students from economically vulnerable households to continue their studies without interruption and pursue higher-education pathways that may otherwise have been inaccessible.

Increased access to education

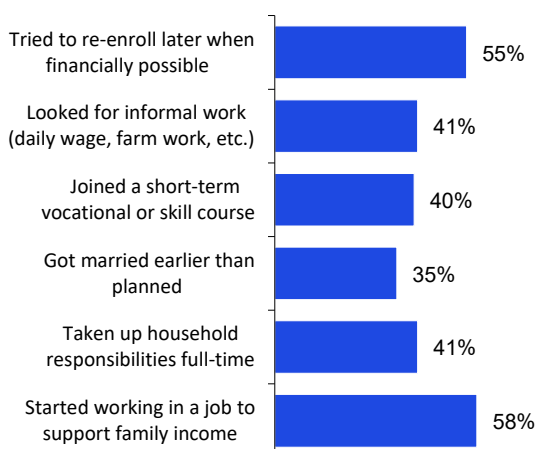
Scholarships play a vital role in reducing the financial barriers that prevent students from continuing their education, especially those from low-income households. They help cover essential academic expenses, reduce the risk of dropout, and enable students to pursue higher education pathways that would otherwise be unaffordable. By easing the economic burden on families, scholarships create equitable opportunities for learning, skill development, and long-term upward mobility.

Before the scholarship support, a large proportion of students reported that there was an elevated risk of discontinuing their education, with 43% categorized as high risk, 30% as moderate risk, 20% as low risk, and only 7% facing no risk, which highlights vulnerability students were experiencing prior to the intervention and underscore the importance of the scholarship in improving access, continuity, and stability in their educational journey.

Risk of dropping out

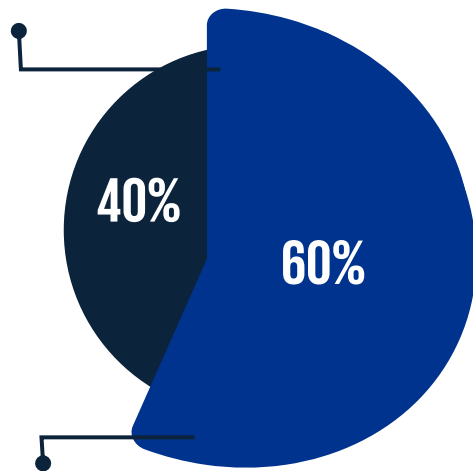


Pathway after dropping out



Students reported that, had they been forced to dropout, they would have likely moved into a range of high-risk pathways. A majority (58%) indicated they would have started working to support their family income, while 41% felt they would have had to take up full-time household responsibilities. Around 35% believed they might have married earlier than planned, and over 40% said they would have pursued informal wage labour or short-term vocational courses. Notably, 55% expressed that they would have tried to re-enroll later when financially possible underscoring both the aspiration to continue education and the severity of economic pressures that made dropout a real risk.

Not a first-generation learner



Basis sample interaction it was reported by students that 60% of them were first-generation learners, thus, this highlights the structural and financial barriers these students face, as their households often lack prior educational exposure, guidance, or resources for college-level learning.

In this context, the scholarship becomes especially critical, as it not only eases the financial burden but also enables students to access opportunities that would otherwise remain out of reach thereby directly contributing to improved and more equitable access to education.

First-generation learner



"I am the first in my family and even in my locality to study engineering. Before this, no girl around me had ever imagined taking up this field. The scholarship gave me the confidence and financial support to pursue my dream, and today my parents feel truly proud of me. Seeing my journey, other girls in the community have also started aspiring for higher education."

- Student

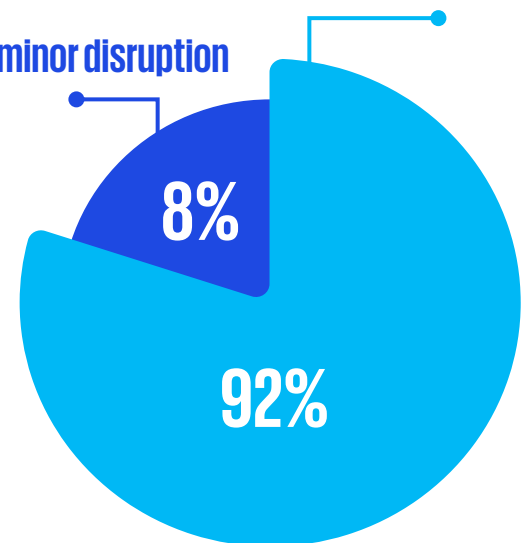
Basis sample interaction 92% of scholarship recipients reported being continuously enrolled and continued without any disruption, with only 8% experiencing minor interruptions, most of which were temporary and situation-specific. Students

shared that the scholarship enabled them to consistently manage key academic expenses such as tuition fees, laptops, books, internet access, and exam-related costs, reducing the financial uncertainty that often leads to dropout.

This continuity in enrollment highlights that the scholarship has substantially improved access to education, allowing students from low-income households to remain engaged in their academic journey with stability and confidence.

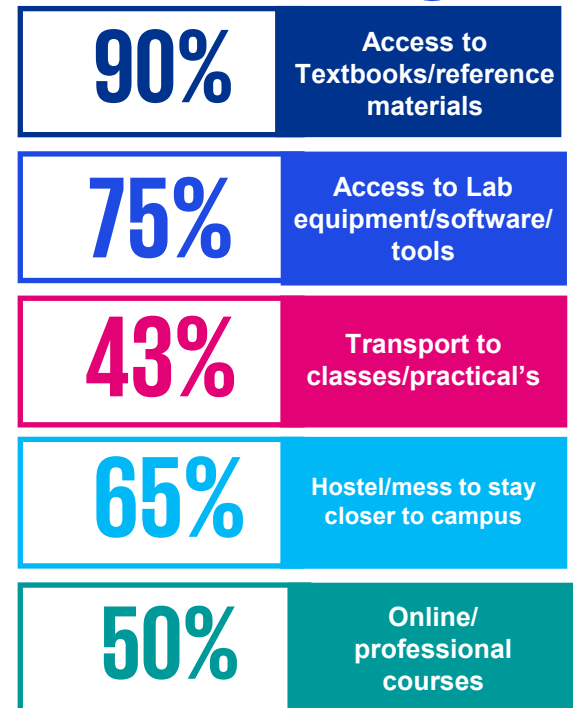
Continued without any disruption

Continued with minor disruption

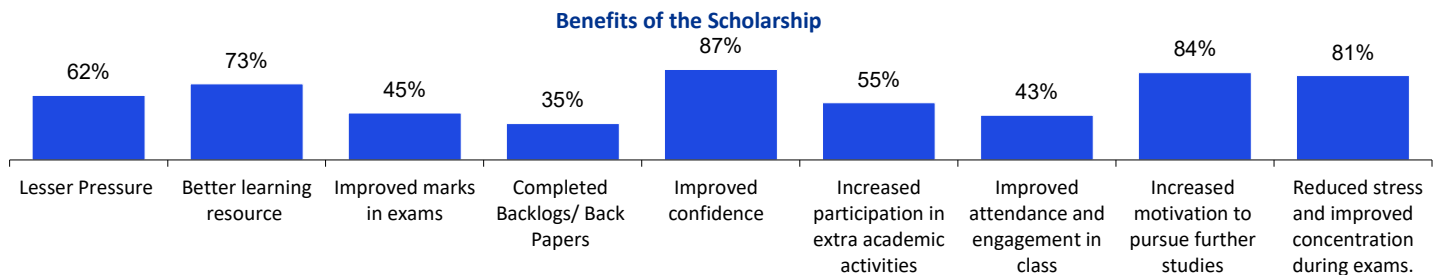


Students reported that they utilized the scholarship to cover several essential educational expenses, which directly improved their ability to continue and participate fully in their courses. 90% used the support to pay tuition, admission, and exam fees, while 75% utilised it for learning materials and stationery. Around 65% used the funds for hostel or mess charges, and 50% for internet access or online course materials, enabling smoother academic engagement. Additionally, 43% utilized the scholarship for transportation costs, reducing logistical barriers to attending classes.

These patterns demonstrate that the scholarship played a critical role in improving access to education by easing multiple financial burdens that often lead to dropout or reduced academic participation as reported by students that these costs covered reduced financial pressure at home and allowed them to study with greater consistency and confidence, which has directly improved their access to education.



Improved academic performance & motivation to fulfill career aspirations



Students reported that receiving the scholarship significantly enhanced their intrinsic motivation to perform better academically. With reduced financial pressure and the ability to focus more consistently on their studies, many students expressed greater determination to improve their academic outcomes, basis which about 62% shared that relief from the need to engage in part-time work or household responsibilities enabled them to dedicate more time to learning, while nearly 73% reported that access to essential study resources further strengthened their commitment towards academic improvement. This increased motivation translated into tangible outcomes, with 45% reporting improved examination scores and 35% successfully clearing previously pending backlogs. Additionally, 87% expressed greater confidence in completing their current course, and 43% reported improved attendance and classroom engagement, indicating a positive shift in academic performance driven by enhanced motivation.

Furthermore, 55% highlighted higher participation in projects, workshops, and skill programs, 84% shared that the scholarship strengthened their motivation to pursue further studies or advanced courses, Students also shared that their stress levels had reduced and concentration improved (as echoed by 81%), helping them stay academically consistent and better prepared for examinations. Collectively, these experiences demonstrate that the scholarship has had positive impact not only on academic performance, but also on students' aspirations, confidence, and long-term educational goals.

71%

Reported getting
equal opportunities
to continue their
studies

68%

Reported
enablement to
access learning
resources

51%

Reported
continuing their
studies without any
financial burden

65%

Reported increased
confidence and
motivation

41%

Reported
participation in
internships,
workshops

Basis sample interaction, students shared that the scholarship helped them feel much more at par with their peers who came from financially stable backgrounds. About 71% said it gave them equal opportunities to continue their studies without disruptions, while 68% reported that it enabled them to access learning resources such as books, coaching, laptops, and online courses that many of their peers already had. Nearly 51% mentioned that, unlike some classmates who had to dropout due to financial issues, they were able to continue their education without interruptions. A significant 65% felt a noticeable boost in confidence and motivation, especially when comparing themselves to peers who did not receive scholarship support. Additionally, 41% shared that the scholarship enabled them to participate in internships, workshops, and skill programs, which are crucial stepping stones for future employment.

Students also reported that before receiving the scholarship, they often lacked basic academic tools like laptops, proper study materials, or the ability to pay coaching/online course fees items their peers already possessed. With the scholarship, they could finally afford these essentials, which not only improved their academic performance but also allowed them to take advantage of extracurricular and skill-building opportunities. Many even noted that this support helped them secure internships that strengthened their résumés and better prepared them for future jobs, an experience echoed by students who are already working.

Reduced financial burden on families

Students reported that before receiving the scholarship, meeting educational expenses placed a significant strain on their households. Over half (55%) reported that they would have been unable to afford their education without taking loans or borrowing, while 25% said they could only manage fees through frequent compromises within the household budget. Only a small proportion 11% reported managing with occasional compromises, and just 2% felt financially comfortable. Against this backdrop, students noted that the scholarship substantially reduced financial pressure, helping them avoid debt and easing the burden on their

families. Many mentioned that this support allowed them to continue their studies without interruption, prevented them from taking up part-time work, and enabled them to direct more time and attention toward academics instead of worrying about accumulating fees.

This relief not only made education financially accessible but also contributed to greater consistency, confidence, and focus in their academic journey.

**55%**

Reported
unable to
afford their
education
without
taking loan or
borrowing

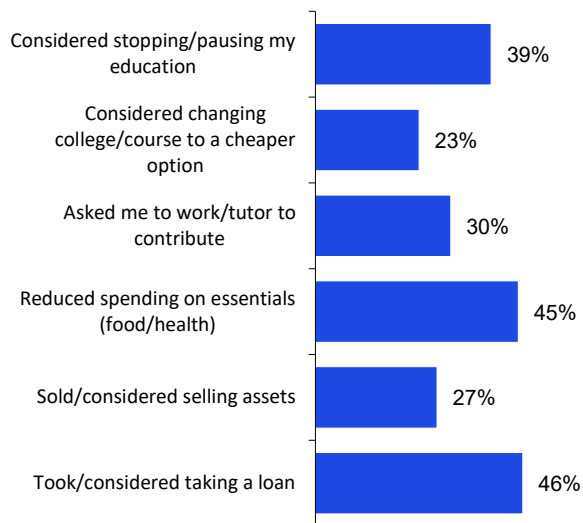
**25%**

Reported
managing
fees through
frequent
compromises

**11%**

Reported
managing with
occasional
compromises

Steps taken pre intervention to support education



Before receiving the scholarship, students shared that their families faced financial pressure that they had to consider several difficult measures to continue their education. Around 46% reported that their families either took or considered taking a loan, and 27% considered selling assets to cover academic expenses. Nearly 45% said that spending on essentials such as food or healthcare would have been reduced, highlighting the depth of financial strain households were under.

In addition, 30% of students were asked to work, tutor, or contribute economically, and 23% mentioned that their families had considered shifting them to a cheaper college or course.

39% reported that they had even considered stopping or pausing their education, indicating the risk of permanent dropout without financial support.

These responses clearly illustrate the severity of financial vulnerabilities facing students prior to receiving the scholarship. The data underscores how essential the scholarship has been in preventing debt, protecting household essentials, reducing psychological and financial stress, and safeguarding students from dropping out or downgrading their education pathways.

On average, students indicated that the scholarship saved their families INR 30,000-50,000 preventing additional borrowing and allowing them to continue their education without major financial compromise.



Reduction in financial burden post scholarship

70%

Reported scholarship helped them avoid taking a loan altogether

11%

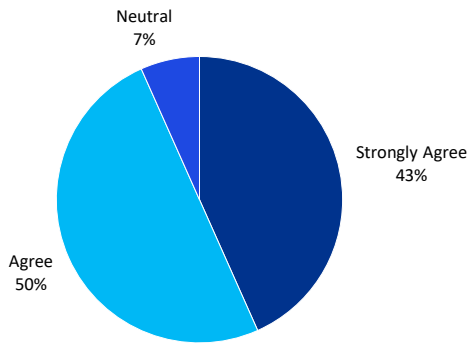
Reported scholarship enabled them to reduce existing loan

After receiving the scholarship, students shared that the financial strain on their families reduced noticeably. Around 70% reported that the support helped them avoid taking a loan altogether, which many families had previously considered due to the high cost of education. A smaller group (11%) shared that the scholarship even enabled them to reduce an existing loan, easing ongoing repayment pressure. It was also reported that the scholarship helped cover several high-value expenses on an average around INR 30,000- 50,000 for laptops, college fees, transportation costs annually substantially reducing the out-of-pocket financial burden.

About 14% said there was no major change, usually because their families were already managing expenses in other ways, but importantly, only 5% felt the support was not applicable to them.

Overall, these responses illustrate how the scholarship played a critical role in preventing debt, protecting household stability, and reducing the financial sacrifices that families would otherwise have had to make, thereby strengthening students' ability to continue their education without disruption.

Satisfaction with scholarship amount



Basis sample interaction it was observed that a large majority of students expressed satisfaction with the adequacy of the scholarship amount for meeting their course-related needs. Around 43% strongly agreed and 50% agreed that the support of up to ₹50,000 adequately covered essential educational expenses such as tuition fees, admission costs, learning materials, internet access, and exam-related requirements. Only 7% remained neutral, indicating that for most students, the scholarship effectively reduced financial constraints and ensured smoother access to academic resources. This highlights how the scholarship significantly eased the financial load on households, allowing students to pursue their studies with greater stability, confidence, and uninterrupted engagement.

Enhanced confidence and career aspirations

Students reported a noticeable shift in their career aspirations after receiving the scholarship, reflecting both increased confidence and a broadened sense of possibility. A large majority 80% Many expressed aspirations to enrol in postgraduate programmes such as M.Tech, MSc, MBA, M.Com, and MA, as well as pursue professional degrees including B.Tech, BSc Nursing, Pharmacy, Law, and Commerce. Additionally, several students indicated interest in undertaking diploma and certification courses in technical and vocational fields, , which many felt were previously out of reach due to financial constraints. Additionally, 67% expressed that they are now targeting more competitive

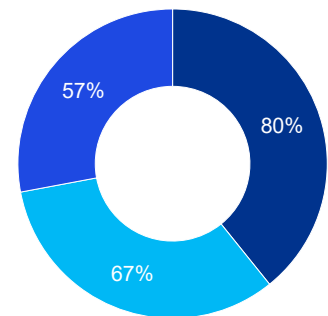
institutions and opportunities, indicating a stronger belief in their academic potential and readiness to compete alongside better-resourced peers. Further, 57% of students shared that they are now planning to secure a job to support their families, highlighting a sense of responsibility and the confidence that higher education will improve their employability.

Students shared that the scholarship not only boosted their confidence but also expanded their career aspirations. Many reported feeling better prepared for internships, skill programs, and future job opportunities because they could finally access laptops, coaching, and study materials that were previously unaffordable. With reduced financial stress and improved academic resources, students said they now feel more motivated and capable of aiming higher.

They also expressed interest in a wide range of future job sectors, including IT and engineering roles (software development, program analysis, system engineering), healthcare (nursing, pharmacy, medical and allied fields), teaching and research, government jobs through competitive exams, and fields like banking, accounting, digital marketing, and vocational/technical roles. Overall, students felt that the scholarship helped “level the playing field” with better-resourced peers, strengthening both their career readiness and their long-term ambitions.



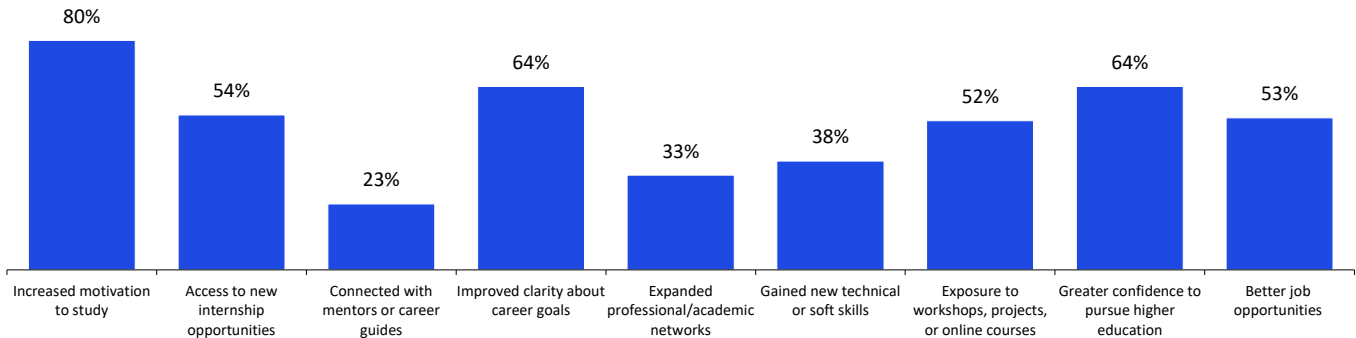
Future plans



- Aiming for higher-level qualification (e.g., PG/advanced diploma)
- Targeting more competitive institutions/opportunities
- Planning to get job to support family

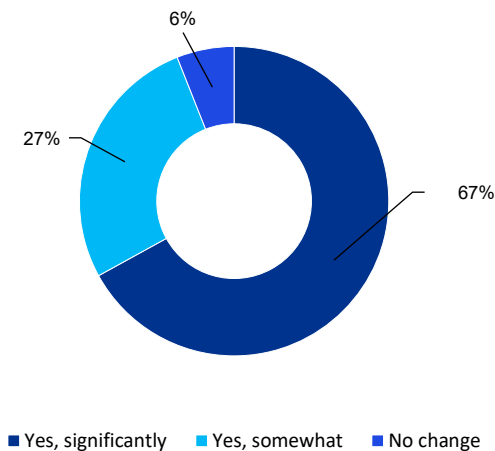
Students reported several positive changes after receiving the scholarship, reflecting a clear boost in their academic confidence and long-term career motivation

Benefits from scholarship



Basis sample interaction, 80% shared that their motivation to study increased, while 64% reported greater clarity about their career goals and 64% noted higher confidence to pursue further education. Over 52% mentioned gaining new technical or soft skills, and 52% also experienced exposure to workshops, projects, or online courses, opportunities they could not access earlier due to financial limitations. About 54% shared that they gained access to new internship opportunities, and 33% reported expanding their professional or academic networks. A smaller but meaningful 23% connected with mentors or career guides, helping them better navigate future pathways. Importantly, 53% felt the scholarship contributed to better job opportunities, reinforcing that the support not only reduced financial barriers but also enhanced their readiness for higher education, skill development, and future careers.

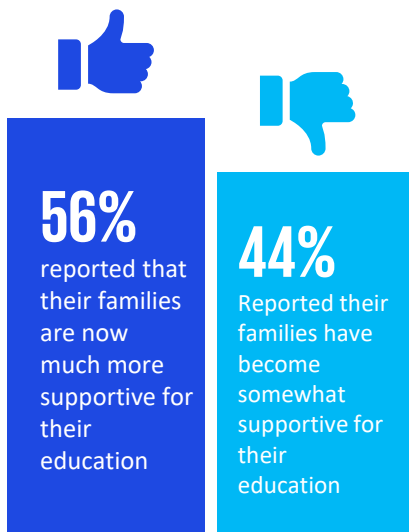
Increase in respect



A significant 67% of students shared that their respect in the community has increased, and another 27% felt this had happened to some extent. During interactions, students explained that being first-generation learners and in many cases, the first from their locality to pursue courses like engineering, nursing, or competitive pathways has made them more visible and respected within their communities. Several students mentioned that neighbours and other girls from the locality now approach them for guidance, seeing them as role models.

Parents also reported feeling proud of their children's achievements, noting that community members often acknowledge and appreciate these milestones. Overall, the scholarship has contributed not just to improved academic and career prospects but also to enhanced social standing and aspirational influence among peers and younger students.

Strengthened family and community support for girl's education

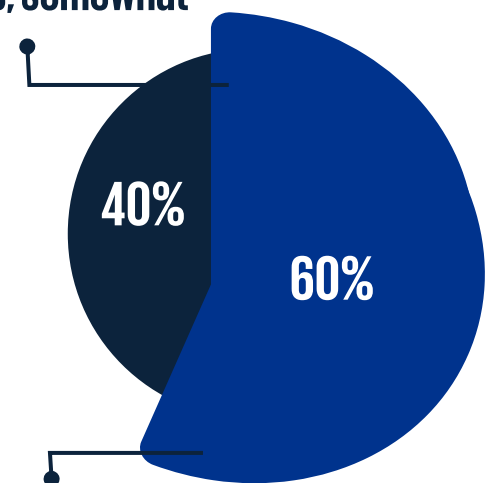


Basis sample interaction, it was reported by students that support from parents and families has grown noticeably since receiving the scholarship. About 56% reported that their families are now much more supportive, while 44% felt support has somewhat increased, reflecting a clear positive shift in household attitudes toward girls' education. Many first-generation learners mentioned that as they progressed academically and secured internships or jobs, their parents expressed pride in their achievements, and community members also began acknowledging their efforts. Several girls added that others in their locality now look up to them, seek guidance, and view them as role models indicating that the scholarship has helped strengthen not only family encouragement but also broader community acceptance and respect for girls' education.

Students reported that their parents have become far more willing to allocate resources toward their education after witnessing their progress and achievements. About 60% reported that parental support has significantly increased, while 40% noted it has somewhat increased.

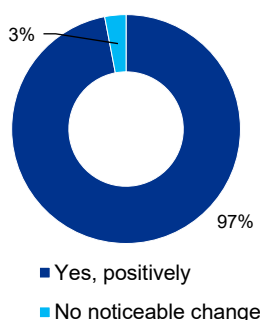
Further, families also reported greater confidence in investing in their daughters' studies after seeing how the scholarship enabled them to excel academically, secure internships, access learning resources, and broaden their career aspirations. Many students shared that this shift has also changed how girls are perceived in their communities, with parents feeling proud and local families acknowledging that with the right support girls can achieve equally strong outcomes as their peers.

Yes, somewhat



Yes, significantly

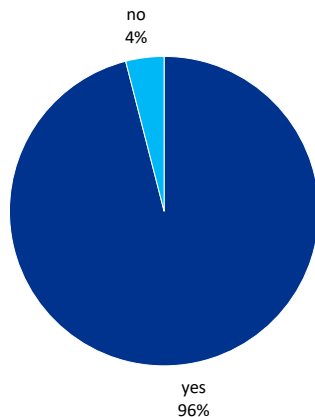
Increase in respect of family



It was observed basis sample interaction that 97% of students shared that their respect and recognition within the family and community has increased after receiving the scholarship, with only 3% reporting no major change. Students explained that being first-generation learners and in many cases the first girls in their locality to pursue higher education or secure good opportunities has led parents, relatives, and neighbours to view them with greater pride. Several girls mentioned that younger students now seek their guidance, and community members openly appreciate their achievements, reflecting a clear shift toward stronger support and encouragement for girls' education.

Timely distribution of scholarship

Timely distribution of scholarship

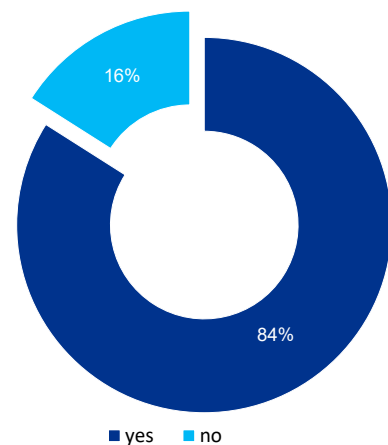


Basis sample interaction, it was reported by 96% of students receiving the scholarship amount on time, with only 4% indicating delays. Students shared that timely disbursement was crucial, as it helped them pay fees, purchase materials, and manage essential educational expenses without financial stress or borrowing. Many expressed that receiving the scholarship when needed allowed them to stay on track academically and avoid interruptions, further reinforcing how timely support plays an important role in sustaining their educational continuity and reducing financial burden on families.

Ease of filling the scholarship application

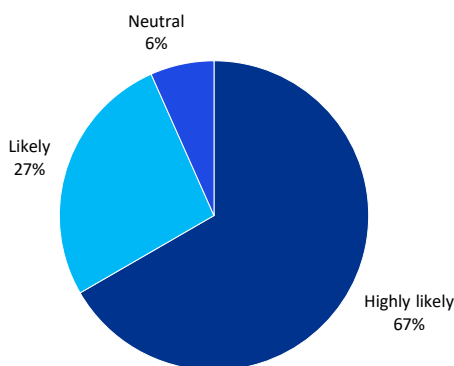
Students reported that the scholarship application process was easy to navigate, with 84% reporting that the form-filling and documentation steps were straightforward. Only a very small proportion (16%) experienced difficulties. Many students mentioned that clear instructions, simple requirements, and the availability of support made the process accessible even for first-generation learners. Several also noted that, compared to other financial aid processes, this application felt far less intimidating and helped them apply confidently without external help.

Ease in filling application



Likelihood of recommending Umang scholarship

Likelihood to suggest



Students expressed a very high likelihood of recommending the scholarship to others, with 67% saying they are 'highly likely' and another 27% reporting they are 'likely' to suggest it. Only 6% remained neutral. During interactions, students shared that the scholarship eased financial burdens, improved academic continuity, and opened doors to internships, skills, and career opportunities—benefits they felt others in their community could equally gain from. Many also mentioned that the support helped them match the opportunities available to better-resourced peers, strengthened their confidence, and improved their standing within family and community. These experiences collectively drive their strong willingness to recommend the program to other deserving students.

Reflections from Parents

Parents repeatedly shared that before the scholarship, they struggled to meet essential educational expenses such as fees, books, coaching, travel, and digital access. Many mentioned that financial constraints forced frequent compromises at home, delaying payments, borrowing money, or cutting basic needs just to keep their daughters in school or college. With the scholarship, they felt a major relief as these costs became manageable, allowing their daughters to focus on education without constant financial worry.

Parents also observed clear improvements in their daughters' confidence, concentration, and study consistency after receiving the scholarship. They reported that reduced financial stress directly translated into better academic performance, students were able to clear backlogs, improve marks, and manage coursework more effectively. Parents noted that earlier their daughters would be anxious about expenses, but now they study with a sense of stability and security.

Families further mentioned that the scholarship has improved their daughters' overall motivation and future outlook, with many now preparing for higher studies, competitive exams, or internships. Several parents shared that they see a visible change in how their daughters carry themselves academically and personally more confident, more disciplined, and clearer about future goals. This has made parents proud, and many said the community now recognizes their daughters' progress as well.

Reflection from Institutions (Principals, Faculties)

Teachers and faculty members shared that scholarship recipients showed a noticeable improvement in academic confidence, participation, and classroom engagement. They observed that once financial stress reduced, students attended classes more regularly, submitted assignments on time, and demonstrated stronger conceptual clarity. Educators mentioned that several students who earlier struggled to keep pace due to lack of resources or stress now performed better academically and participated more actively in discussions, projects, and assessments.

Principals and teachers also highlighted a visible shift in students' self-belief and future orientation. They reported that scholarship recipients appeared more focused, asked more questions, and set clearer career goals often showing greater ambition than before. Faculty noted that access to laptops, study materials, and online courses not only improved students' academic preparation but also strengthened their readiness for internships, competitive exams, and higher-education pathways. Overall, educators affirmed that the scholarship has positively influenced students' performance, discipline, confidence, and long-term aspirations.

Stories that
Spark
Change

Mishika Shah

Scholar – BA LLB

Mishika's Background

Mishika, a 23-year-old BA LLB student, was raised solely by her aunt, who has supported her education and ambitions despite limited income. With no additional financial support system, the rising costs of legal education often created obstacles, and Mishika struggled to balance studies with financial responsibilities. The situation became harder when her aunt met with a major accident during Mishika's 3rd year, leaving the family financially unstable.

The Turning Point

During this difficult period, Mishika learned about the Umang Scholarship through her college faculty. Receiving the scholarship became a crucial turning point easing her financial burden, enabling her to continue her studies without interruption, and giving her the stability needed at home while her aunt recovered.

Impact

The scholarship allowed Mishika to invest in essential academic and professional requirements, including typing, Excel, Word, and digital skill trainings. With reduced financial pressure, she regained focus, improved her academic consistency, and secured an opportunity to practice in court under senior advocates, building real-world legal experience that had previously been out of reach. Today, in her 5th year, Mishika feels more confident, skilled, and prepared to enter the legal profession.

“The scholarship came when my Aunt had a major accident and our finances were badly affected. Scholarship reduced my financial burden and helped me focus on my studies. I even used of the amount to learn typing and MS office. In my 4th year, I was able to join court and learn from senior advocates.”

Name has been changed for the privacy concerns

Stories that Spark Change

Priya

Engineering student

Priya's Background

Priya is a third-year Electrical Engineering student and one of the first girls in her family and locality to pursue an engineering degree. Before receiving the scholarship, her family faced significant financial stress, and Priya often struggled to maintain focus due to worries about fees, laptop access, and study materials.

The Turning Point

The scholarship became a major turning point for Priya. With the financial support, she was able to purchase a laptop, access coaching resources, and arrange essential study materials. This not only improved her academic preparedness but also helped her feel at par with her peers.

Impact

With reduced financial pressure, Priya has been able to study more consistently and perform better in her subjects. She shared that she had several back papers earlier, mainly because financial stress and lack of proper study tools made it difficult to focus. After receiving the scholarship, she was able to purchase a laptop, access learning materials, and keep up with her coursework resulting in her clearing those back papers and feeling far more confident academically. She has also begun preparing for the GATE examination, something she previously thought was beyond reach. This improvement in resources and confidence has strengthened her motivation and reaffirmed her long-term goal of building a career in engineering.

“The scholarship changed everything for me buying a laptop, focusing on my studies and clearing my back papers, and preparing for GATE became possible only because of this support.”

Name has been changed for the privacy concerns

Stories that Spark Change

Vanshi Bhuva

MBBS Scholar (Now pursuing
MD – Physiology)

Vansi's Background

For Vanshi Bhuva, education has been both a dream and a responsibility. At 26, she is now pursuing her MD in Physiology, but her journey began with significant personal hardships. Having lost both her parents, Vanshi shares the responsibility of a four-member household, relying primarily on a modest family pension to make ends meet.

Her family's annual income stands at up to INR 2 lakhs. She receives INR 20,000–22,000 per year through the Mukhyamantri Swavlamban Yojana, which offers some support but falls far short of the financial requirements of a medical degree. Managing expenses during her MBBS final year—when academic pressure peaks—was particularly difficult. Yet, despite these challenges, she remained determined to complete her education and build a stable future for her family.

The Turning Point

The Umang Scholarship arrived at a critical time during her MBBS final year when financial strain threatened to overshadow her academic focus. What made the experience even smoother was the support from the program's dedicated SPOC. Vanshi emphasized how cooperative and responsive this person was, resolving students' queries promptly and ensuring none of them felt lost or confused during the scholarship process.

Impact

The scholarship eased a substantial portion of Vanshi's financial burden during her final year of MBBS an academically demanding period. With reduced stress about fees and expenses, she was able to focus wholeheartedly on her studies. The support not only provided financial relief but also emotional stability during a stage of life when she needed it the most. Today, as she pursues her MD in Physiology, Vanshi continues to build on the foundation this support helped strengthen.

“The scholarship reduced my financial burden during my MBBS final year and allowed me to fully focus on my studies. The support team was very cooperative”

Name has been changed for the privacy concerns

Stories that Spark Change

Nidhi Salve

Engineering student

Nidhi's Background

Nidhi Salve is a bright and hardworking engineering student in her third year in electrical engineering stream, known for her strong academic abilities. Her father, Mahesh Salve, works as a farmer and earns around INR 1 lakh annually, making it extremely difficult for the family to support the rising costs of higher education. Mahesh shared that he often worried about how financial pressure was affecting Nidhi's studies, as he could not afford the expenses needed for her to progress.

The Turning Point

The scholarship became a major turning point for Nidhi and her family. With financial support easing the burden, Nidhi was able to focus fully on her education without the constant worry of fees, materials, and related costs. Mahesh expressed that the scholarship lifted a huge weight off his shoulders and gave Nidhi the freedom to continue performing well in her academics.

Impact

After receiving the scholarship, Nidhi's confidence and academic engagement improved significantly. She could access the resources she needed, manage her studies without interruption, and maintain her academic performance. Mahesh shared that seeing Nidhi thrive has made him extremely proud. People in their locality now often ask what Nidhi is studying and appreciate her achievements — something that brings immense pride to the family. Her journey has also inspired other girls in the community to aspire for higher education.

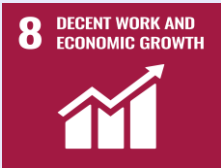
“With this scholarship, my daughter can dream freely and I can finally support her dreams without fear.”
– Mahesh Salve.”

Name has been changed for the privacy concerns

Project Alignment to UN SDGs

The Crompton CSR Foundation's supported scholarship initiative demonstrates strong alignment with multiple UNSDGs, contributing to global and national development priorities by promoting inclusive education and gender equality. The project's approach of providing financial assistance and mentorship for girls ensures improved access to quality education, empowering them to achieve academic success and economic independence. This makes the initiative a key contributor to national and global priorities for social equity and sustainable development.

Key SDGs supported

SDGs	Target/ Subsection	How it aligns
	Target 1.4: "Ensure equal rights to economic resources, including essential services."	By reducing educational expenses for low-income households ($\leq$ ₹4 lakh annual income), the scholarship lightens the economic burden and expands opportunities for upward mobility. Education is one of the strongest pathways out of intergenerational poverty.
	Target 4.1: "Ensure that all girls and boys complete free, equitable and quality primary and secondary education." Target 4.3: "Ensure equal access for all to affordable technical, vocational and higher education"	The UMANG scholarship supports girls' continuation from Class 11 onwards by covering fees, books, transport, accommodation, and digital learning needs. This directly reduces financial barriers, prevents dropouts, and improves secondary and tertiary completion.
	Target 5.1: "End discrimination against women and girls." Target 5.5: "Ensure women's full and effective participation and equal opportunities".	Considering that girls' education is more sensitive to household wealth than boys', making girls the first to be withdrawn during financial stress. Scholarships directly counter this gender-based vulnerability by enabling girls to continue their studies safely through financial and access support. This fosters long-term empowerment and delays early marriage and adolescent pregnancy.
	Target 8.6: Reduce the proportion of youth not in employment, education, or training.	Supporting girls through secondary, vocational, and higher education improves their future employability. Studies show girls gain higher returns to education than boys globally making such scholarships critical for building a skilled female workforce.
	Target 10.2: "Empower and promote social, economic and political inclusion of all."	UMANG specifically targets girls from disadvantaged, low-income and rural communities across Ahmednagar, Baddi/Solan, Goa, and Vadodara. By enabling them to continue schooling, the program reduces socio-economic and regional inequalities in education access and completion.

Project Alignment to National and Local priorities

The scholarship initiative reflects a deep commitment to advancing inclusive education and gender equality, ensuring that girls have equitable access to academic opportunities and resources. By focusing on financial support and mentorship, the program drives long-term educational and socio-economic empowerment, creating pathways for future leadership and community development. Some of those national and local priorities are as follows:

National Policy / Mission	What It Says	How program aligns
National Education Policy (NEP) 2020	Universal secondary access, reduced dropout, inclusive education for socio-economically disadvantaged girls.	UMANG supports Class 11+ girls through full financial assistance, reducing cost-based dropout and ensuring continuation into secondary, vocational, and higher education—advancing NEP's inclusion and retention goals.
Samagra Shiksha Abhiyan	Equal access for girls, improved retention, support for out-of-school children (OoSC), secondary transition	By covering books, fees, transport, digital learning and hostel support, UMANG directly complements Samagra Shiksha's mission to reduce girl-child dropout and strengthen secondary-stage participation.
Beti Bachao Beti Padhao (BBBP)	Promote girls' survival, protection, and education; shift family attitudes on girls' schooling.	Scholarships ease the financial burden on families, encouraging them to keep girls in school and pursue higher education—reinforcing BBBP's core objective of enhancing girls' educational outcomes.
Skill India Mission / National Skill Development Mission	Promote vocational, technical, and employability-oriented education for youth, especially women.	UMANG funds girls pursuing vocational and technical programs, enabling employability and supporting India's skilled workforce goals.
Mulina Mofat Shikshan Yojana (Free Higher Education for Girls)- Maharashtra Government Scheme	Provides 100% tuition & exam fee waiver for EWS/SEBC/OBC girls, removes financial barriers to higher education.	UMANG supports the same objective by funding tuition, exams, transportation, and educational materials—especially for rural girls in Ahmednagar—helping them continue to Class 11, 12, and beyond.
Beti Hai Anmol Yojana (Scholarships for BPL Girls)- Himachal Pradesh Government Scheme	Encourages education among BPL girls, provides financial incentives from birth to post-school.	UMANG builds on this by supporting girls—especially in Solan/Baddi—through senior-secondary and higher education, covering full learning-related costs not covered under BHA.
Kanya Kelavani Yojana (Girls' Education Campaign)- Gujarat Government Scheme	Statewide initiative to improve girls' enrollment & reduce dropout, with community mobilisation and financial incentives.	UMANG strengthens Gujarat's flagship initiative by supporting girls in Vadodara with full educational cost coverage, boosting their continued participation in secondary/higher education.
Sant Sohirobanath Ambiyee Dnyanvrudhi Shishyavrutti (Bursary) Scheme- Goa Government Scheme	Supports higher & technical education for Goan students to raise GER.	UMANG aligns by funding senior secondary and higher education costs for low-income girls, helping reverse the recent dip in Goa's female GER.

04

Recommendations



Recommendations

The impact assessment of Crompton CSR Foundation's supported scholarship initiative confirms progress in improving access to education, academic performance, and empowerment of girls across targeted communities. However, sustaining and scaling this impact requires strategic enhancements aligned with India's education priorities and global best practices. The following recommendations are structured around three pillars:

Introduce a structured Mentor-Mentee Program

It can be considered to pair high-performing scholarship recipients with alumni or working professionals in fields such as engineering, IT, healthcare, law, and government services. This will provide students with career guidance, motivation, and clearer pathways to internships and future employment.

Expand Career Exposure & Skill-Building Opportunities

There is opportunity to organise periodic workshops, mock interviews, GATE/competitive exam guidance, and internship-readiness sessions. Many students reported improved confidence and skills after accessing laptops, study resources, and online courses, these can be strengthened through curated, skill-focused support.

Strengthen Parental & Community Engagement

Given that students reported improved respect in their community and increased support from parents, so it can be considered to conduct parent-student meetings, community awareness sessions, and showcasing success stories can reinforce positive attitudes toward girls' higher education and inspire other families as well.

Thank you



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