

# **CRISIL MI&A - Assessments**

**Impact Assessment of Keep India Smiling (KIS  
Scholarship Program (FY 23-24)**

**Colgate Palmolive India Limited**



# Contents

<b>Overview of the Scholarships</b>	<b>2</b>
Need for Scholarships in India	3
Available Scholarships in India	4
Role of Government and Corporate Social Responsibility	4
<b>Overview of the KIS Scholarship initiative</b>	<b>6</b>
About Colgate- Palmolive India Limited	7
About Keep India Smiling(KIS) Scholarship Programme	7
Keep India Smiling Scholarship Programme for Class11/ Graduation/ Diploma/ B.E-B.Tech./ BDS	7
Eligibility Criteria for the Education Scholarship	7
Unique aspects of KIS Scholarship Programme	8
<b>Study Methodology</b>	<b>9</b>
<b>Study Findings</b>	<b>13</b>
<b>Financial Proficiency</b>	<b>22</b>
<b>Alignment with OECD framework</b>	<b>25</b>
<b>Alignment with SDGs</b>	<b>29</b>
<b>Conclusion and Recommendation</b>	<b>34</b>



# 01

## Overview of the Scholarships

***“Education is the most powerful weapon you can use to change the world for the better.”***

***- Marian Wright Edelman***

In the quest for long-term prosperity, education is the compass that guides individuals towards their full potential, for developing personal skills, overcoming obstacles, and expanding possibilities. Education impacts every aspect of life as it is a cornerstone of progress, for promoting civic participation, economic inclusion, and political participation. In 2022-23, the education sector is the most funded domain in India with government allocations reaching Rs.1,04,278 crores, which is an increase of nearly 12% over the previous year.<sup>1</sup> According to the 2011 Census, 19.1% of India's population is between the ages of 15 and 24, which is a huge demographic dividend. According to projections, the population of India is set to rise to 151 crores in 2030. But the leverage of this demographic advantage depends on quality education and skills development among India's youth, which is essential for achieving desired economic growth.

Throughout history, the Indian government has implemented various initiatives to advance educational objectives. These include the establishment of the first Education Commission in 1964, the introduction of the Sarva Shiksha Abhiyan (SSA) in 2001 aimed at universalizing elementary education, the implementation of the Right to Education Act (RTE) in 2009 ensuring free and compulsory primary education for children aged 6 to 14, and the launch of the National Education Policy (NEP) in 2020, aimed at transforming the education system to meet the needs of the 21st century. These initiatives demonstrate a commitment to improving access to quality education and fostering holistic development across the country.



The prolonged school closures due to COVID-19 pandemic may have caused the most disruption for children and teens, outside the immediate health effects. According to the research, a three-month school closure might result in up to a year's worth of missed learning. Azevedo (2020)<sup>2</sup> estimated that "learning poverty" (defined as children who are unable to read with comprehension by the age of 10) will grow globally by around ten percentage points (from 53 to 63 %); subsequent projections expected considerably lost wages as a result. In case of the metropolitan areas, the issue was bearable, however, there was a significant impact in the rural regions due to the digital divide, which resulted in a stunning loss of learning. Millions of kids from low-income homes were particularly hard impacted since they could not obtain a mobile device or reliable internet connectivity to attend these sessions, which led to a spike in dropout rates.

The Indian constitution recognizes the right to education under article 21-A and the government has prioritized enhancing the education sector. In 2024-25, the Ministry has allocated Rs 1,20,628 crore towards access and quality of education.<sup>3</sup>

### ***Need for Scholarships in India***

Education enhances the skills, knowledge, and capabilities of individuals, thereby contributing to the creation of a skilled workforce essential for economic growth and innovation for any country. It provides individuals with the tools to secure better employment opportunities, leading to increased incomes and reduced poverty levels. Many students in India face financial constraints that hinder their access to education. Scholarships help alleviate these financial burdens, enabling deserving students to pursue their academic aspirations.

A well-educated population fosters national progress by promoting civic engagement, informed decision-making, and sustainable development across various sectors. Education empowers marginalized groups, including women and minorities, by providing them with access to opportunities, resources, and decision-making processes. In a

<sup>1</sup> Impetus to Education Sector in Union Budget 2022-2023 [doc20222814101.pdf](https://pib.gov.in/doc20222814101.pdf) (pib.gov.in)

<sup>2</sup> Azevedo, João Pedro. Learning poverty: Measures and simulations. The World Bank, 2020.

<sup>3</sup> Demand No. 25 and 26, Expenditure Budget 2024-25, Ministry of Education, <https://www.indiabudget.gov.in/doc/eb/allsb.pdf>.



country as diverse as India, scholarships play a crucial role in addressing disparities in educational access and opportunities across regions, communities, and genders.

Scholarships recognize and reward academic excellence, talent, and achievements, motivating students to strive for excellence in their educational pursuits. By supporting education through scholarships, India invests in the development of its human capital, which is vital for driving economic growth, innovation, and societal progress.

***“Education is the great engine of personal development. It is through education that the daughter of a peasant can become a doctor, that the son of a mineworker can become the head of the mine, and that a child of a farmworker can become the president of a great nation. It is what we make out of what we have, not what we are given, that separates one person from another.”***

***-From Long Walk to Freedom, 1994***

### **Available Scholarships in India**

The government's initiatives to promote education and ensure equal opportunities for students across various socio-economic backgrounds in India play a crucial role in enabling students to pursue their academic aspirations and fulfil their potential. There are various efforts such as:

- **National Scholarship Portal (NSP):** Launched by the Government of India, NSP serves as a one-stop platform for various scholarship schemes offered by different government departments and agencies. Students can apply for scholarships, track their applications, and receive benefits through this portal.
- **Pre-Matric and Post-Matric Scholarship Schemes:** These schemes aim to support students from minority communities, scheduled castes (SC), scheduled tribes (ST), and other poor backgrounds at both pre-matric and post-matric levels. They cover expenses such as tuition fees, maintenance allowances, and other educational costs.
- **Merit-cum-Means Scholarship Scheme:** This scheme provides financial assistance to meritorious students from economically weaker sections of society pursuing technical or professional courses at the undergraduate and postgraduate levels. It covers both tuition fees and maintenance allowances.
- **Central Sector Scholarship Scheme for College and University Students:** Under this scheme, scholarships are awarded to meritorious students based on their performance in Class 12 or equivalent examinations. The scholarships are provided for undergraduate studies in recognized colleges and universities.
- **National Means-Cum-Merit Scholarship (NMMS) Scheme:** Aimed at encouraging meritorious students from economically weaker sections to continue their studies at the secondary level, this scheme provides financial assistance to deserving students from Class 9 onwards.

India's diverse landscape, encompassing racial, linguistic, ethnic, and cultural variations, presents obstacles to sports development and achievement, compounded by societal challenges like gender bias, socioeconomic disparities, and cultural barriers. Limited resources due to high poverty rates and low per capita income further hinder investment in sports infrastructure. To address these issues, scholarships play a vital role in supporting deserving students, particularly from marginalized backgrounds, by providing financial assistance for education. the national and individual state governments. In India, there are scholarship programs offered by the Ministries of Minority Affairs, Social Justice and Empowerment, Labor & Employment, Tribal Affairs, and Departments of School Education and Literacy, Department of Higher Education, etc. In 2019, the Union Government of India recognized 56 National Sports Federations, each comprising numerous athletes. To aid deserving athletes, the government introduced several initiatives offering financial support. Collectively, scholarships and government initiatives are pivotal in overcoming obstacles to education and sports progress in India, promoting inclusivity and societal progress.

### **Role of Government and Corporate Social Responsibility**

All civil societies in the world are built based on education, which plays a vital role in national development. The government of India constant endeavour to improve education standards to create an education system which offers opportunities to all; however, these efforts alone were not enough. Corporate social responsibility (CSR) has also played a vital role in improving education standards in India. With this vision, post the formation of University Grants Commission (UGC) in the 1950's, scholarships began to become an integral part of education. Initially, scholarships were primarily used to provide financial assistance to merit-based students who were facing financial crisis and were unable to fulfil their dreams. However, scholarships have become an integral part in the education system, where the government has taken proactive steps to ensure equitable access to education regardless of the demographic and financial situation of the students. Both private and institutional scholarships can help poor students, and the impact of scholarships often goes beyond financial aid.

The government of India implements various scholarship schemes aimed at promoting education and ensuring inclusivity. These schemes cater to students from different socio-economic backgrounds, including those belonging to marginalized communities. Examples include the National Scholarship Portal, Pre-Matric and Post-Matric Scholarship Schemes, and scholarships for minority students. Government scholarships typically cover tuition fees, living expenses, and other educational costs.

Many corporations in India allocate funds for educational initiatives as part of their CSR activities. The area of education and skill development had the greatest CSR investment in 2020–21, accounting for almost INR 4,733 crores, or 33% of all CSR spending for the year.<sup>4</sup>

These initiatives often focus on supporting underprivileged students, providing scholarships, funding educational infrastructure, and promoting skill development programs. Corporate scholarships may target specific fields or communities based on the company's objectives and priorities. Companies can allocate funds which can cover tuition fees, educational materials, accommodation, and other expenses, making education more accessible to deserving students. CSR activities can support both merit-based scholarships for academically outstanding students and need-based scholarships for those facing financial hardships. This ensures that scholarships are awarded based on academic achievement as well as financial need, promoting equity and inclusivity in education. In addition to financial assistance, CSR initiatives can provide skill development programs, workshops, and mentorship opportunities to scholarship recipients. This holistic support helps students develop essential skills, gain industry exposure, and enhance their employability prospects. Additionally, corporations may collaborate with educational institutions or non-profit organizations to implement these initiatives effectively.

Overall, both government and corporate scholarship programs in India play complementary roles in enhancing access to education, promoting meritocracy, and fostering socio-economic development. Collaboration between the two sectors can further amplify the impact of scholarship initiatives, creating more opportunities for deserving students across the country.

---

<sup>4</sup> CRISIL CSR Yearbook 2021



02

# Overview of the KIS Scholarship Program

## About Colgate-Palmolive India Limited

Colgate-Palmolive India Limited is a subsidiary of the global consumer goods giant Colgate-Palmolive Company, headquartered in the USA. The company was incorporated in India in 1937 and has since become a leading player in the Indian consumer goods market. It offers a diverse portfolio of products spanning oral care, personal care, and home care categories. With a strong distribution network, Colgate-Palmolive India Limited has established a significant presence across India. Its products are available in urban centres as well as rural areas, catering to a wide range of consumers. The company emphasizes innovation and research to develop products that meet consumer needs and preferences. It continuously introduces new formulations and variants to stay competitive in the market.

Colgate-Palmolive India Limited is committed to social responsibility initiatives aimed at promoting oral health, education, and community development. It conducts various CSR activities focused on improving the well-being of communities in which it operates under the umbrella term "Giving Reasons to Smile". It is a respected player in the Indian consumer goods industry, known for its quality products, commitment to innovation, and focus on corporate social responsibility and sustainability.

## About Keep India Smiling(KIS) Scholarship Programme

The Keep India Smiling (KIS) Scholarship Programme was inaugurated in 2019 in collaboration with ShikshaDaan and with the support of Buddy4Study. This initiative is geared towards providing financial assistance to deserving individuals across urban and rural India who encounter financial obstacles hindering their educational pursuits or efforts to enhance their employability prospects. The scholarship program extends its support not only to academically meritorious students but also to athletes and individuals engaged in community service endeavours.

### Keep India Smiling Scholarship Programme for Class11/ Graduation/ Diploma/ B.E-B.Tech./ BDS/MDS

Education has been one of the predominant sectors for social change initiatives across the world, which contributes directly towards the fulfilment of Sustainable Development Goal 4 (i.e., Quality Education)- **"to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all"**. It is without a doubt that education is fundamental to sustained development and holistic growth. There is no better tool than education for countries to reap the benefits of economic growth. Recognizing the fact that tapping the young impressionable minds remains crucial, the social sector today supports numerous innovative programs targeted at facilitating education at various levels.

The KIS Scholarship Programme supports students in the age group of 16 years and above with the specific aim of empowering and developing students from marginalized backgrounds.

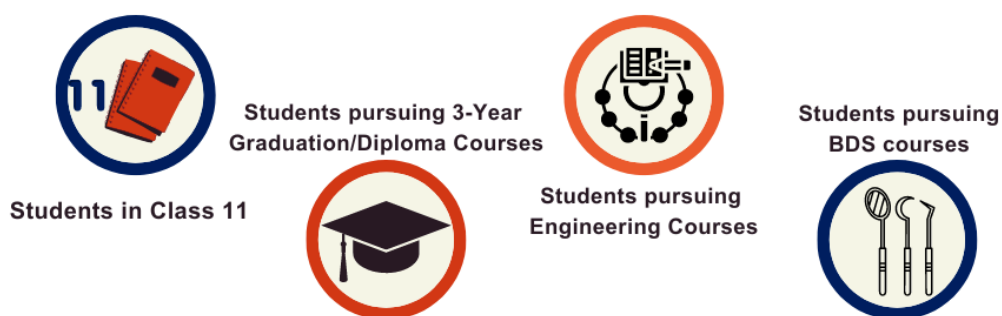


Figure 1: Recipients of Keep India Smiling (KIS) Scholarship Programme

## Eligibility Criteria for the Education Scholarship

For candidates to apply for this scholarship they must provide proof of identity, education, and family income. Following are some of the critical requirements under this scholarship initiative:



Identity Proofs	Family Income Proof	Education Proof
Valid ID proof - either Aadhar Card/ Driving License/ Voter ID/ Pan Card  Passport-sized photograph	Income proof  Income certificate  BPL certificate  Food Security certificate  Any other certificate issued by competent government authority  Annual family income - less than INR 5 Lakh	Class 12th Marksheet  Minimum 60% in Class 12th Board examinations  Fee receipt/ Admission letter/ Educational Institute's ID card/ Bonafide certificate

Figure 2: Eligibility Criteria for the KIS Scholarship

### Unique aspects of KIS Scholarship Programme

Beyond just offering monetary aid, the KIS Scholarship Programme also provides comprehensive training and mentoring support through Learning Management System (LMS) based programs. These programs aim to augment scholars' exposure and comprehension of the market dynamics, essential skill sets, personality development, soft skills, and various career opportunities available to them. The scholarships encompass three main categories: education, sports, and community service. A standardized selection process is meticulously adhered to, beginning with an algorithm-based initial shortlisting, followed by rounds of interviews and document verification to identify the most suitable candidates. A distinguished panel of experts hailing from the realms of social development and education meticulously reviews and evaluates the shortlisted candidates. The final list is subject to approval by the Colgate Palmolive CSR team, ensuring alignment with the program's objectives and values. Once selected, scholars are onboarded into the program, and the scholarship funds are disbursed either annually or half-yearly, in accordance with the program guidelines.

Mentoring emerges as an indispensable factor within the KIS program, aiming to furnish additional assistance to the scholarship recipients. Buddy4Study has developed a virtual platform facilitating interaction between mentors and mentees, fostering discussions on diverse subjects ranging from career prospects and communication proficiency to the challenges encountered in pursuing education, sports, or social initiatives.

The Keep India Smiling initiative incorporates LMS based training, a technology-driven endeavour bolstered by Buddy4Study. Tailored specifically for KIS scholars, this initiative endeavours to equip them with resources essential for navigating a successful career trajectory. The curriculum of the LMS-based training encompasses a myriad of topics, predominantly focusing on the significance of honing soft skills. These include comprehensive training modules addressing job readiness and personality enhancement, pivotal elements augmenting scholars' aptitude for succeeding in job interviews and fostering long-term career growth.

This meticulous approach ensures that the KIS Scholarship Programme not only provides financial aid but also fosters holistic development among its beneficiaries, empowering them to achieve their aspirations and contribute positively to society.

# 03

## Study Methodology



The study adopts a concurrent mixed-method design, in which quantitative and qualitative data is collected through the key programme stakeholders. This approach allows for a comprehensive assessment of initiatives by capturing quantitative feedback backed by qualitative experiences.

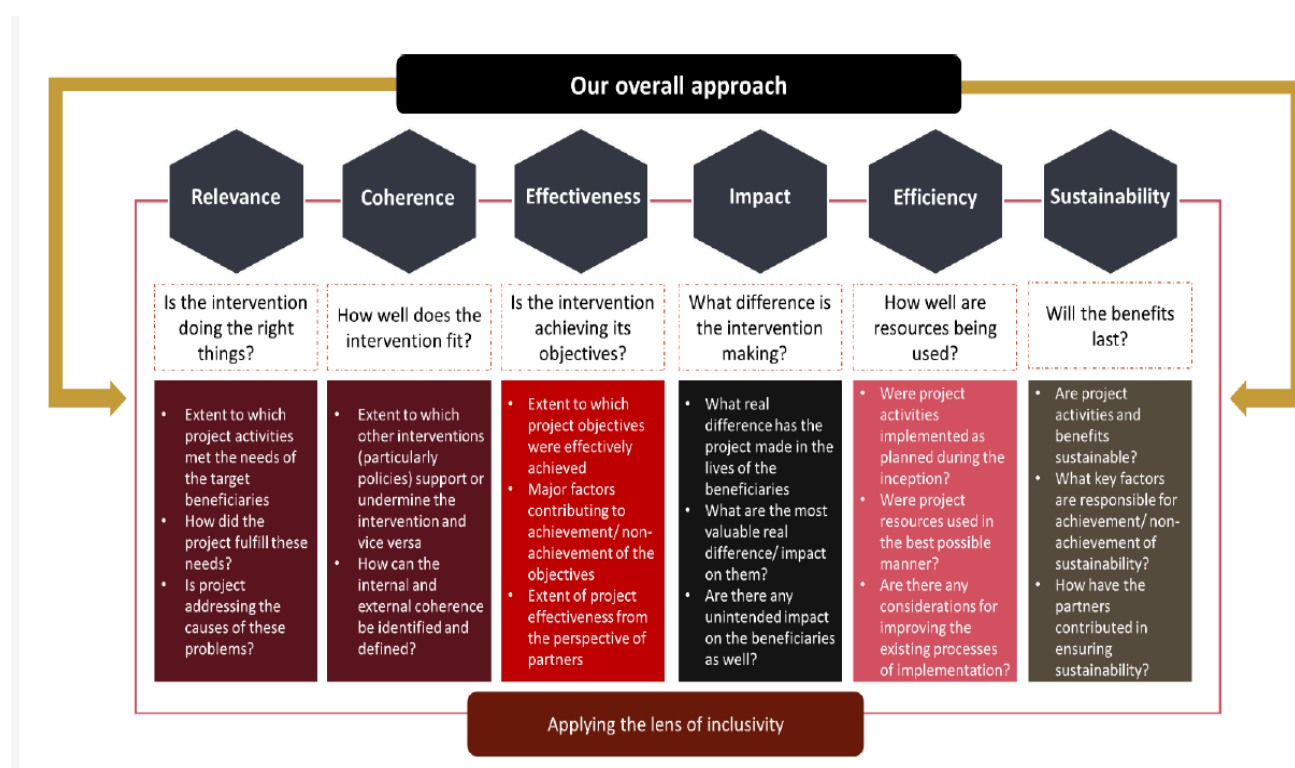
This evaluation study seeks to present a systematically, rigorously, and strategically conducted quantitative and qualitative study, which is flexible and contextual, to answer the proposed objectives of the study. Our evaluation framework is built around our approach of using a participatory and collaborative process that involves stakeholders at different phases, working together at various stages of the engagement. This will ensure higher convergence of inputs and ideas, which will further facilitate the incorporation of critical insights in our final report. The assessment of the cleft surgery programs would involve taking beneficiaries from each of the segments (age, state, gender).

The quantitative data will be collected through a **semi-structured survey questionnaire** administered to direct beneficiaries. The survey focuses on the impact of the program on academics, access to quality education, and overall impact on family's financial condition.

The qualitative data, on the other hand, was collected through **key informant interviews (KIIs)** with relevant stakeholders. The qualitative data focused on the experiences and perceptions of the participants regarding the program's impact.

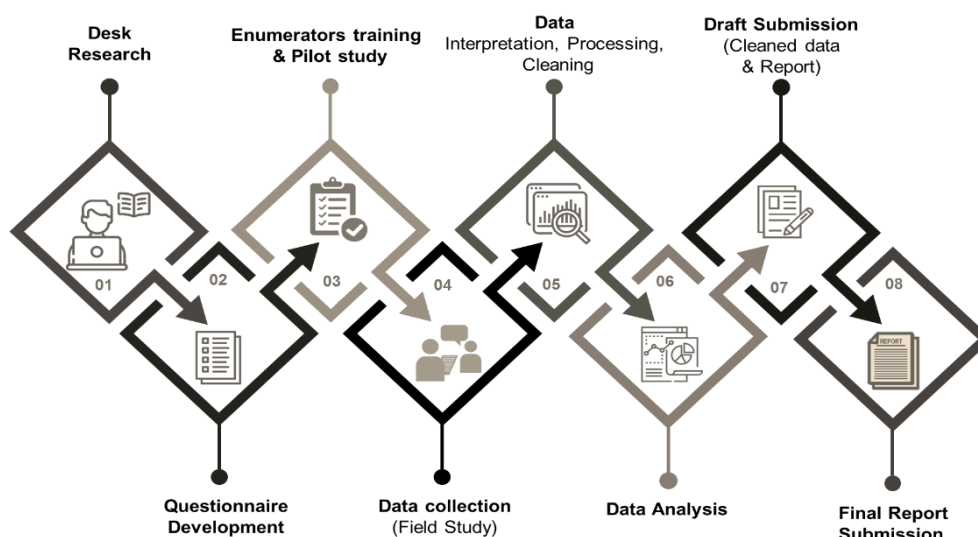
The findings from the quantitative and qualitative data are integrated to provide a comprehensive assessment of the impact of the interventions in the subsequent section. The integration involved comparing the findings from the two data sources to identify any converging or diverging evidence.

The evaluation also maps the impact of the program with the OECD DAC framework to determine the merit of an intervention based on six defined evaluation criteria – relevance, coherence, effectiveness, efficiency, impact and sustainability. We have also aligned the impact of the program with the SDG goals and the contribution of the intervention in global efforts.



## Evaluation Methodology

The methodology adopted for this mix-approach research study focuses on collection and analysis of both primary and secondary data. CRISIL team understands that adequate planning, training, and preparation are vital to successfully completing data collection. CRISIL team hence will be adopting following detailed stepwise approach to ensure a smooth data collection process and fulfilment of study objectives.



A crucial part of the evaluation study would be to understand the demographic nature of the beneficiaries of the program through thorough assessment of the available secondary. Secondary analysis shall include review of various documents, reports, research studies related to the scope of the study.

## Financial evaluation

The financial evaluation will undertake a meticulous assessment of the effective utilization of funds contributed to the initiative, with a specific focus on reviewing the implementing partner's financial management system. This exhaustive examination will entail a thorough examination of the following documents:

- Utilization certificate - serves as proof that project funds were utilized in accordance with agreed-upon guidelines.
- Financial statements - Identifying areas of inefficiency, mismanagement, or potential fraud
- Random expense verification - Select random receipts from the expense records and verify the legitimacy and alignment of these expenses with the project's goals.
- Supporting documents and bills – To be verified during the CA visit will scrutinize documents and all expenses incurred during the project period

The evaluation will also consider the Key Performance Indicators (KPIs) and agreed-upon commitments and budgets. A checklist-based review and discussions with stakeholders will be conducted to ensure the financial management system is robust and effective.

A comprehensive framework outlining the financial evaluation process will be shared at a later stage, pending receipt of all necessary documents from the implementation partner.

## Sampling

The stakeholder mapping across all the scholarships forms a crucial part for the effective evaluation of the program. The scholarship program has been developed to ensure that socio-economic diversity of the marginalised population can be addressed through this program. Because of the unique nature of the assignment, it is important that the mapping of beneficiaries (the key stakeholders) contains this diversity.

The key stakeholders hence include:

The beneficiaries (scholars) of the scholarship program (across each scholarship)  
 Representatives from Shikshadaan associated with the implementation of the program

Based on the above mapping of the stakeholders, the total sampling of all the stakeholders for the impact assessment study is the following:

Stakeholders	Sample	Data Collection Tool
BDS Scholars	15	Semi Structured Interview
Education Scholars	20	Semi Structured Interview
Teachers/ Coaches	2	In-depth Interview
Mentors	4	In-depth Interview
Implementation Partners	2	In-depth Interview
Colgate Palmolive CSR Team	1	In-depth Interview



# 04

## Study Findings



The impact of the scholarship initiative is understood by mapping its effects on the lives of beneficiaries and understanding the feedback of key stakeholders. The primary findings classify and maps the benefits, challenges, and overall impact of KIS scholarship on both:

1. Bachelor of Dental Surgery (BDS) scholars
2. Education scholars

## Section I: Primary Findings on BDS Scholars

For Bachelor of Dental Surgery (BDS) scholars, the KIS program helps to cover tuition fees and related expenses for BDS courses, easing financial pressures for aspiring dental professionals. It also provides mentorship and training in soft skills and job readiness, which is crucial for BDS scholars transitioning to professional practice.

The survey sample consisted of 15 BDS scholars from the states of Maharashtra, Gujarat, Andhra Pradesh and Himachal Pradesh.

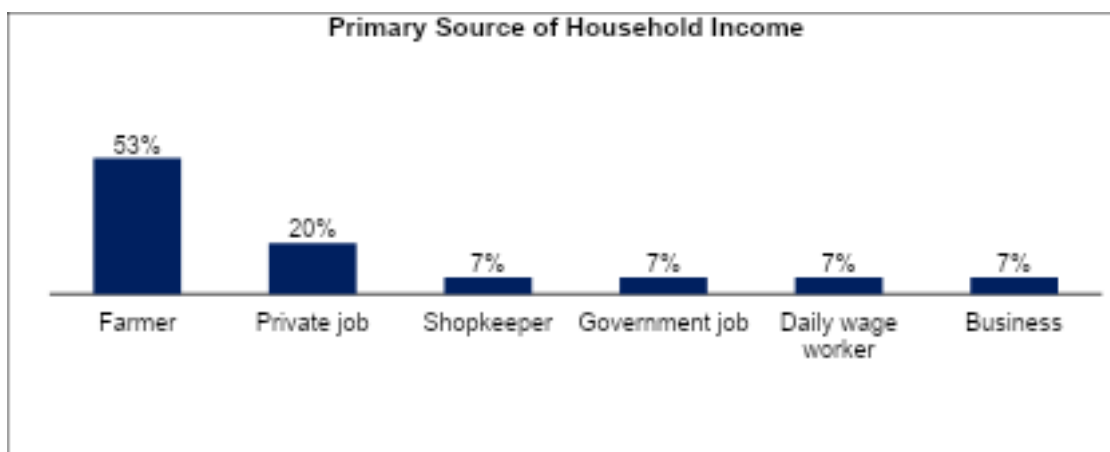
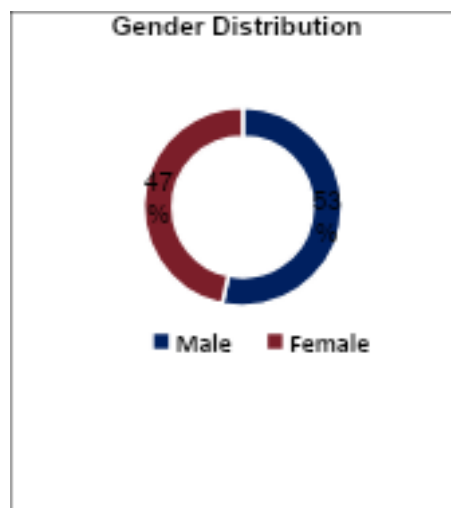
### Demographic Details

The sample shows program's gender inclusivity, with 53% male and 47% female participation. Scholars are from diverse social categories, including General (93%), Other Backward Castes (7%), benefit from this scholarship.

**Additionally, 80% of the scholars were first-generation learners, reflecting the program's contribution to educational upliftment across underprivileged communities.** This makes the scholarship a transformative tool in uplifting not only individuals but also communities by bridging the education gap.

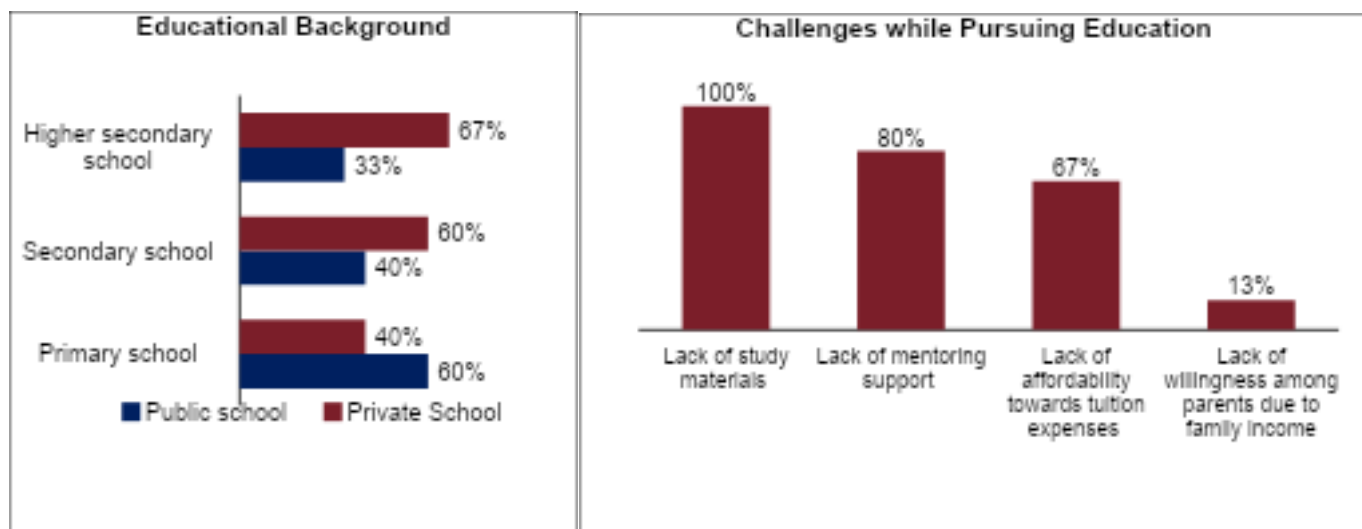
The financial circumstances of a family significantly influence the access to education. On an average, each family have 6 members with only a single earning member in the family. The data suggests that 53% of the BDS scholars reported an annual family income less than INR 2,75,000 which highlights the scholarship's role in easing the financial burden for economically disadvantaged families for accessing higher education and safeguard their children's future.

In terms of employment, 53% participants' families rely on farming as the primary source of income, while 20% participants' family members work in the private sector, 7% work in government jobs, 7% work as daily wage earners and other 7% have small businesses. **Notably, most families (93%) have only 1 earning member, emphasizing the financial burden and the critical role of the KIS scholarship in easing this pressure and bridging the gap in accessing the education.**



The scholarship is crucial for households as 80% of the scholars' families do not possess a Below Poverty Line (BPL) card, despite having limited financial resources.

Despite limited exposure due to State Board and with challenges like lack of affordability toward tuition expenses (reported by 67% participants), mentoring support (80%), and study materials (100%), the average score was 70.7% over the last three grades.



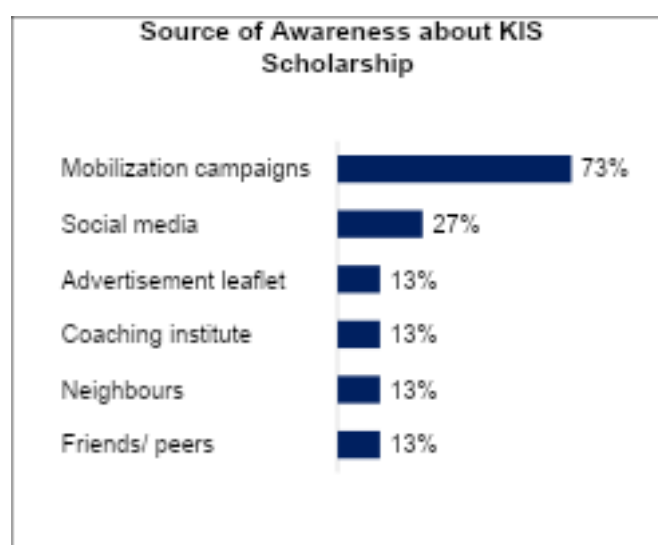
***Most of the scholars (87%) want to work as a dentist and have their own clinics, 13% aspire to pursue specialized education and become dental surgeons, highlighting a focused commitment to professional growth.***

This is reflective of the scholars' desire to continue enhancing their skills and advancing their careers. The program has effectively instilled a growth mindset in the scholars, encouraging them to seek opportunities for self-improvement and career advancement. By addressing critical financial and educational needs, the scholarship enables these individuals to overcome socioeconomic barriers and pursue their professional goals, significantly contributing to social upliftment and economic empowerment for their families.

Within the sample, none of the BDS scholars respondents (100%) availed any government scheme, or government and non-governmental scholarships, primarily because they were unaware of such opportunities or didn't meet the criteria required to avail those scholarships. This highlights a critical gap in information dissemination, as many financially constrained families could benefit from these scholarships but miss out due to insufficient knowledge.

### Scholarship Access and Usage

Most of the BDS scholars (73%) learned about the Keep India Smiling (KIS) Scholarship primarily through mobilization campaigns which not only create awareness about the scholarship but also clarify the doubts of students and their parents prior to applying for scholarship.



The awareness through word-of-mouth (39%) was also a critical channel in creating awareness, social media (27%) and advertisement (13%). The majority participants (53%) availed the scholarship funds in 2024, while others opted for it in 2023. With the duration of support varying for individuals based on criteria, 80% participants received it for 1 year. All respondents (100%) applied through Buddy4Study and were notified of their selection via dashboard notifications (87%) as well as calls (13%).

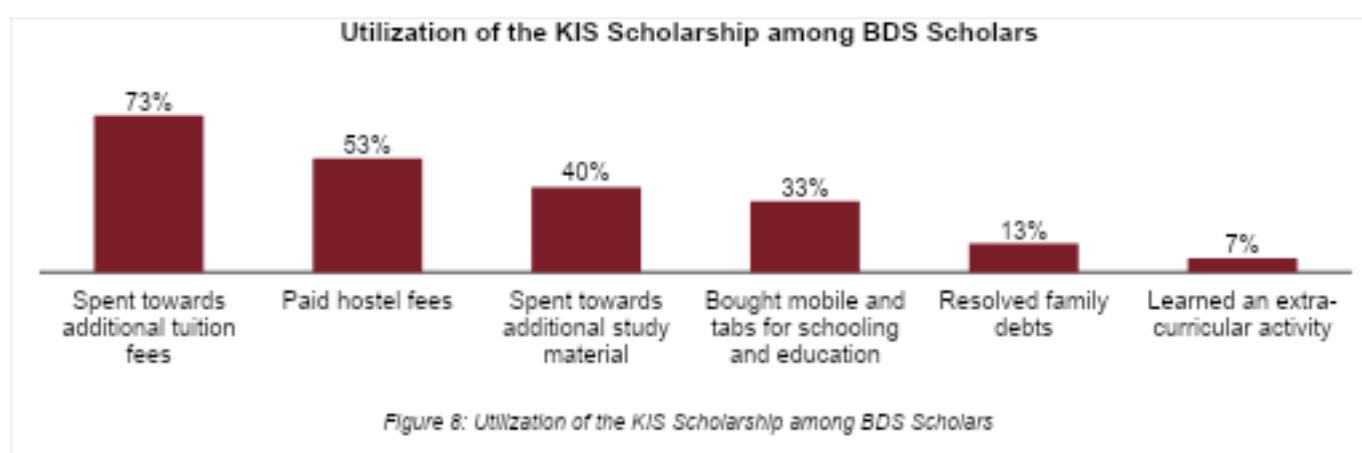
All the scholars were supported by their family members and school teachers during application of the scholarship. The scholars were awarded INR 75,000, and the scholarship was disbursed to the scholars' personal savings account annually through bank transfers post verifying the necessary .

In our sample, the scholars have had personal savings accounts prior to the scholarship for savings purposes and no challenges were reported in receiving the scholarship amount, indicating a smooth process in place for disbursement of scholarship amount. The scholarship amount also supported their monthly educational expenses such as books, stationery, project materials, lab instruments etc. The expenses ranged widely depending on the college, with 67% participants incurring expenses less than INR 6,500, followed by 27% reporting between INR 6,500-8,499 range. Notably, 73% of respondents reported that their expenses had remained consistent, while 27% confirmed that their expenses increased over time.

Before receiving the scholarship, all the scholars managed expenses by borrowing the funds from various stakeholders such as relatives (40%), informal loan providers (40%) and banks (13%). The scholarship has significantly alleviated financial pressure, with 7% participants stating that it helped with college fees, and 93% reporting that it reduced additional costs associated with education. Additionally, the scholarship has not only reduced financial burden but also addressed various challenges, with 27% respondents stating that they were able to tackle other financial issues too. This demonstrates the broad positive impact of the scholarship on both financial and personal aspects of the scholars' lives.

### Impact of the Scholarship

The KIS scholarship had a multifaceted impact on BDS scholars. 73% participants reported using the scholarship primarily to cover additional tuition fees whereas 53% funded their hostel stay and purchased study materials (40%) or devices like tablet (33%). It was also noted that 13% paid back the loans they availed to fund their education. Interestingly, 7% of respondents used the funds to learn extracurricular activities such as additional practical classes, spoken english classes, etc. These figures indicate that the scholarship was mainly utilized for academic expenses and necessities.



In terms of planning, 93% of respondents intended to allocate the scholarship fund for education, with a minority (7%) opting to save for the future. However, the broader impact of the scholarship seems centered around enabling the scholars to manage the financial pressures of their education. The lack of leisure or non-academic expenditures highlights a focus on essential needs, further emphasizing the economic challenges faced by these scholars.

The following table represents the responses of the BDS regarding their experiences with Colgate KIS scholarship program. The responses are based on a Likert scale, with options ranging from "Excellent" to "Average". **87% BDS**

**respondents felt that the scholarship met with their expectations, indicating a positive impact on their careers and lives.** However, 13% noted some shortcomings in the scholarship indicating a scope of improvement. Overall, the scholarship appears to have been effective in meeting most expectations, but there remains room for refinement based on the feedback received.

Statement	Excellent	Good	Average
The monetary support was relevant and adequate for my educational needs	87%	13%	0%
My overall education performance has improved due to better access to educational aides	80%	20%	0%
The scholarship has helped me reduce expenses, increase savings	87%	13%	0%
I will be able to secure better job/career because of scholarship	80%	20%	0%
The scholarship will ease securing a student loan in future	67%	27%	7%
I feel confident on receiving the scholarship, since it was a competitive process	87%	13%	0%
My siblings (sister specially), friends and youths in the community from similar economic backgrounds will be motivated to pursue higher education	87%	13%	0%



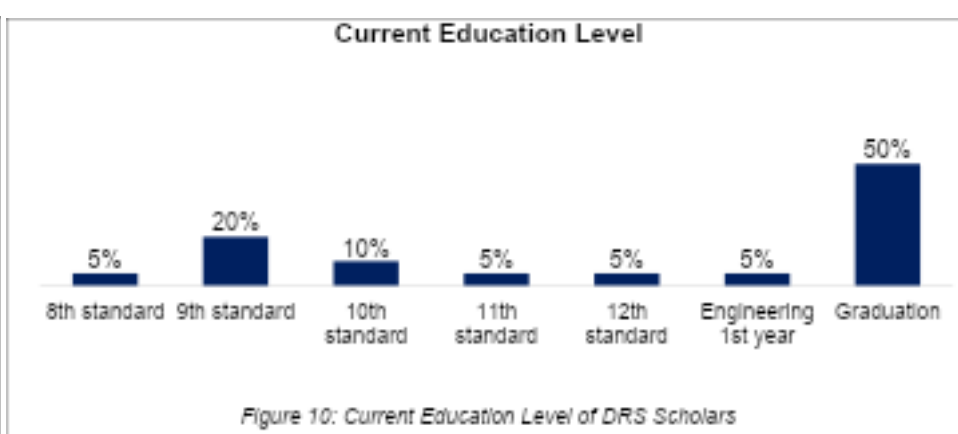
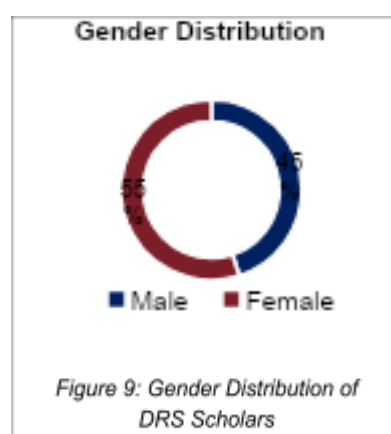
## Section II: Primary Findings on EducationScholars

The KIS scholarship aims to support students from diverse backgrounds in their educational pursuits by alleviating financial burdens and providing resources essential for academic success. This scholarship is designed to empower scholars, particularly those from underprivileged or marginalized communities, ensuring they have the means to achieve their educational goals. For Education scholars, the KIS scholarship has played a crucial role in enhancing their academic experience and supporting their personal growth.

The survey sample consisted of 20 Education scholars from the states of Andhra Pradesh, Bihar, Chattisgarh, Delhi, Haryana, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Pondicherry, Punjab, Rajasthan, Telangana, Tripura and Uttar Pradesh.

### Demographic Details

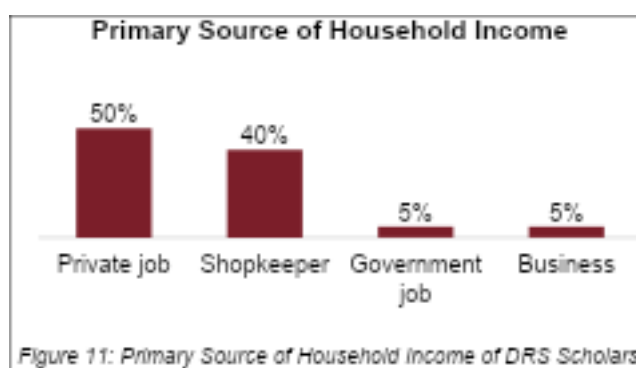
The scholarship has positively impacted the educational journeys of the Education scholars, with a diverse group benefiting from its support. Among the respondents, 45% were male and 55% were female, with the average age of 18 years. Majority (50%) of Education scholars were doing graduation and 5% were enrolled in Engineering, while the remaining were distributed across various grades from 8th to 12th standard (45%).



In terms of social background, 55% of the scholars belonged to the General category, 5% were from Scheduled Castes (SC), and 40% were from Other Backward Classes (OBCs). This distribution underscores the scholarship's reach across different social and vulnerable groups.

The educational background of the scholars' families reveals a significant impact of the KIS scholarship. All respondents (100%) reported that their family members had completed graduation. **The average household size for the scholars includes an average of 6 individuals, with a single earning member highlighting the financial burden on the household and the need of the scholarship for supporting the education.** The family income averages INR 1,65,750 annually, indicating financial constraints that the scholarship helps to alleviate. Most families have 1 earning member (90%), while 10% have 2 members earning for the family. This limited earning capacity underscores the critical nature of the scholarship in providing additional support.

The primary sources of income for these households are diverse, with 50% families relying on private jobs, 40% on shopkeeping, and a small percentage engaged in other occupations like daily wage earning (5%) or business (5%). Notably, only 5% families had a Below Poverty Line (BPL) card, reflecting a status just above extreme poverty but still in need of financial support. Additionally, 100% of respondents' families own their current residence, highlighting some level of asset stability despite lower income levels.



The educational background shows that all scholars attended schools under the State Board curriculum indicating the lack of exposure. Despite the challenges faced, the average academic performance over the last three years demonstrates consistency with scores averaging between 71% and 73.5%. A significant proportion of scholars (30%) are first-generation learners in their families, and an additional 70% are second-generation learners, indicating that the scholarship is playing a crucial role in fostering educational progression across generations and shattering the financial barriers.

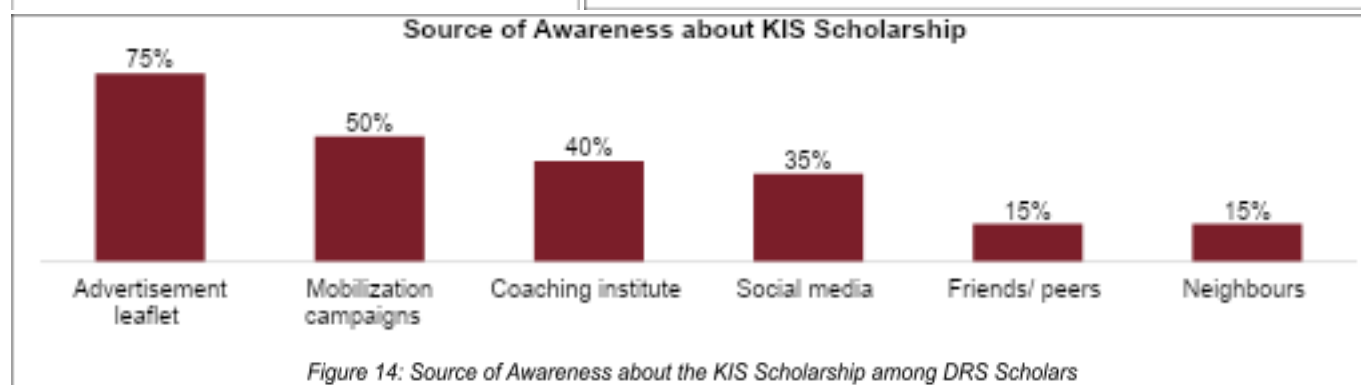
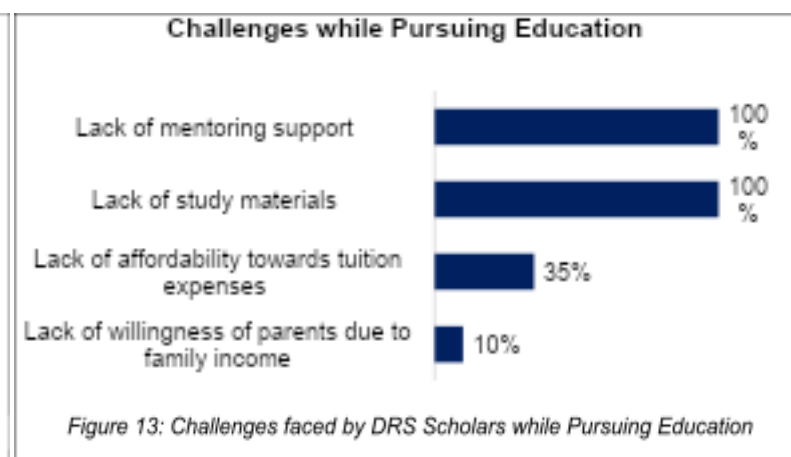
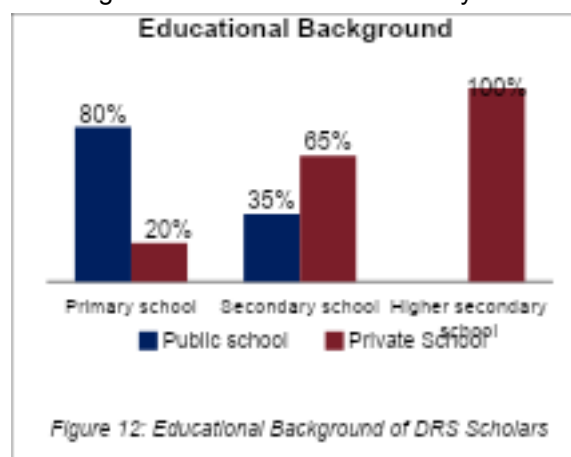
**The scholarship addresses several key challenges faced by scholars, the most common issues include lack of study materials (100%), inadequate mentoring support (100%), and affordability concerns regarding tuition expenses (35%).** Additionally, 10% participants face a lack of parental willingness for further education due to family income constraints.

Notably, none of the Education scholars availed any form of government scheme or any government and non-governmental scholarships. The reason for not applying was not specified. This highlights a potential gap in awareness of educational scholarships, which could be further explored and addressed to maximize support for scholars from these backgrounds. Overall, by targeting students from various social and educational backgrounds, the scholarship contributes to fostering academic achievement among those who may face significant barriers.

### Scholarship Access and Usage

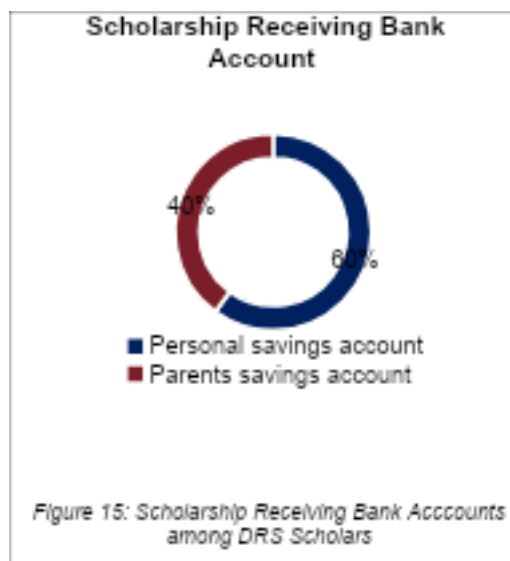
Contrary to the awareness of BDS scholarship, in the case of Education scholarship the advertisement leaflets (75%) played a crucial role followed by mobilization campaigns (50%), coaching institutes (40%), social media (35%) and word-of-mouth (30%). The duration of the scholarship varied, with 30% receiving it for 3 months, 25% for 1- 2 months, and smaller groups receiving it for 5 months or more. This reflects flexibility in the scholarship duration based on individual needs.

All the scholars received support from their school teachers, parents, as well as family members during the application process. The application itself was completed through the Buddy for Study platform, streamlining access to the scholarship. The scholarship amount received by respondents was split between INR 15,000 (50%) and INR 25,000 (50%). The funds were disbursed annually through bank transfers for all respondents (100%), ensuring a secure and efficient delivery method.



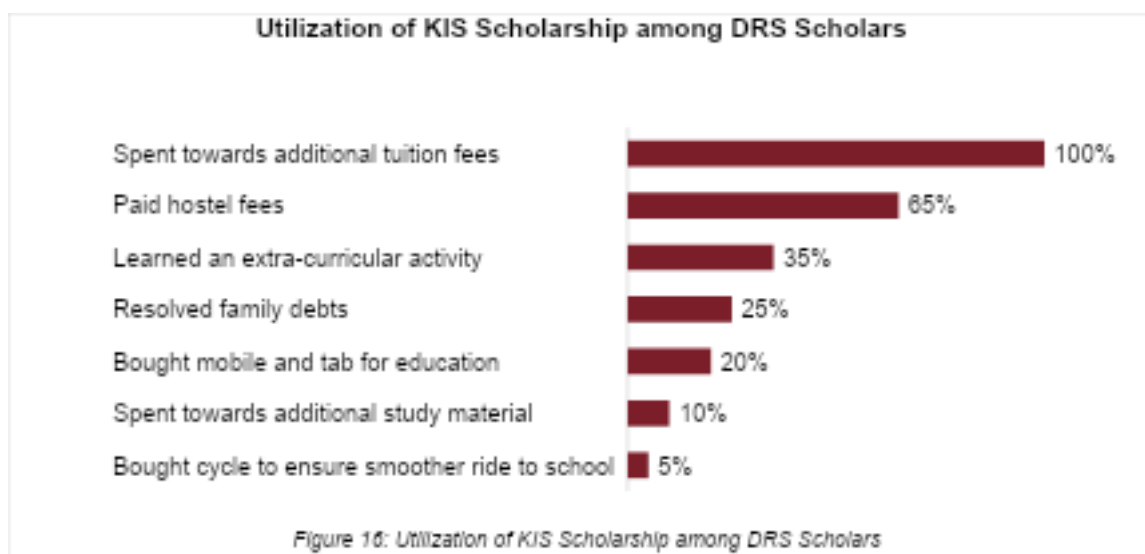
The majority (60%) of the Education scholars had the scholarship money deposited into their personal savings accounts, while 40% had it deposited into their parents' savings accounts. For those using personal accounts, the main reason was for savings, specifically to manage and receive the scholarship funds. Interestingly, none of the respondents reported facing any challenges in receiving the scholarship money, indicating the efficiency and smooth procedures.

In terms of monthly educational expenses such as books, stationary, project materials, lab instruments, etc., the average reported by Education scholars was INR 5,315. These expenses remained constant over time, with all respondents (100%) stating that their educational costs were same as before. Before receiving the scholarship, students managed their finances primarily through loans from relatives(70%), while the remaining 30% took loans either from a bank or other sources.



### Impact of the Scholarship

The KIS scholarship has been instrumental in providing financial support to all respondents, with all the students using the funds to cover the tuition fees. Beyond tuition, the scholarship has also been used for various other purposes, for hostel fees (65%) as well as paying back loans taken for education (25%). Notably 20% of the students invested in mobile or tablets for educational purposes such as online coaching for competitive exam whereas 35% used the money in extra-curricular activities such as additional classes for C++, Java, Spoken english, etc. for holistic development. A vast majority of the respondents (95%) intended to use the scholarship for education, while a few (5%) planned to save a share of the funds.



The following table represents the responses of the scholars regarding their experiences with Colgate KIS scholarship program. The responses are based on a Likert scale, with options ranging from "Excellent" to "Average". **80% of the respondents felt that the scholarship met with their expectations, indicating a positive impact on their careers and lives.** However, 20% noted some shortcomings in the scholarship indicating a scope of improvement 10% suggested the scholarship should cover more students, whereas other suggestions included recommendations to broaden its criteria to reach a larger pool of deserving candidates (5%) and recommendations to increase the scholarship amount and continuation of the program for future (5%).

These insights reflect the gratitude of the recipients but also highlight the need for sustained and increased financial aid to support long-term educational goals. Overall, the KIS scholarship has played a pivotal role in reducing financial burden and improving access to education for these students, but there is a clear demand for continued and expanded support in the future.

Statement	Excellent	Good	Average
The monetary support was relevant and adequate for my educational needs	65%	35%	0%
My overall education performance has improved due to better access to educational aides	70%	25%	5%
The scholarship has helped me reduce expenses, increase savings	45%	50%	5%
I will be able to secure better job/career because of scholarship	60%	25%	15%
The scholarship will ease securing a student loan in future	35%	55%	10%
I feel confident on receiving the scholarship, since it was a competitive process	95%	5%	0%
My siblings (sister specially), friends and youths in the community from similar economic backgrounds will be motivated to pursue higher education	85%	5%	10%



05

## Financial Proficiency



The comprehensive financial evaluation was undertaken to examine the allocation and utilization of the financial resources contributed to the initiative, with a specific focus on reviewing the implementing partner's financial management system robustness, including its internal controls, budgeting processes, and expenditure tracking mechanisms, in order to ensure transparency, accountability, and optimal use of funds.

In the 2023-24 fiscal year, the ShikshaDaan Foundation, in collaboration with Buddy4study as its implementing partner, executed the KIS program on behalf of Colgate Palmolive India Limited. As ShikshaDaan was responsible for handling the program's financial transactions, this study provides an in-depth analysis of ShikshaDaan's financial management of the program.

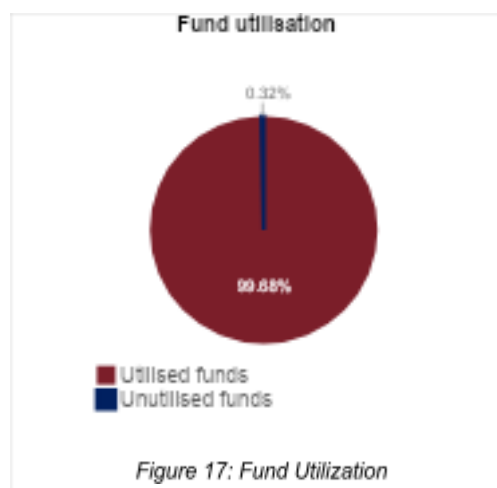
The primary findings on financial evaluation of KIS scholarship is split into:

- Fund management
- Financial analysis
- Reporting mechanism and transparency
- Verification of beneficiary records

### Fund management

According to the Memorandum of Agreement (MOA), the scholarship funds will provide comprehensive coverage for all academic expenses, encompassing a range of essential costs.

Specifically, the scholarship will reimburse tuition fees, hostel fees, and living expenses such as food and internet. Additionally, the funds will also cover the costs of necessary devices, including laptops, as well as educational materials like books and stationery. Furthermore, the scholarship will also support online learning expenses,



ensuring that students have access to all the resources they need to succeed in their academic pursuits.

Particulars	Amount (Rs in lakh)	Total (Rs in lakh)
Balance carried forward from FY22-23 of Colgate Pamolive India Limited		558.43
Receipt from Pallela Gopichand Academy	1.50	
Interest received:		
Quarter 1-3	13.26	
Quarter 4	1.78	16.54
<b>Total funds available during the year</b>		<b>574.98</b>
Amount utilized for KIS program in FY23-24		-573.19
<b>Balance amount carried forward to FY24-25</b>		<b>1.78</b>

The fund utilisation rate was a notable 99.68% in fiscal 2023-24, marking a significant milestone. In absolute terms, ShikshaDaan successfully utilised Rs. 573.19 lakh out of a total allocation of Rs.574.98 lakh during the year, demonstrating efficiency in resource allocation.

An amount of Rs. 0.39 lakh was utilised as program management charges as a part of operational expenses of ShikshaDaan during 2023-24.

### Financial analysis

According to the income and expenditure statements for the 2023-24 fiscal year, ShikshaDaan received a total of Rs. 392.64 lakh in receipts, supplemented by Rs. 34.91 lakh in interest income.

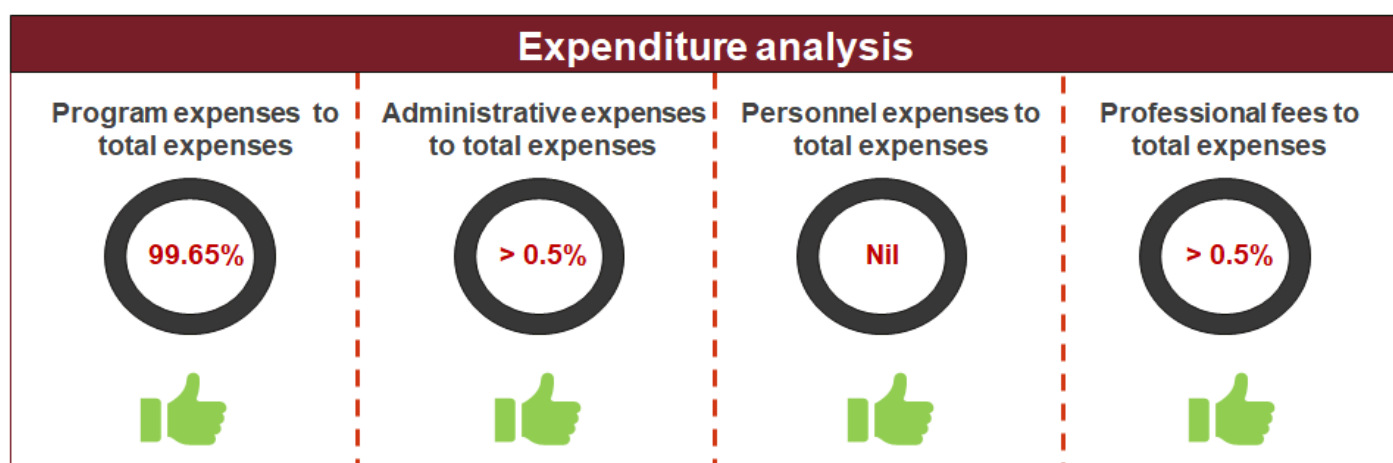


Figure 18: Expenditure Analysis

A breakdown of the expenditures reveals that a significant 99.65% of the total expenditure was allocated towards program-related expenses during the same fiscal year. This means that almost the entire expenditure of the organization was directed towards achieving its core objectives and programs. The high proportion of program-related expenses suggests that ShikshaDaan is efficient and effective in utilizing its resources to achieve its objectives. This is a positive indicator of the organization's financial management and governance practices.

The liquidity profile stood at 0.12 times and cash to total asset at 0.99 times. Cash and bank balance of Rs. 30.40 lakh and as on March 31, 2024, and no current liabilities were due as on the same period.

Due to non-availability of bank statements, the cheque bounces and cash transactions could not be analysed.

### **Reporting mechanism and transparency**

The implementation of the program at the last mile is managed by Buddy4Study which periodically reports on its platform and shares data with ShikshaDaan and Colgate Palmolive through its dashboard. During the visits, Buddy4Study demonstrated the scholarship program's dashboard, while ShikshaDaan shared its ledgers related to Colgate Palmolive program, thereby showcasing the existing process and reporting system.

### **Verification of beneficiary records**

The selection of beneficiaries is a thorough process that involves examination of candidates against the stringent criteria established by Buddy4Study, ShikshaDaan, and Colgate Palmolive. This rigorous evaluation ensures that only the most deserving individuals are chosen to receive support. Furthermore, the records of the beneficiaries are maintained and securely stored by the teams responsible for implementing the KIS program, ensuring transparency and accountability throughout the process.

In addition, the CRISIL team has conducted a review of the data and through random stratified sampling and in-depth discussions with the beneficiaries, Buddy4Study and ShikshaDaan team. This independent verification has further authenticated the beneficiary data, and the support provided to them.



# 06

## Alignment with OECD framework

The OECD DAC framework provides guidelines to determine the worth of an intervention on which evaluations are made. Under its ambit, the study will analyse the key components of the overall programme.

## **Relevance**

***Relevance is defined as the extent to which the intervention responds to the beneficiaries, global, country and partner/institution needs, policies and priorities, and continues to do so if circumstances change. Evaluating relevance helps in understanding and assessing the alignment of the goals and implementation of the program with the needs and priorities of the beneficiaries and other stakeholders.***

The Keep India Smiling (KIS) Scholarship Program, launched in 2019, holds significant relevance as it addresses the financial barriers that prevent talented individuals from pursuing education and improving employability. Targeting students, athletes, and community service contributors across urban and rural India, the program ensures a more inclusive approach to empowerment.

Beyond financial aid, KIS also emphasizes holistic development through Learning Management System (LMS)-based training, providing scholars with essential skills in personality development, communication, and job readiness. This technology-driven approach helps beneficiaries navigate market dynamics and career opportunities, enhancing their employability and long-term growth potential. The program's meticulous selection process, involving algorithm-based shortlisting, interviews, and expert reviews, ensures that the most deserving candidates receive support. Moreover, the mentoring platform, developed by Buddy4Study, allows for personalized guidance, further enriching the beneficiaries' journey towards success.

By blending financial aid with skill development and mentoring, the KIS Scholarship Program contributes to socio-economic upliftment, fosters equality in access to education, and nurtures future leaders, making it highly relevant in India's socio-economic landscape.

## **Coherence:**

***Coherence is defined as the compatibility of the intervention with other interventions in a country, sector, or institution. It assesses and connects the intervention with the global, national, and state-level programs/policies as well as institution-level policies and tries to understand the impact that the intervention is creating in the lives of target beneficiaries. The alignment with global goals such as SDGs or national policies can also be considered coherence.***

The initiative is in accordance with Colgate Palmolive India's Corporate Social Responsibility (CSR) strategy, which places a significant emphasis on empowering individuals through education. As part of this strategy, there is a strong commitment to conducting need assessments to ensure that interventions effectively address the needs of the target population. Following a thorough need assessment study, various scholarship programs were developed to cater to students, athletes, and community volunteers.

The CSR policy aligns closely with Goal 4 (Quality Education) of the Sustainable Development Goals (SDGs), particularly Target 4b, which aims to significantly increase the global number of scholarships available to developing countries. By emphasizing inclusive and equitable quality education and fostering lifelong learning opportunities for all, the initiative directly contributes to achieving this goal.

Furthermore, the program also advances SDG Goals 1 and 5, which focus on attaining gender equality and empowering all women and girls, respectively. Goal 1 underscores the imperative of eradicating poverty in all its forms globally. By providing scholarships and support, particularly to marginalized groups, the program contributes to reducing poverty and promoting gender equality.

Additionally, the initiative supports Goals 8 and 17, which centre on strengthening implementation tools and revitalizing the global partnership for sustainable development. Goal 8 emphasizes promoting sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all. Through its focus on education and skill development, the program contributes to creating opportunities for economic empowerment and fostering partnerships for sustainable development.



In essence, the initiative not only aligns with Colgate Palmolive India's CSR strategy but also demonstrates a commitment to advancing multiple SDGs, particularly those related to education, gender equality, poverty eradication, economic growth, and partnership-building for sustainable development.

### **Efficiency:**

***Efficiency is the extent to which the intervention delivers, or is likely to deliver, results in an economic and timely way. It is an indicator to check whether an intervention's resources can be justified by its results.***

The efficiency of the intervention is demonstrated through its streamlined implementation process and effective use of resources. The implementation partners Sikshadaan and Buddy4Study helps in outreach, selection process and coordination with students' post-selection. All the partners involved have extensive experience in the field of educational scholarship. The application and selection process is established with well-defined eligibility criteria, such as a minimum aggregate score and family income threshold, the program efficiently targets students who are academically capable but financially disadvantaged. The process of disbursement of the funds to the scholars is streamlined and timely done through digital transfers ensuring transparency.

The program's phased implementation and expanding based on response and feedback, allows for efficient allocation of resources and optimal utilization. The program efficiently utilizes technology, students can access the details of their scholarship, LMS training schedule, mentoring sessions information, etc. on the credential-specific dashboards which helps in smooth functioning of the program.

### **Effectiveness and Impact:**

***Effectiveness indicates the extent to which the intervention has achieved, or is expected to achieve, its objectives and its results, including any differential results across groups. Whereas Impact is the extent to which the intervention has generated or is expected to generate significant positive or negative, intended, or unintended, higher-level effects.***

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

This program effectively achieves its objectives by providing comprehensive support that extends beyond financial assistance and the impact of this program extends beyond individual beneficiaries, contributing to broader social and economic goals. By offering scholarships to meritorious engineering students from vulnerable backgrounds, the program ensures that talented individuals can pursue their education without financial burdens.

The program's emphasis on holistic development through LMS trainings and mentoring, enhances its effectiveness by preparing students for successful careers. Most of the students utilized the scholarship funds for educational expenses such as tuition fees, repaying education loan, purchasing study materials, or hostel fees. It was also noted that some students invested some amount from the scholarship fund in extra-curricular activities to develop necessary skills for their careers. Majority of the scholars (90%) are satisfied with the support provided through the scholarship.

The conversations with the scholars revealed that the scholarship's impact extended far beyond the individual recipients. The financial support not only alleviated their financial burdens but also instilled hope, enabling them to pursue their educational aspirations. A significant number of scholars are first-generation learners who will empower their families through economic stability and sustainable income, thereby breaking cycles of poverty and transforming their lives for generations to come.

### **Sustainability:**

***An intervention is said to be sustainable when the net benefits continue or will continue even after the intervention has ended. The impact created by sustainable interventions continues and sometimes grows to provide benefits to the beneficiaries.***

The scholarship program is committed to achieving long-term, scalable goals, as evidenced by its expanding reach and growing number of selected candidates each year. By relieving scholars of financial burdens, the program enables them to pursue their chosen career paths and aspire for growth. Alongside financial support, the initiative

offers LMS training and mentorship, prioritizing comprehensive development and providing students with opportunities for holistic growth.

Furthermore, monitoring scholars' progress is essential for evaluating their advancement in their respective fields and understanding the long-term sustainability and impact of the program. Given the diverse geographic and demographic characteristics of the scholarship program, increased participation from alumni will serve as a key indicator of the program's effectiveness in the years to come.



# 07

## Alignment with SDGs



The United Nations introduced the Sustainable Development Goals (SDGs) with the aim of fostering global peace, improving human welfare, and safeguarding the environment in 2015. These 17 goals and 169 targets emerged from an extensive collaborative effort involving national governments and millions of citizens worldwide, who collaborated to establish a universal roadmap for achieving social, economic, and environmental sustainability. India, as a developing nation, committed to achieving the SDGs by 2030, joining 193 other countries in this endeavor. Prior to India's commitment to the SDGs, the country took a significant step in 2013 by passing the New Companies Act, which mandated corporate social responsibility (CSR) initiatives. This legislation, coupled with India's longstanding tradition of social work and philanthropy, laid the foundation for enhanced social development efforts undertaken by the government, corporations, and civil society organizations. Consequently, the alignment with the SDGs spurred the creation of new and innovative programs, where sustainability became the overarching principle guiding all social development initiatives.

In this section, we attempt to orient multiple SDGs with the initiative, which targets to create an inclusive and equitable education system for everyone to improve students' lives. The program is aligned with various SDGs related to equitable quality education, reduction of gender inequality, economic growth, and sustainable development.



**Target 1. a: “Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programs and policies to end poverty in all its dimensions”.**

The KIS grant expected to engage the exemplary youth from with monetary difficulties, contributing towards the disposal of neediness over the long haul. This diminishes the monetary weight as well as gives an amazing chance to designate the asset for the training of the kid for different purposes. Over time, the family can gradually emerge from circumstances, access better expectations for everyday comforts, and have honorable existences. The grant has had the option to work with financial help, in this way working on the limit of the family to further develop family reserve funds and have the amazing chance to put resources into schooling and other training. In addition, the youngsters who have gotten the grants have had the option to proceed and get the proper training which will lead to help families in freeing themselves once again from poverty in near future.



**Target 4.1: “By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.”**

By providing scholarships, the KIS supports students from diverse socioeconomic backgrounds who may otherwise struggle to afford quality education. The program ensures that both girls and boys have the same access to educational resources by actively promoting gender inclusivity in education, thereby facilitating their completion of primary and secondary education. The scholarship program targets marginalized communities and individuals facing financial challenges. The scholarship program implements monitoring and evaluation mechanisms to track the progress and outcomes of scholarship recipients.

**Target 4.3: “By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.”**

The Keep India Smiling Scholarship significantly contributes by ensuring equal access to affordable and quality technical, vocational, and tertiary education, including university education, for both women and men. Firstly, the scholarship program provides financial help to students from several backgrounds, thereby removing financial barriers to accessing higher education. Secondly, the program ensures that both women and men have equal opportunities to pursue technical, vocational, and tertiary education. Finally, through monitoring and evaluation mechanisms, the program ensures that scholarship recipients receive the necessary support to pursue and complete their technical, vocational, or tertiary education, thus contributing to the goal of equal access for all.

**Target 4.5: “By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples, and children in vulnerable situations”.**

The KIS Scholarship significantly contributes to achieving Target 4.5 of the Sustainable Development Goals by promoting inclusivity in education. The program aligns with this target by ensuring gender inclusivity, access to quality education regardless of socioeconomic status, and consideration for applicants with physical disabilities. The program aims for gender balance among recipients, which ensures equal opportunities for both genders in accessing quality education. The scholarship's selection process evaluates not only academic merit but also considers the social, economic, and educational background of applicants' families. This approach ensures that candidates from diverse backgrounds and circumstances have equal opportunities to receive support for their education.



Achieve gender equality and empower all women and girls.

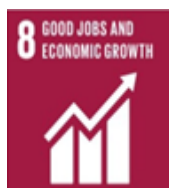
Zero hunger

**Target 5.b: “Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.”**

The scholarship program aims to provide educational assistance to needy teenagers, including women and girls. By facilitating access to education, especially for those from disadvantaged backgrounds, it addresses one of the fundamental barriers to women's empowerment. Education is a key enabler for women, offering them the skills, knowledge, and confidence needed to participate fully in society. The scholarship program not only supports academic pursuits but also encourages skill development, including ICT skills. By equipping women with relevant technical competencies, such as computer literacy, programming, and digital communication, the program enhances their employability and economic opportunities. This aspect is crucial for promoting women's economic empowerment and narrowing the gender gap in the workforce.

**Target 5.c: “Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.”**

The focus on supporting sportspersons, regardless of gender, promotes gender equality in sports. By providing opportunities and resources for both male and female athletes, the program challenges traditional gender norms and stereotypes that may limit women's participation in sports. The scholarship program can serve as a platform for advocacy and awareness-raising around the importance of gender equality in education and sports. Through its initiatives and partnerships, Colgate can advocate for the adoption and strengthening of policies and legislation that promote gender equality and empower women and girls in these areas. By supporting needy individuals, including aspiring sportspersons, the program helps create role models and advocates for gender equality within the community. Recipients of the scholarship, particularly women and girls, can become ambassadors for gender equality, inspiring others to challenge discriminatory practices and advocate for their rights.



Study Methodology

**Target 8.6:** *“By 2020, substantially reduce the proportion of youth not in employment, education or training.”*

Financial constraints are a significant reason why some youth drop out of school or college. By providing scholarships, Colgate's initiative helps students stay enrolled and complete their education. In addition to financial support, the program also offers opportunities for skill development, including academic support and mentorship. By equipping youth with relevant skills and knowledge, the program enhances their employability, making them more likely to secure employment or pursue further education. For aspiring sportspersons, the program not only supports their education but also encourages their athletic pursuits. By providing resources and recognition for their sporting talents, the program enhances their prospects for athletic scholarships, professional sports careers, or related employment opportunities.



**Target 10.2:** *“By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.”*

The scholarship program creates equal opportunities for all eligible applicants, regardless of their demographic characteristics. By prioritizing financial need and merit, rather than factors like gender or ethnicity, the program fosters a level playing field and promotes economic inclusion by enabling disadvantaged individuals to access educational opportunities they might otherwise be denied. By supporting sportspersons from various backgrounds, the program promotes diversity and representation in sports and education. This not only contributes to social inclusion by ensuring that individuals from marginalized communities have a voice and presence in these domains but also fosters a culture of acceptance and respect for diversity. Through its outreach efforts and partnerships, the scholarship program fosters community integration and cohesion.

**Target 10.3:** *“Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard.”*

The scholarship program typically employs a merit-based selection process, where recipients are chosen based on academic performance, athletic achievements, and financial need, rather than factors like gender, ethnicity, or social status. This promotes fairness and equality of opportunity by ensuring that scholarships are awarded based on merit and need, rather than discriminatory criteria. Financial constraints often perpetuate inequalities by limiting access to educational opportunities. The scholarship program addresses this by providing financial support to needy individuals, thereby leveling the playing field, and reducing disparities in educational outcomes based on economic status.



**Target 17.15:** *“Respect each country's policy space and leadership to establish and implement policies for poverty eradication and sustainable development.”*



The scholarship program operates within the framework of India's policies and regulations governing education and social welfare. By aligning its activities with national priorities and objectives, the program respects the country's policy space and leadership in addressing poverty eradication and sustainable development. Education is a critical component of poverty eradication and sustainable development. The scholarship program contributes to this by supporting educational initiatives aimed at empowering needy sportspersons or teenagers. By complementing government efforts to improve access to education and promote human capital development, the program supports India's broader goals of poverty reduction and sustainable development. The scholarship program often collaborates with local organizations, educational institutions, and government agencies to identify beneficiaries and deliver support effectively. By working in partnership with local stakeholders, the program demonstrates respect for India's leadership and leverages existing infrastructure and expertise to achieve its objectives. By investing in the education and development of disadvantaged youth, particularly in areas such as sports, the program fosters social inclusion, economic empowerment, and community resilience, all of which are essential elements of sustainable development.

***Target 17.17: “Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.”***

The scholarship program often operates as a PPP, leveraging resources and expertise from both the private sector (Colgate) and the public sector (government agencies, educational institutions). By combining their strengths, these partnerships enhance the program's reach, impact, and sustainability. These partnerships enable the program to tap into local knowledge, networks, and community resources, enhancing its effectiveness in identifying and supporting deserving beneficiaries. Through its partnerships, the scholarship program mobilizes resources from diverse sources, including corporate funding, government grants, and individual donations. This pooling of resources enables the program to scale up its activities, reach more beneficiaries, and address a wider range of needs.

08

## Conclusion and Recommendation



The assessment has highlighted the pivotal role of the scholarship in aiding academically talented individuals who are financially constrained, thereby enabling them to achieve their educational and career aspirations. By alleviating the financial burden, the scholarship provides the necessary support for the scholars to concentrate on their studies, free from the pressure of financial worries.

The scholarship program has had a profound impact, bringing about a significant and lasting change in the lives of its beneficiaries. By alleviating the financial burden of education, the program enables scholars to fully immerse themselves in their studies, leading to remarkable improvements in their academic achievements and future career opportunities. The far-reaching benefits of this initiative extend beyond the individual scholars, also positively affecting their families by reducing financial stress and creating an environment that supports personal and professional development.

The program's achievements can be credited to its thorough and multidimensional strategy, which encompasses streamlined processes, robust data collection, monitoring and evaluation practices. This integrated approach guarantees that the program's execution and progress are consistently aligned with its goals. The long-term effectiveness of the scholarship is thereby secured through these stringent quality control measures, which are refined and updated as per the regular evaluations and stakeholder feedback.

Through conversations with key stakeholders, including implementation partners, mentors and scholars, it became clear that while the program has made a significant impact, there are opportunities for improvement to ensure its long-term success and effectiveness. These open discussions allowed for the exchange of concerns, successes, and ideas for future growth, providing a critical platform for refining the program's strategy. This ongoing feedback loop is essential for keeping the program relevant, effective, and aligned with its goals. Some of the key areas that require a strategic approach are:

1. **Empowering graduates:** To ensure the long-term success and sustainability of the program, the focus should be on building support system for graduating students to facilitate employment opportunities that align with their skills and academic backgrounds. This will focus on developing strategic corporate partnerships to provide job placements, internships, and mentorship opportunities for graduates, offering career counselling services, including resume building, interview preparation, and job search strategies, to help graduates navigate the job market. The program can also organize skill development workshops and training sessions to enhance scholars' employability. The sustainability plan can also focus on creating an online platform for graduates to connect with each other, share job opportunities, and access exclusive resources and events.
2. **Alumni engagement:** The program can leverage the alumni network to provide current scholars with valuable insights, guidance, and support. Establishing an alumni mentorship program, where experienced alumni can offer one-on-one guidance and advice to current scholars will help navigate their career paths. The program can also organize regular networking events, webinars, and workshops, where alumni can share their experiences, expertise, and industry knowledge with current scholar and creating an online community for alumni to connect with the current scholars to remove geographical barriers in accessing guidance. It is also important to recognize and rewarding alumni who demonstrate exceptional leadership, community service, and professional achievements, to inspire and motivate current scholars.
3. **Rigorous feedback mechanism:** Establishing a structured and streamlined feedback mechanism to gather the insights from the beneficiaries and stakeholders can help in improving the program and aligning the outcomes with the need of the beneficiaries. Conducting regular surveys and focus group discussions with all the stakeholders can help in identifying the strengths, weaknesses and areas of improvement of the program. The engagement with stakeholders will also provide insights into the latest educational trends, job market requirements, and industry needs.
4. **Expanding opportunities:** To increase the program's impact and reach, it is required to broaden its scope to encompass additional fields of study and geographic locations through strategic collaborations with educational institutions and organizations to expand the program's reach and offerings contributing to its expansion. For sustainable impact, establishing partnerships with industry leaders and employers can help in providing job placements, internships, and mentorship opportunities in new fields and locations whereas



to promote inclusivity and reduce the impact of geographical barriers, an online platform can be developed to support distance learning and remote access to program resources and opportunities.

5. **Adapting to change:** To ensure the program remains relevant and effective in a dynamic socio-economic environment, it is required to periodically review and update the eligibility criteria to reflect the latest data. This will involve inducting regular reviews of the eligibility criteria, gathering insights from stakeholders and updating the program's eligibility criteria to reflect changes trends and ensure that the program remains accessible to those who need it most, and that the eligibility criteria do not inadvertently exclude deserving candidates.

To conclude, the program is well appreciated among scholars and other key stakeholders. By promoting academic and professional achievement, it not only boosts scholars' confidence but also enables them to make a positive impact on their families and communities.

Going forward, the program's ongoing commitment to adapt to feedback and its strategic vision for future growth will ensure its continued relevance and effectiveness in supporting talented individuals who face financial obstacles in accessing quality education. Through sustained efforts and careful management, the program is well-positioned to expand its reach and continue its legacy of empowering individuals through education. The program's numerous success stories and the measurable improvements in the scholars' lives demonstrate its substantial contribution to the betterment of society.