

Impact Assessment Report

Girls Scholarship Programme

(Cohorts V and VI)

Supported by: TATA AIG General Insurance Company Limited

Implemented by: Avanti Fellows

Impact Assessment by: CSRBOX



Disclaimer to the Impact Assessment Report

for

Programme: Girls Scholarship Programme (Cohorts V and VI)

This Impact Assessment Study has been conducted in accordance with the requirements of the Companies Act, 2013 and the Companies (Corporate Social Responsibility Policy) Rules, 2014, as amended. It is compliant with applicable legal provisions governing CSR-supported interventions of Tata AIG General Insurance Company Limited.

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This report contains an independent analysis based on a review of programme design documents, scholarship guidelines, beneficiary datasets, and programme records shared by the implementing partner Avanti Fellows, along with relevant publicly available information. The study also draws upon primary interactions conducted with scholarship recipients and selected stakeholders associated with the programme. Information obtained from public sources has not been independently verified for legal authenticity.

Due professional care has been exercised in gathering and analysing information from sources considered reliable. The assessment relied upon data shared by the implementing partner, telephonic interactions conducted with scholarship recipients and other stakeholders, programme documentation, and internal analytical review. While reasonable efforts have been made to ensure accuracy and completeness, the assessment agency does not guarantee the absolute accuracy or completeness of the information relied upon and shall not be held responsible for decisions taken based on this report.

With specific reference to the Impact Assessment, CSRBOX:

1. Has neither conducted an audit nor due diligence, nor validated the financial statements or projections provided by the implementing partner;
2. Wherever information was not available in the public domain, suitable and reasonable assumptions were made to interpret available evidence for analytical purposes.
3. Emphasises that the realisation of benefits or improvements arising from the recommendations set out in this report is dependent on the continued validity of the underlying assumptions. These assumptions may require review and revision in response to changes in implementation conditions, regulatory requirements, or operational direction. CSRBOX accepts no responsibility for the realisation of projected benefits;
4. Notes that the premise of an Impact Assessment is the project objectives, along with the output and outcome indicators pre-defined by the programme design and implementation team. CSRBOX's assessment framework was designed and executed in alignment with these objectives and indicators.

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Executive Summary



Executive Summary

The Girls Scholarship Programme, supported by Tata AIG General Insurance Company Limited and implemented by Avanti Fellows, aims to enable meritorious female students from economically and socially disadvantaged backgrounds to pursue professional education in engineering and medicine. By reducing financial barriers and supporting access to essential academic resources, the programme seeks to strengthen participation of girls in Science, Technology, Engineering and Mathematics education.

This impact assessment covers Cohorts V (FY 2024 to 2025) and VI (FY 2025 to 2026) and draws on a mixed methods evaluation approach. Primary data was collected through a structured survey with 94 scholarship recipients, complemented by stakeholder consultations and review of programme documentation.

The analysis was structured using the IRECS evaluation framework, which examines programme performance across Inclusiveness, Relevance, Expectations, Convergence, and Service Delivery.



Overall, the findings indicate that the programme is effectively reaching financially vulnerable students and enabling sustained participation in professional higher education.

Impact at a Glance

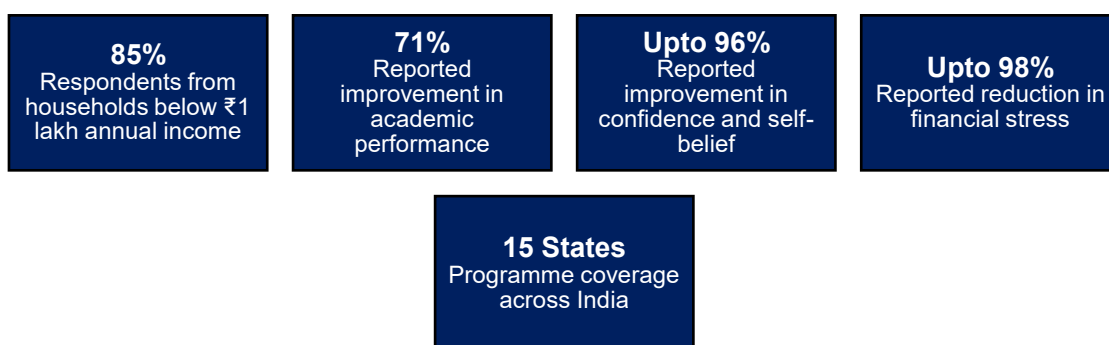
The programme demonstrates strong outcomes across access, academic continuity, and student confidence, while effectively addressing financial barriers to professional education.

1. **85% of scholars** belong to households with annual income below ₹1 lakh, indicating strong targeting of financially vulnerable groups
2. **71% of scholars report improvement in academic performance**, while others report sustained performance due to reduced financial pressure
3. **Over 90% report increased confidence and reduced financial stress**, reflecting improvements in both academic engagement and well-being
4. The scholarship has positively influenced **family willingness to support higher education** among most respondents

“Having the scholarship support gives me some financial stability... it allows me to focus more on my academic work instead of constantly worrying about how to manage college related expenses.”

(Full stories in Chapter 4)

Key Programme Metrics



Key Programme Highlights

IRECS Dimension	What the Dimension Examines	Key Findings
Inclusiveness	Whether the programme is reaching intended social groups, income categories, and geographies	<ul style="list-style-type: none"> • 85% of scholars belong to households with annual income below ₹1 lakh. • Scheduled Tribe students constitute 45% and Scheduled Caste students 34% of respondents. • Scholars come from 15 states, with strong representation from the Northeastern region and Aspirational Districts.
Relevance	How well programme support aligns with the actual academic and financial needs of scholars	<ul style="list-style-type: none"> • The scholarship primarily covers tuition, hostel and academic expenses, which represent the most significant cost components. • 85% of respondents indicated that without the scholarship, they would require loans or financial support to continue their education.
Expectations	Whether the programme contributes to improved academic engagement, confidence, and student outcomes	<ul style="list-style-type: none"> • 71% of scholars reported improvement in academic performance, while up to 96% reported increased confidence and self-belief. • A large majority also reported reduced financial stress.
Convergence	How the programme interacts with institutions, families, and peer networks	<ul style="list-style-type: none"> • Schools and teachers remain the primary awareness channels, supported by peer networks and programme outreach. • The scholarship has positively influenced family willingness to support higher education.
Service Delivery	Effectiveness of programme implementation, including processes and communication	<ul style="list-style-type: none"> • 100% of respondents reported clear communication during the application process. • Most scholars reported timely receipt of the first instalment, with variations linked to institutional timelines.

The scholarship plays a critical role in enabling access to professional education by reducing financial barriers. For most scholars, continuation without this support would require loans or external assistance.

Beyond financial relief, the programme contributes to improved academic focus and confidence, allowing students to engage more effectively with their coursework and future career pathways. Additionally, 79% expressed interest in structured support for employability and career readiness.

Overall, the programme is effectively achieving its core objective of enabling access to professional STEM education for girls from economically disadvantaged backgrounds. The identified areas for strengthening relate primarily to communication, employability support, and process enhancements, which can further improve scholar experience and programme impact.



Chapter 1

Background & Overview



1. Background & Overview

1.1 Background and Context

1.1.1 Tata AIG General Insurance Company Limited's CSR Approach

Tata AIG General Insurance Company Limited believes that business growth should also generate meaningful social value. As part of the Tata Group, the Company is guided by the larger purpose of improving the quality of life of the communities it serves. Its Corporate Social Responsibility efforts are aligned with the provisions of the Companies Act, 2013 and the IRDAI Corporate Governance Regulations, 2024, while remaining focused on addressing practical community needs and delivering long term development outcomes.

Within this framework, education and skill development form a key priority area, particularly for young people from socially and economically marginalised backgrounds. The Company recognises that equitable access to higher education is critical for enabling long-term economic mobility and strengthening participation in emerging professional sectors.

In line with this approach, Tata AIG General Insurance Company Limited supports initiatives that reduce barriers to higher education and create pathways for capable students to pursue professional careers. The Girls Scholarship Programme, implemented in partnership with Avanti Fellows, represents one such initiative aimed at enabling high-potential girl students to access professional education in Science, Technology, Engineering and Mathematics disciplines. Having started in 2020-21, the Programme has supported a total of 6 cohorts so far (as on FY2025-26), with a total of 415 (as on 31st March 2026) female students from under-served socio-economic households.

1.1.2 Barriers to Female Participation in STEM Higher Education in India

Access to higher education in Science, Technology, Engineering and Mathematics fields remains uneven across socio-economic groups in India¹. While increasing numbers of students aspire to pursue professional degrees in engineering and medicine, the associated costs often create significant financial barriers² for families with limited resources.

Tuition fees, entrance examination preparation, study materials, digital learning requirements such as laptops or software, hostel accommodation, and relocation expenses can collectively create a substantial financial burden³. For many families, particularly those from government school systems and rural or economically constrained backgrounds, these costs can limit educational choices.

These challenges are often more pronounced for girls⁴. Financial constraints, combined with social expectations and limited institutional support, can restrict their transition from school education to professional higher education. As a result, many capable female students who qualify for competitive institutions are unable to pursue STEM⁵ degrees despite their academic potential.

¹ https://cprhe.niepa.ac.in/assets/papers/CPRHE-Research%20Paper-12_Equity%20and%20Inclusion%20in%20Higher%20Education.pdf

² https://niti.gov.in/sites/default/files/2025-12/Internationalisation_of_Higher_Education_in_India_Report.pdf?

³ <https://documents1.worldbank.org/curated/en/099062823120010068/pdf/P16722209514a20e90966c0a5ec8e89bf11.pdf?>

⁴ <https://iwwage.org/wp-content/uploads/2024/02/Women-in-STEM-Challenges-and-Opportunities-in-India-Report.pdf?>

⁵ <https://www.unesco.org/en/gender-equality/education/stem?>

This gap⁶ represents not only a challenge of affordability but also one of opportunity. STEM careers are closely linked to high-growth sectors and stronger long-term earning potential. When capable students are unable to pursue these pathways due to financial constraints, it affects both individual career prospects and broader efforts toward inclusive economic development.

1.1.3 Relevance of the Intervention

The Girls Scholarship Programme, supported by Tata AIG General Insurance Company Limited, seeks to address these barriers by enabling high-potential female students from government school systems to pursue professional degrees in engineering and medicine.

Launched in 2020-21 with an initial focus on the Northeastern region, the programme identifies meritorious students who have secured admission to premier institutions through national entrance examinations. Over time, the programme has expanded to cover multiple states while maintaining a strong focus on inclusion.

The scholarship follows a structured and merit-based selection process and prioritises students from diverse social categories, income backgrounds, and geographies, including Aspirational Districts, while also recognising Persons with Disabilities as a distinct inclusion group. Selected scholars receive financial assistance to support their academic journey, along with laptops for engineering students or tablets for medical students to facilitate digital learning.

In addition to financial support, the programme emphasises scholar wellbeing by providing access to mentoring and mental health support where required. By reducing financial stress and strengthening academic engagement, the programme aims to support continued participation of girls in STEM education and contribute to their long-term confidence, independence, and career readiness.

1.2 Project Description

1.2.1 Objectives of the Programme

The specific objectives of the programme are to:

1. Reduce financial constraints that often limit meritorious girl students from economically and socially disadvantaged backgrounds from pursuing professional degrees in engineering and medicine.
2. Enable eligible students from defined social categories to access and sustain participation in premier institutions such as IITs, NITs, IIITs, leading engineering colleges, and government medical colleges.
3. Ensure a transparent and merit-driven selection process that identifies capable candidates based on academic achievement and confirmed admission to recognised institutions.
4. Support retention and academic continuity in higher education by providing structured financial assistance for key academic expenses and access to essential learning resources.

⁶ <https://ijirl.com/wp-content/uploads/2025/10/WOMENS-EMPOWERMENT-THROUGH-STEM-EDUCATION-BREAKING-BARRIERS-IN-INDIAS-TECHNOLOGY-AND-INNOVATION-SECTORS.pdf?>

5. Strengthen scholars' confidence, well-being, and preparedness as they progress through their academic journey, including readiness for internships, placements, or further higher education opportunities.

1.2.1 Geographic Coverage and Profile of the Beneficiaries

The Girls Scholarship Programme supports meritorious female students from economically and socially disadvantaged backgrounds who have secured admission to professional programmes in engineering and medicine through national-level entrance examinations. The initiative primarily focuses on students from government school systems and households where the cost of pursuing STEM higher education presents a significant financial constraint.

Parameter	Beneficiary Profile
Gender	Female students
Academic Eligibility	Admission to engineering or medical programmes through national entrance examinations
Education Background	Predominantly government school students
Socio Economic Background	Students from financially constrained households
Social Inclusion	Representation across SC, ST, and General Category Economically Weaker Sections
Geographic Spread	Strong presence in Northeastern states with representation across multiple regions of India

Table 1: Beneficiary Profile

Scholars supported under the programme are currently enrolled across 15 states in India, with a strong concentration in the Northeastern region, reflecting the programme's initial focus on expanding access to higher education opportunities in the region.

Region	States
Northeastern Region	Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim
Northern Region	Jammu & Kashmir, Punjab, Uttar Pradesh
Eastern Region	Bihar, Jharkhand, Odisha
Western Region	Maharashtra

Table 2: List of States where the Applicants' hail from

Over time, the programme has expanded to include students from northern, eastern, and western states, enabling broader participation in premier engineering and medical institutions across the country.

The programme adopts a deliberate equity lens while identifying beneficiaries, ensuring representation across diverse social categories, income groups, and geographies.

Particular attention is given to the inclusion of students from Scheduled Castes, Scheduled Tribes, and General Category Economically Weaker Sections, along with representation from Aspirational Districts and Persons with Disabilities where applicable.

Together, the geographic spread and beneficiary profile reflect the programme’s focus on enabling capable girls from underserved backgrounds to access and sustain participation in professional STEM education.

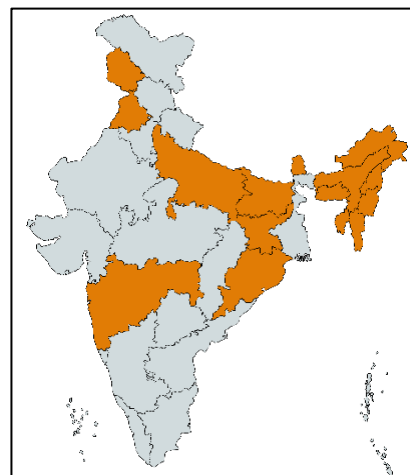


Figure 1: The programme covered 15 states across India.

1.2.2 Key Project Activities

The intervention follows a structured lifecycle from outreach to ongoing scholar engagement. The key activities include:

1. Outreach and Awareness
Dissemination of scholarship information through schools and digital platforms, along with engagement with students and parents to clarify eligibility criteria and application processes.
2. Application and Due Diligence
Online registration of applicants, verification of academic and socio-economic eligibility, and structured shortlisting and selection through a merit-based process.
3. Scholarship Awarding and Disbursement
Direct transfer of financial assistance to selected scholars to cover tuition and related academic expenses, along with the provision of laptops for engineering students or tablets for medical students.
4. Ongoing Scholar Support
Continued communication with scholars, guidance on continuation criteria, academic engagement support, and mentoring or career-related assistance where required.

1.2.3 Programme’s Theory of Change

The Girls Scholarship Programme is designed around a results pathway that links programme activities with immediate outputs, intermediate outcomes, and long-term impact. The intervention focuses on reducing financial barriers to STEM higher education for meritorious female students from economically and socially disadvantaged backgrounds. Through targeted outreach, transparent selection processes, financial assistance, and continued scholar engagement, the programme aims to enable sustained participation of eligible students in professional engineering and medical programmes.

Activities	Outputs	Outcomes	Impact
Dissemination of scholarship information through schools	Students and parents across target schools and regions receive information about the scholarship, its	Better awareness and understanding of the scholarship among students, leading to eligible	Increased access for eligible female students from defined social and economic

Activities	Outputs	Outcomes	Impact
and digital platforms	purpose, eligibility criteria, and application process.	and interested candidates applying.	backgrounds to pursue STEM higher education.
Engagement with students and parents to clarify eligibility and application processes	Expanded and diverse applicant pool across states and social categories	Greater participation of eligible girls from defined income and social groups	Improved inclusivity in access to premier STEM institutions
Online registration and verification of academic and socio-economic eligibility	Eligible applicants successfully registered and screened	Fair and transparent identification of eligible scholars based on merit and socio-economic eligibility criteria	Strengthened equitable access to top-tier institutions
Structured shortlisting and selection process	168 scholars selected across Cohorts 5 (80) and 6 (88) in line with eligibility and merit criteria	Increased credibility and trust in the scholarship process among applicants and partner institutions	Reinforced confidence in inclusive and fair scholarship mechanisms
Disbursement of financial assistance covering tuition and academic expenses	Scholarships disbursed to 168 selected scholars	Reduced financial constraints enabling scholars to sustain participation in professional higher education	Improved undergraduate completion among supported scholars
Provision of laptops for engineering students or tablets for medical	Selected scholars are equipped with required digital learning devices	Improved access to coursework and academic engagement	Strengthened academic performance and digital readiness
Ongoing communication and guidance on continuation criteria	Scholars remain informed and engaged throughout the academic year	Reduced uncertainty and improved academic focus	Increased retention and sustained participation in STEM programmes
Academic or career-related support as required	Scholars receive mentoring and support services	Improved confidence, reduced stress, and enhanced preparedness for internships or higher studies	Enhanced employability and long-term socio-economic mobility for scholars and their families

Table 3: Programme's Theory of Change

All activities, outputs, outcomes, and resulting impact under the Girls Scholarship Programme shall be influenced by the extent to which selected students continue their education, meet academic requirements, and effectively utilise the financial and academic support provided.

As higher education outcomes are shaped by institutional quality, individual effort, family environment, and broader employment conditions, programme results may vary based on

student engagement, retention, academic progression, and access to internship or placement opportunities.

1.2.4 Programme's Alignment with Various Ecosystem Initiatives


The Girls Scholarship Programme contributes to broader development priorities focused on improving access to higher education, strengthening gender inclusion in STEM disciplines, and enabling socio-economic mobility for students from disadvantaged backgrounds. The programme demonstrates alignment with [statutory CSR priorities under the Companies Act](#), the [Sustainable Development Goals](#), and key national public welfare initiatives related to education and inclusion.

1.2.4.1 Alignment with Select Items under Schedule VII, Companies Act 2013

S. No.	Item in the Schedule	Alignment	Rationale of Extent of Alignment
1	Item (ii): Promoting education, including special education and employment enhancing vocational skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects	Complete	The programme directly promotes higher education by providing scholarships and digital learning devices to meritorious female students pursuing engineering and medical degrees.
2	Item (iii): Promoting gender equality, empowering women, and measures for reducing inequalities faced by socially and economically backward groups	Complete	The programme specifically targets female students from economically and socially disadvantaged backgrounds and prioritises representation across caste categories and income groups.
3	Item (ix)(a): Contribution to research and development projects in the field of science, technology, engineering and medicine	Partial	The programme strengthens the pipeline of students entering STEM education and careers, but it does not directly fund research institutions or research and development projects in science and technology.

Table 4: Alignment with Select Items under Schedule VII, Companies Act 2013

1.2.4.2 Alignment with Sustainable Development Goals (SDGs)

S. No.	SDG	Target	Alignment	Rationale
1		Target 4.3 – Ensure equal access to affordable and quality technical,	Complete	The scholarship enables financially constrained female students to pursue professional STEM degrees in engineering and medicine.


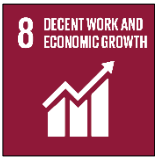

S. No.	SDG	Target	Alignment	Rationale
		vocational and tertiary education		
2		Target 5.5 – Ensure women’s full participation and equal opportunities for leadership and decision making	Complete	By prioritising female students, the programme strengthens women’s representation in professional education and STEM career pathways.
3		Target 8.6 – Substantially reduce the proportion of youth not in employment, education or training	Partial	Supporting access to professional education in engineering and medicine strengthens employability and long-term career prospects, but the programme does not directly provide employment placement or livelihood generation support.
4		Target 10.2 – Empower and promote social and economic inclusion	Partial	The programme prioritises students from marginalised social categories and financially constrained households, but it addresses inequalities only within the domain of higher education access rather than broader socio-economic disparities.

Table 5: Alignment with Sustainable Development Goals (SDGs)

1.2.4.3 Alignment with Public Welfare Initiatives

S. No.	Government Initiative	Alignment	Rationale
1	National Education Policy (NEP) 2020	Complete	The programme supports the policy’s focus on improving equitable access to higher education and enhancing participation of women and socio-economically disadvantaged groups in professional and technical education.
2	Aspirational Districts Programme (NITI Aayog)	Partial	The programme encourages representation from Aspirational Districts and underserved regions, but it does not operate as a district-focused development intervention targeting the full range of socio-economic indicators addressed by the initiative by design.

S. No.	Government Initiative	Alignment	Rationale
3	Beti Bachao Beti Padhao Abhiyan (Ministry of Women and Child Development)	Partial	The programme contributes to promoting education and empowerment of girls by enabling female students to pursue higher education, but it does not directly engage with community-level awareness or gender advocacy components of the scheme.
4	INSPIRE Scholarship Scheme (Department of Science and Technology)	Partial	The programme supports students pursuing STEM disciplines similar to the objectives of the INSPIRE scheme, but it operates independently and does not directly integrate with the government programme's academic mentoring and research orientation.
5	Central Sector Scheme of Scholarships for College and University Students (Ministry of Education)	Partial	The scholarship complements national scholarship efforts by providing financial support to meritorious students from disadvantaged backgrounds, but it operates as an independent CSR initiative rather than a government-administered scheme.

Table 6: Alignment with Public Welfare Initiatives



Chapter 2

Design and Approach of the Impact Assessment



2. Design and Approach of the Impact Assessment

2.1 Objective of the Study

The purpose of this evaluation was to assess the performance and early outcomes of the Girls Scholarship Programme supported by Tata AIG General Insurance Company Limited and implemented by Avanti Fellows for Cohorts V (FY 2024-2025) and VI (FY 2025-2026).

The study aimed to generate evidence-based insights on how the scholarship influenced access to STEM higher education for meritorious female students from economically and socially disadvantaged backgrounds. The assessment specifically examined:

1. The extent to which the scholarship reduced financial barriers to pursuing engineering and medical education
2. Whether the programme enabled students to sustain participation in professional higher education
3. The influence of financial assistance and device support on academic engagement and progression
4. Beneficiary experiences with programme processes and implementation
5. Opportunities for strengthening programme design, outreach, and service delivery in future cohorts.

2.2 Study Design

The evaluation adopted a mixed methods study design, combining quantitative and qualitative approaches to develop a comprehensive understanding of programme implementation and outcomes. The study design included the following components:

1. A structured survey with programme beneficiaries
2. In-depth interviews and key informant interactions with selected stakeholders
3. Review of relevant programme documentation and secondary data sources for triangulation

The quantitative component captured structured information on beneficiary characteristics, programme utilisation, and perceived outcomes. The qualitative interactions provided contextual insights into programme implementation processes, stakeholder experiences, and factors influencing programme outcomes.

2.3 Assessment Framework

The assessment of the Girls Scholarship Programme had been structured using the IRECS assessment framework, which provides a systematic lens to examine programme performance across five key dimensions:



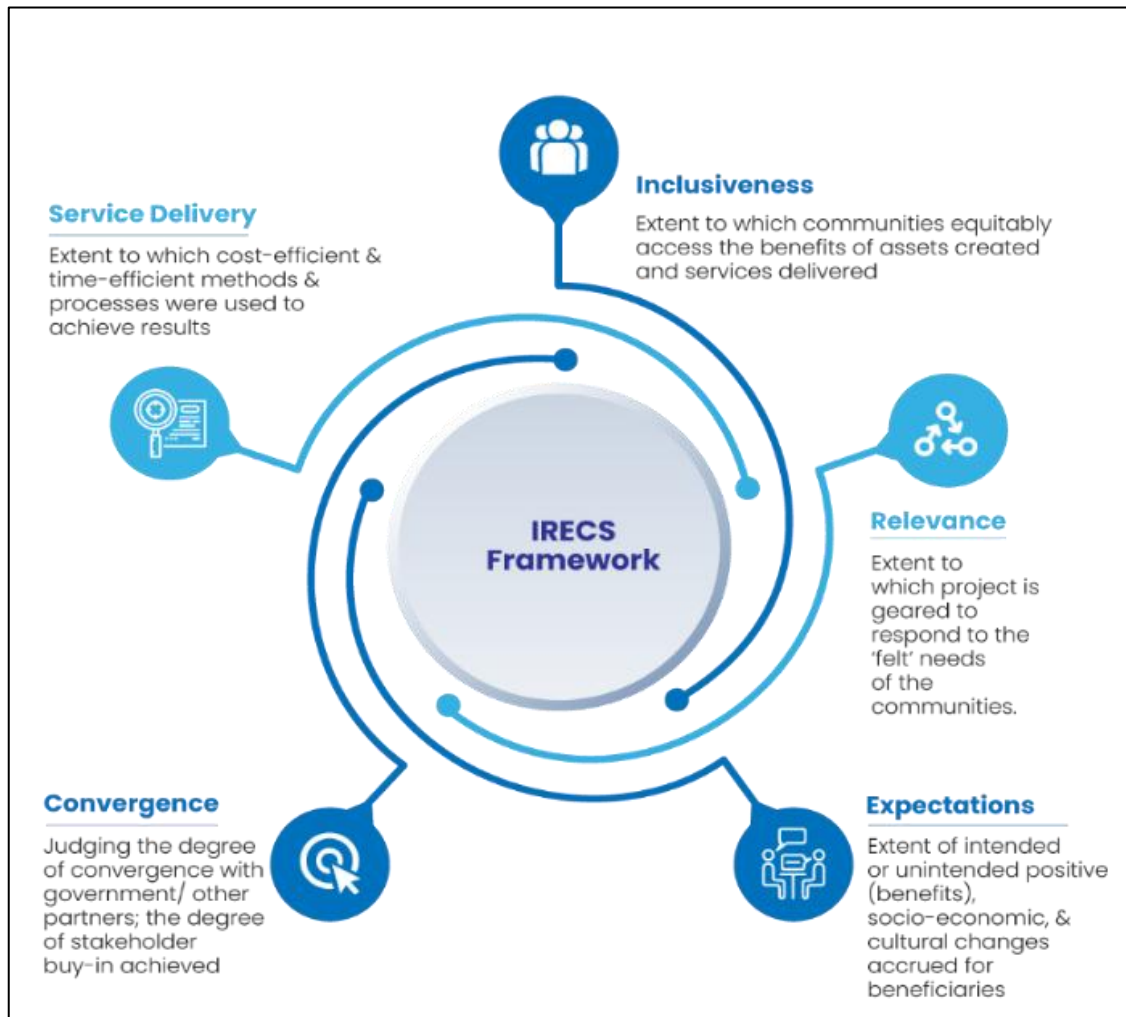


Figure 2: IRECS Framework for Analysis

This framework enabled a balanced review of both scholarship design and implementation, along with student-level outcomes. It allowed the evaluation to examine not only financial disbursement processes, but also access, equity, academic progression, and early career outcomes among scholars pursuing Science, Technology, Engineering and Mathematics pathways.

The IRECS framework guided the evaluation in assessing how equitably the scholarship reached intended social and income groups across states and regions; how relevant the financial and device support was to actual academic needs; how clearly expectations and continuation criteria were communicated and experienced; how outcomes interacted with institutional support systems and family environments; and how efficiently the scholarship was implemented and administered.

Together, these dimensions provided a structured yet practical approach to understanding programme performance, while recognising that academic success and career outcomes are influenced by multiple factors beyond financial support alone.

The following table outlines the guiding evaluation questions, key indicators, and primary data sources for each IRECS dimension. The framework served as the foundation for data collection, analysis, and synthesis of findings throughout the assessment.

S. No.	IRECS Dimension	Key Indicators	Data Source(s)
1	Inclusiveness	<ul style="list-style-type: none"> • Cohort distribution across years; • Representation across social categories; • Annual household income profile; • State and district-wise distribution, including regional spread; • Participation of Persons with Disabilities • Diversity across school and higher education institution types 	Student Survey; IDIs with Principals/Teachers; Avanti Fellows IDIs
2	Relevance	<ul style="list-style-type: none"> • Adequacy of scholarship amount; • Coverage of major academic expenses; • Usefulness of a laptop or tablet for coursework; • Ability to afford device without scholarship; • Alignment of support with STEM academic requirements. • Perceived sufficiency of overall financial assistance 	Student Survey; Parent IDIs; Avanti Fellows IDIs
3	Expectations	<ul style="list-style-type: none"> • Likelihood of continuation without scholarship; • Reduction in financial stress; • Change in academic performance; • Change in confidence and self-belief; • Pressure due to performance-linked continuation criteria; • Progression to internships, placements, or higher studies 	Student Survey; Parent and Teacher IDIs; Avanti Fellows IDIs
4	Convergence	<ul style="list-style-type: none"> • Type of support received during application; • Additional academic or mentorship support from the institution; • Access to placement and internship networks; • Peer engagement among scholars; • Interest in alumni network; 	Student Survey; Parent and Teacher IDIs; Avanti Fellows IDIs

S. No.	IRECS Dimension	Key Indicators	Data Source(s)
		<ul style="list-style-type: none"> Influence on family aspirations for higher education 	
5	Service Delivery	<ul style="list-style-type: none"> Ease of application process; Challenges faced during application; Timeliness of fund disbursement; Clarity of eligibility and continuation requirements; Quality of guidance and communication from Avanti Fellows; Overall satisfaction with application and selection process 	Student Survey

Table 7: IRECS - Proposed Assessment Parameters

As per the scope of the work, a comparative analysis of the Cohorts 1-4 impact assessment and the Cohorts 5 & 6 assessment was also undertaken.

- This analysis examined trends across key IRECS dimensions, including inclusiveness, financial adequacy, scholar experience, and progression outcomes.
- It also helped in identifying areas of programme strengthening, shifts in beneficiary profile, and improvements in service delivery over time.

The comparative lens enabled an assessment of programme maturity and the extent to which earlier learnings have been institutionalised in subsequent cohorts.

2.4 Methods of Data Collection

A mixed methods approach guided this evaluation, combining quantitative and qualitative tools using both primary and secondary data.

- Primary data was collected through a structured telephonic survey with scholarship recipients, based on the beneficiary dataset shared by the Avanti Fellows team, as students were located across different geographies.
- This was supplemented with a number of virtual In-Depth Interviews to gather deeper insights into academic progression, financial relief, confidence, and future career plans in the Science, Technology, Engineering and Mathematics fields.

During analysis, beneficiary profiling also assessed alignment with Aspirational District coverage and inclusion of Persons with Disabilities, in line with programme priorities and equity considerations.

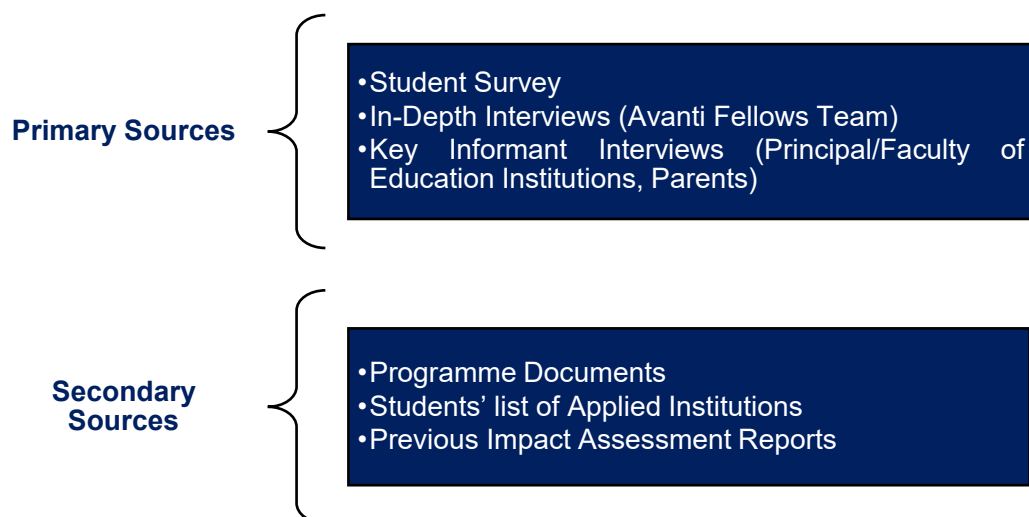


Figure 3: Sources of Data Collection

Secondary data was reviewed alongside primary interactions to triangulate findings and strengthen the analysis. This included programme documents, scholarship guidelines, beneficiary datasets and institution wise admission details as shared by the Avanti Fellows team. Previous assessment reports, where available, were also reviewed to understand progress over time.

Where feasible, baseline information such as students' socio-economic background, academic performance, and intended courses was used to interpret changes in continuation, performance, and career direction.

The combined review of primary field insights and programme documentation enabled an assessment of how the scholarship was implemented, how closely delivery aligned with intended objectives, and the extent to which financial support contributed to improved access, retention, and progression in Science, Technology, Engineering and Mathematics fields.

This approach generated evidence-based insights on programme contribution, key strengths, and areas for strengthening programme design or outreach.

2.5 Stakeholders Identified and Sampling

The evaluation adopted a stakeholder-based sampling approach to ensure that perspectives from key actors associated with the programme were incorporated into the assessment. The study primarily focused on scholarship recipients as the core beneficiary group, while also engaging with relevant stakeholders who could provide contextual insights into programme implementation, scholar engagement, and observed outcomes.

Quantitative data collection focused on scholarship recipients across Cohorts V and VI, while qualitative consultations were undertaken with selected stakeholders, including the implementing partner, educators, and parents of scholars.

2.5.1 Quantitative Sampling

The quantitative component of the evaluation focused on scholarship recipients across Cohorts V and VI. Given the defined size of the beneficiary universe and the geographic

dispersion of scholars across multiple states, a structured telephonic survey was conducted with a statistically informed sample of students.

The sampling approach ensured reasonable representation across cohorts and geographic distribution, enabling reliable analysis of beneficiary experiences, financial relief, and academic continuation.

Sl. No.	Primary Stakeholder	Cohort	Universe (as on 31 st March 2026)	Approved Sampling	Sampling Rationale	Method of Data Collection
1	Scholarship Students	Cohort 5 (2024-25)	80	50	95% Confidence Level, 8.6% Margin of Error	Virtual
2		Cohort 6 (2025-26)	88	44	95% Confidence Level, 10.6% Margin of Error	Virtual
		Total		94		

Table 8: Quantitative Sampling Framework

2.5.2 Qualitative Sampling

The qualitative components comprised stakeholders who helped add depth and analytical rigour to the assessment by enabling a multi-perspective understanding of the programme's execution and the delivery of scholarship benefits to the selected students.

Sl. No.	Stakeholder Group	Qualitative Tool	Number of Interactions	Method of Data Collection
1	Avanti Fellows Team	In-Depth Interviews (IDIs)	1	Virtual
2	Parents of Scholars	Key-Informant Interviews (KII)	3	Virtual
3	Principals from Scholars' Schools	Key-Informant Interviews (KII)	3	Virtual
Total			6	

Table 9: Qualitative Sampling Framework

2.6 Risks and Challenges

Several operational and contextual factors influenced the implementation of the evaluation and were considered while interpreting the findings.

1. Scholars were geographically dispersed across multiple states in India, including remote regions in the Northeastern part of the country. This geographic spread limited the feasibility of in-person field interactions and necessitated reliance on telephonic outreach methods for primary data collection.
2. The use of telephonic surveys enabled wider geographic coverage but restricted the depth of responses and limited opportunities for observational insights that are typically available through face-to-face interactions.
3. Academic progression outcomes were influenced by external factors beyond the scholarship intervention, including institutional quality, academic environment,

individual effort, and family support systems. These variables were considered while interpreting the programme's contribution to observed outcomes.

These contextual considerations were taken into account during the analysis to ensure that findings were interpreted within the broader educational and socio-economic environment in which scholars were situated.

2.7 Best Practices

The evaluation identified several programme design and implementation practices that supported equitable access to higher education among scholarship recipients.

1. The programme followed a structured and merit-based selection process linked to national entrance examination performance and confirmed institutional admissions, ensuring transparency and credibility in the identification of scholars.
2. Scholarship funds were transferred directly to selected students, which reduced administrative delays and ensured timely access to financial support for tuition and other academic expenses.
3. Engineering students were provided with laptops, and medical students received tablets, enabling scholars to access digital learning resources and academic coursework more effectively.
4. Continued engagement with scholars through communication and guidance helped clarify continuation requirements and supported students during their academic journey.
5. The programme applied an equity-oriented targeting approach, prioritising representation across social categories, income backgrounds, and geographies, including a strong presence in the Northeastern region and coverage of Aspirational Districts.

Together, these practices strengthened the programme's ability to reduce financial barriers and support sustained participation of female students in STEM higher education.

2.8 Ethical Considerations

The evaluation followed standard ethical protocols to ensure responsible and respectful engagement with respondents during the data collection process.

1. Participation in surveys and interviews was voluntary, and respondents were given the option to decline or discontinue participation at any stage of the interaction.
2. Respondents were informed about the purpose of the evaluation, the nature of the questions being asked, and the intended use of the information before the interaction began.
3. Personal and identifying information shared by respondents was treated confidentially and used solely for the purpose of the evaluation.
4. Individual responses were anonymised during analysis and reporting to ensure that findings reflected aggregated insights rather than identifiable personal narratives.

These ethical safeguards helped ensure transparency, confidentiality, and responsible use of information throughout the study.

2.9 Limitations of the Study

Certain limitations were considered while interpreting the findings of the evaluation.

1. The assessment is based on students' personal, individual experiences, which may vary depending on what they remember after some time and how they understood or interpreted the questions, even with clarifications.
2. All the scholars were still pursuing their academic programmes at the time of the evaluation, and therefore long-term outcomes such as employment or career progression could not yet be assessed.
3. The reliance on telephonic data collection limited the depth of qualitative engagement and restricted opportunities for contextual observation within institutional or household environments.

Despite these limitations, the combined use of quantitative surveys, qualitative stakeholder consultations, and secondary programme data enabled a balanced and credible assessment of programme implementation and beneficiary experiences.



Chapter 3

Findings of the Impact Assessment



3. Findings of the Impact Assessment

This chapter presents the key findings from the impact assessment of the Girls Scholarship Programme supported by Tata AIG General Insurance Company Limited and implemented by Avanti Fellows. The analysis draws on primary interactions with scholarship recipients and stakeholders, along with a review of programme documentation and beneficiary datasets.

The findings have been organised using the IRECS assessment framework, which examines programme performance across five dimensions:



This framework enables a structured assessment of programme reach, adequacy of financial and academic support, scholar experiences and outcomes, enabling ecosystem factors, and implementation effectiveness.

The chapter highlights key insights on beneficiary access, financial relief, academic engagement, and overall programme delivery, while identifying areas for strengthening programme implementation in future cohorts.

3.1 Inclusiveness

3.1.1 Cohort Composition

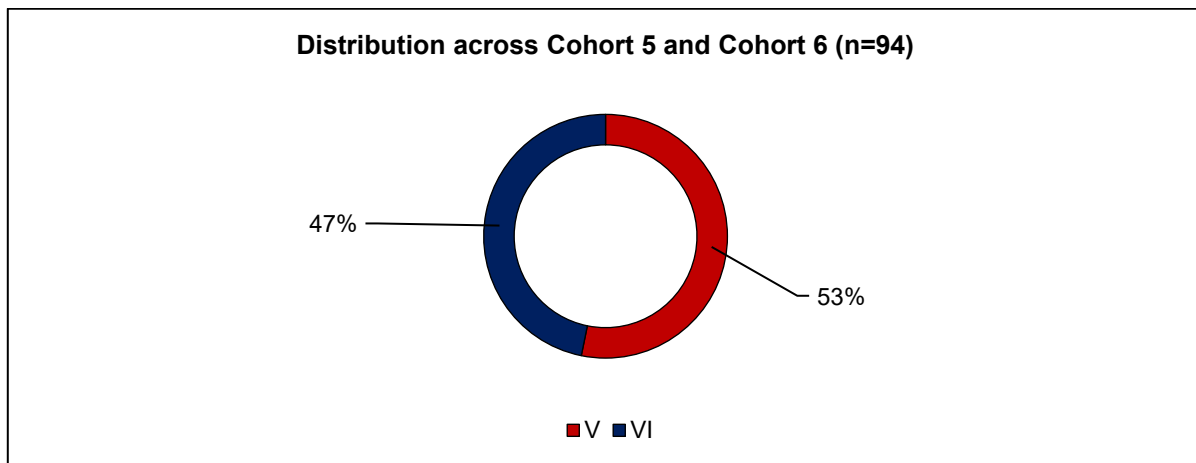


Figure 4: Cohort Composition

The respondent distribution shows balanced representation across the two cohorts. **Cohort V accounts for 53% of respondents (50 students), while Cohort VI represents 47% (44 students).** This near-even participation ensures that the findings reflect experiences from both programme cycles with comparable representation across cohorts.

3.1.2 Geographic Spread Region-Wise Distribution

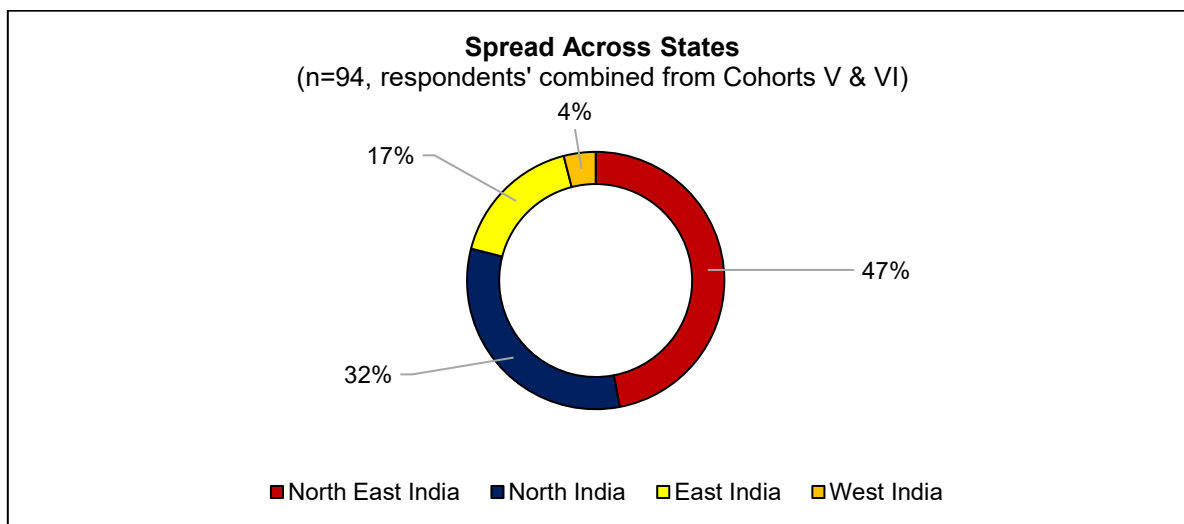


Figure 5: Region Wise Spread, Source: Primary Data Collection with Student Respondents

The geographic distribution of respondents shows a strong presence from North East India (47%), followed by North India (32%), East India (17%), and West India (4%).

State-wise, the largest share of respondents hail from Uttar Pradesh (27%), followed by Assam (15%) and Arunachal Pradesh (12%), indicating representation across multiple regions.

State-Wise Distribution

S.No.	Region	State	Share
1	North East India	Arunachal Pradesh	12%
2		Assam	15%
3		Manipur	10%
4		Meghalaya	5%
5		Mizoram	1%
6		Nagaland	2%
7		Tripura	2%
8	North India	Uttar Pradesh	27%
9		Punjab	4%
10		Jammu & Kashmir	1%
11	East India	Bihar	9%
12		Jharkhand	4%
13		Odisha	4%
14	West India	Maharashtra	4%

Table 10: State Wise Break-Down of Spread, Source: Primary Data Collection with Student Respondents

The distribution is consistent with the programme’s design and outreach strategy, which initially prioritised students from the Northeastern region while gradually expanding access to other parts of the country.

Representation from Aspirational Districts

S. No.	District	State
1	Lohardaga	Jharkhand
2	Darrang	Assam
3	Kandhamal	Odisha
4	Goalpara	Assam
5	Sahibganj	Jharkhand
6	Rayagada	Odisha
7	Dumka	Jharkhand
8	Banka	Bihar
9	Giridih	Jharkhand
10	Katihar	Bihar

Table 11: Aspirational Districts Representation in the Sample, Source: Primary Data Collection with Student Respondents

Further analysis also shows that 12% of respondents (n=94) originate from 10 [Aspirational Districts](#), including Lohardaga, Darrang, Kandhamal, and Rayagada, among others. This highlights the programme’s reach among students from historically underdeveloped districts with lower educational and socio-economic indicators.

3.1.3 Socio-Economic Profile

Distribution of scholars by social category

Scheduled Tribe students constitute the largest share of respondents at 45%, followed by Scheduled Caste students at 34%. General EWS students represent 20%, while OBC respondents account for 1%.

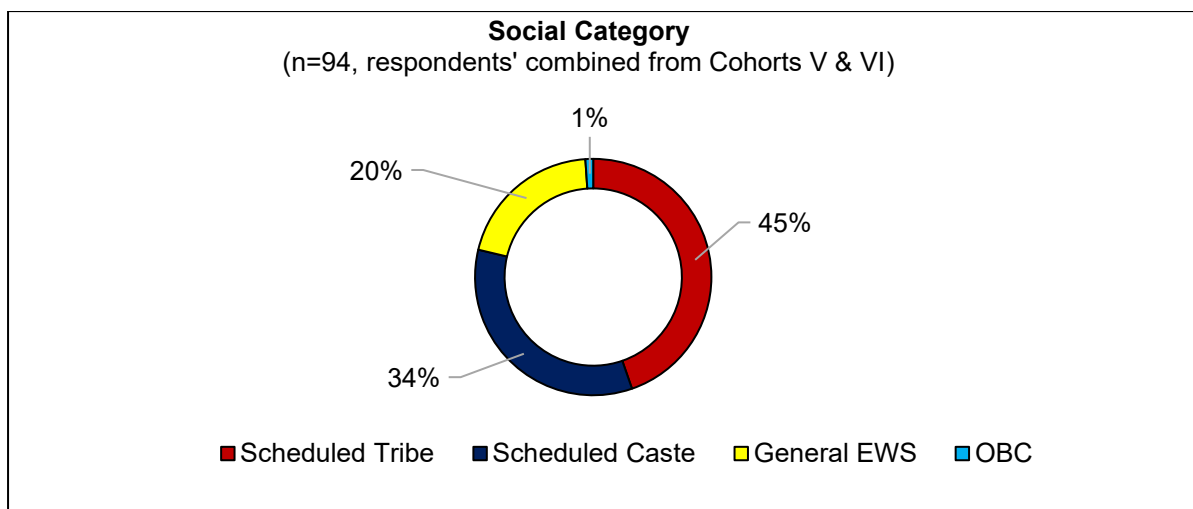


Figure 6: Distribution of scholars by social category, Source: Primary Data Collection with Student Respondents

The distribution indicates strong outreach among historically disadvantaged communities, reflecting the programme’s equity-focused approach to expanding access to STEM higher education.

Annual household income distribution

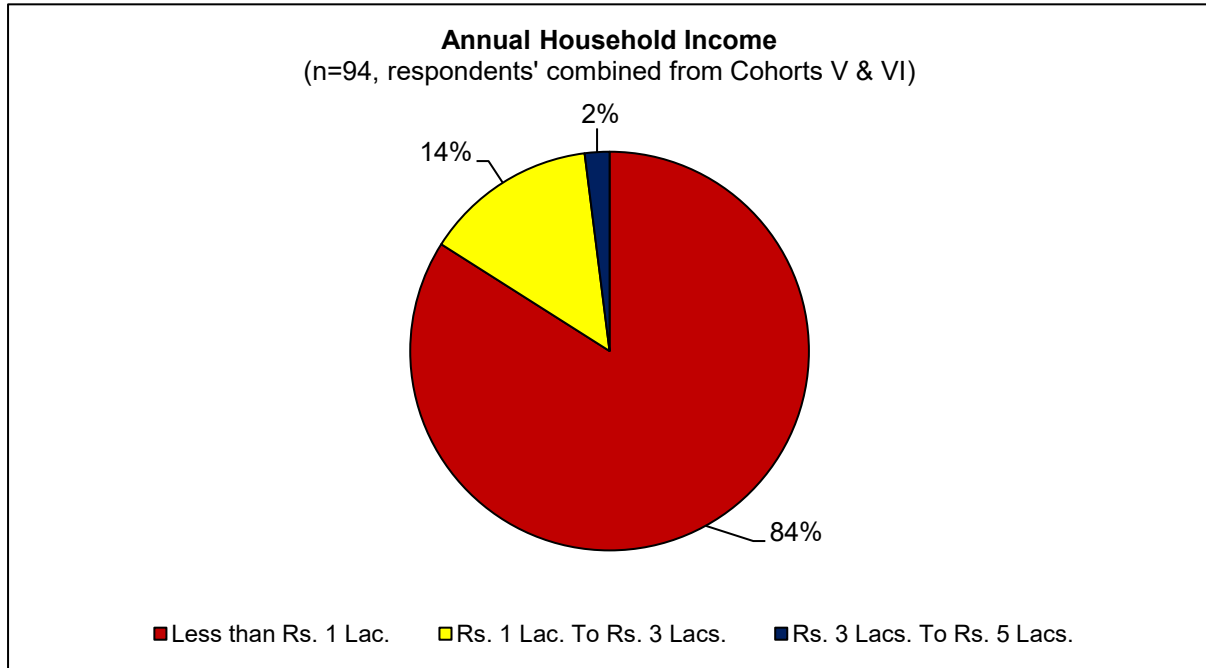


Figure 7: Annual Household Income, Source: Primary Data Collection with Student Respondents

Annual household income data show that 85% of respondents belong to households earning less than ₹1 lakh annually, indicating a strong concentration of scholars from economically constrained families. 13% fall in the ₹1-3 lakh bracket, while only 2% report incomes between ₹3-5 lakh, reflecting the programme’s focus on financially vulnerable students.

Representation of Persons with Disabilities (PwD) Scholars

“As a student with a locomotor disability, having accessible infrastructure in my college makes a big difference. Facilities like ramps, lifts, and accessible washrooms help me move around the campus independently and attend classes without difficulty.”

- Student Respondent (PwD)

In the sample surveyed (n=94), 1 respondent identified as a Person with Disability (PwD), reporting a locomotor disability, and belonged to Cohort VI. The respondent indicated that the institution provides accessible infrastructure, including ramps, lifts, accessible washrooms, and barrier-free campus movement.

“PwD scholars receive additional support through dedicated check ins and calls to ensure they are able to navigate academic and institutional requirements smoothly. In Cohort V, three scholars identified as PwD, while two such scholars were supported in Cohort VI. No major challenges were reported during programme implementation.”

- Avanti Fellows Programme Team

3.1.4 School Background

School type of scholars

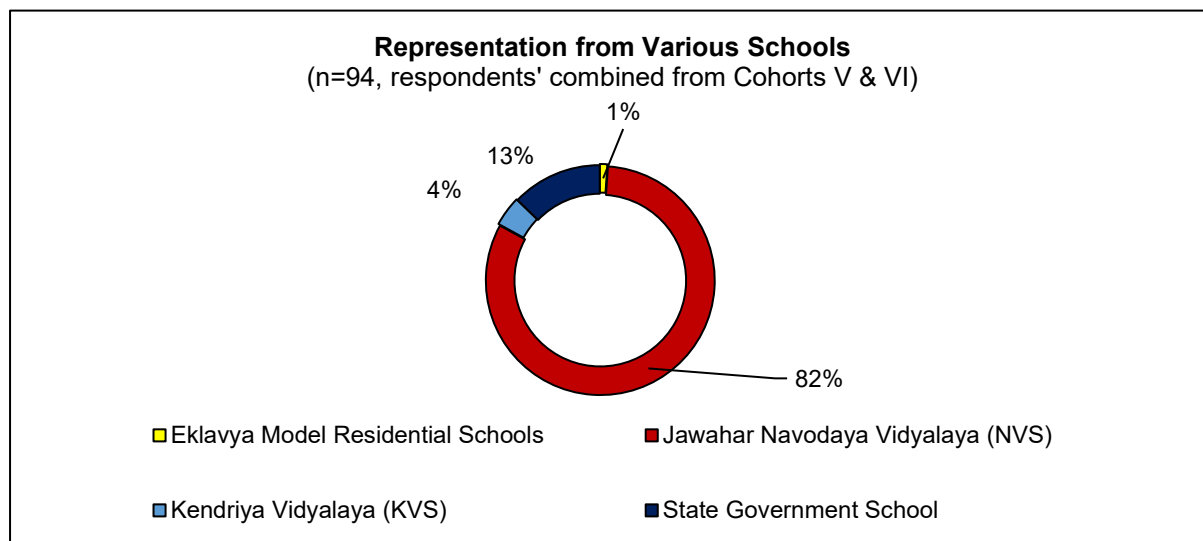


Figure 8: Representation from Various Schools, Source: Primary Data Collection with Student Respondents

The school background of respondents shows a strong concentration of students from Jawahar Navodaya Vidyalayas (JNVs), accounting for 82% of the sample, followed by State Government Schools at 13%, Kendriya Vidyalayas at 4%, and Eklavya Model Residential Schools (EMRS) at 1%.

The high representation from JNVs reflects the programme’s effective outreach within the Navodaya ecosystem, which serves academically meritorious students from rural backgrounds.

The distribution also indicates the effectiveness of the programme’s outreach efforts within established school networks. At the same time, the presence of respondents from State Government schools and EMRS suggests early steps toward expanding access across a wider set of public education institutions.

“Our outreach has been particularly strong within the Navodaya ecosystem, supported by our engagement with the NVS Commissioner’s Office. EMRS representation is a recent addition, and going forward we aim to strengthen our engagement with State Government schools to reach a broader pool of eligible students.”

- Avanti Fellows Programme Team

3.1.5 Academic Pathways

Entrance Exam Qualified

Most respondents (n=94) qualified through **NEET (44%)**, followed by **JEE Mains (37%)** and **JEE Advanced (19%)**.

Type of Institution Joined

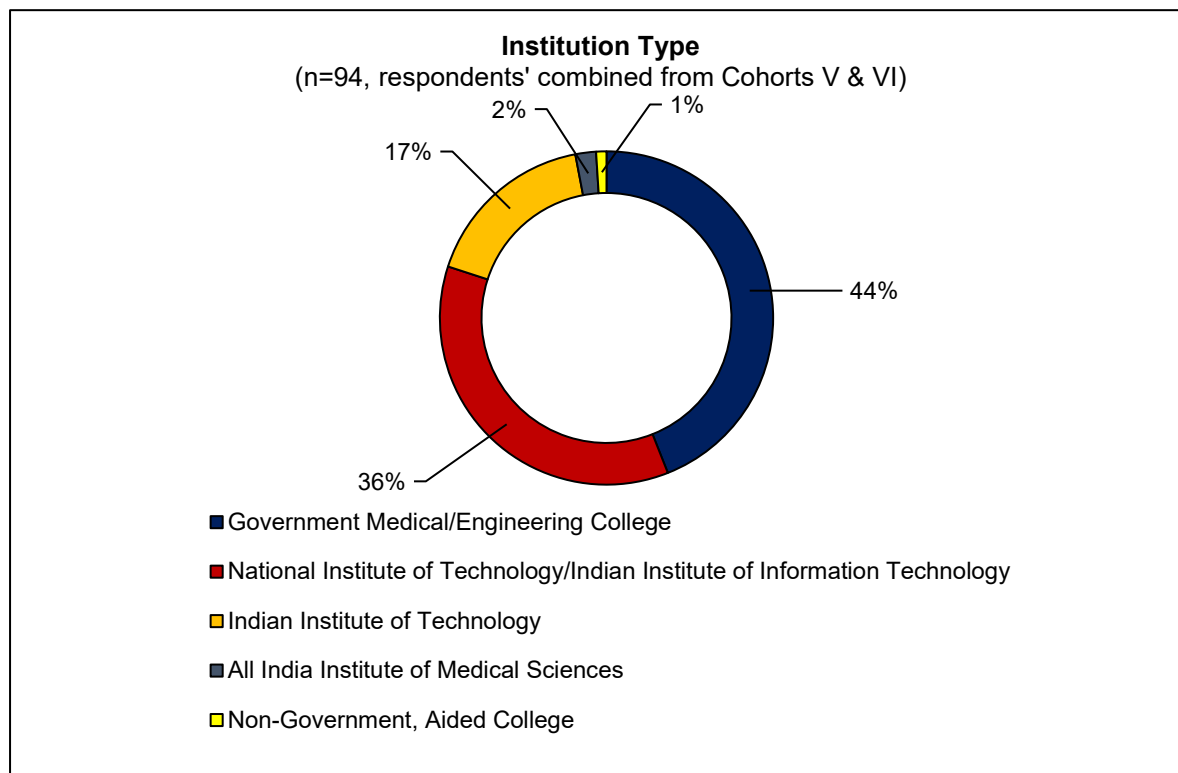


Figure 9: Institution Type, Source: Primary Data Collection with Student Respondents

The institutional distribution of respondents indicates that 44% are enrolled in Government Medical or Engineering Colleges, followed by 36% studying in National Institutes of Technology (NITs) or Indian Institutes of Information Technology (IIITs). Additionally, 17% of respondents are pursuing degrees at Indian Institutes of Technology (IITs), while 2% are enrolled in AIIMS and 1% in non-government aided colleges.

Overall, **the distribution reflects that a significant proportion of respondents have secured admission to nationally recognised public institutions through competitive entrance examinations, aligning with the programme’s objective of enabling access to professional STEM education for meritorious students from financially constrained backgrounds.**

What this means for the Scholars

The programme is reaching and supporting students who are both **academically capable and structurally disadvantaged**, enabling them to access and sustain participation in professional STEM education.

- **Deep financial vulnerability:** 85% of scholars come from households earning below ₹1 lakh annually, indicating that the scholarship is critical for enabling access rather than supplementing existing capacity
- **Strong inclusion of marginalised groups:** 79% of scholars belong to SC and ST communities, reflecting meaningful outreach to historically underserved populations

- **Geographic equity:** 47% of scholars are from the Northeast and 12% from Aspirational Districts, demonstrating reach in regions with limited access to higher education pathways
- **Pipeline from public education systems:** 82% of scholars are from Jawahar Navodaya Vidyalayas, indicating strong alignment with high-potential students from rural and government school ecosystems
- **Access to competitive institutions:** 53% of scholars are enrolled in IITs, NITs, and IIITs, with the remainder in government colleges, reflecting successful transition into nationally recognised institutions

Overall, the profile indicates that the programme is not only enabling access for financially constrained students but is also supporting their entry into competitive, high-return academic pathways that would otherwise remain inaccessible.

3.2 Relevance

3.2.1 Education Continuity

Ability to continue education without scholarship



Across both streams, 100% of the respondents (n=94) reported that they would have discontinued their course in the absence of a support, indicating that the programme directly enabled continuation in higher education for a segment of scholars.

1. **For the majority, 85%, continuing their education would have required external financial arrangements,** most commonly through bank loans (22% engineering; 19% medical) or support from extended relatives (12% engineering; 5% medical).
2. Others indicated that they would have attempted to secure another scholarship (11% engineering; 14% medical).
3. Only 1% of respondents in each stream reported the ability to independently afford their education, suggesting limited financial flexibility among most scholars.

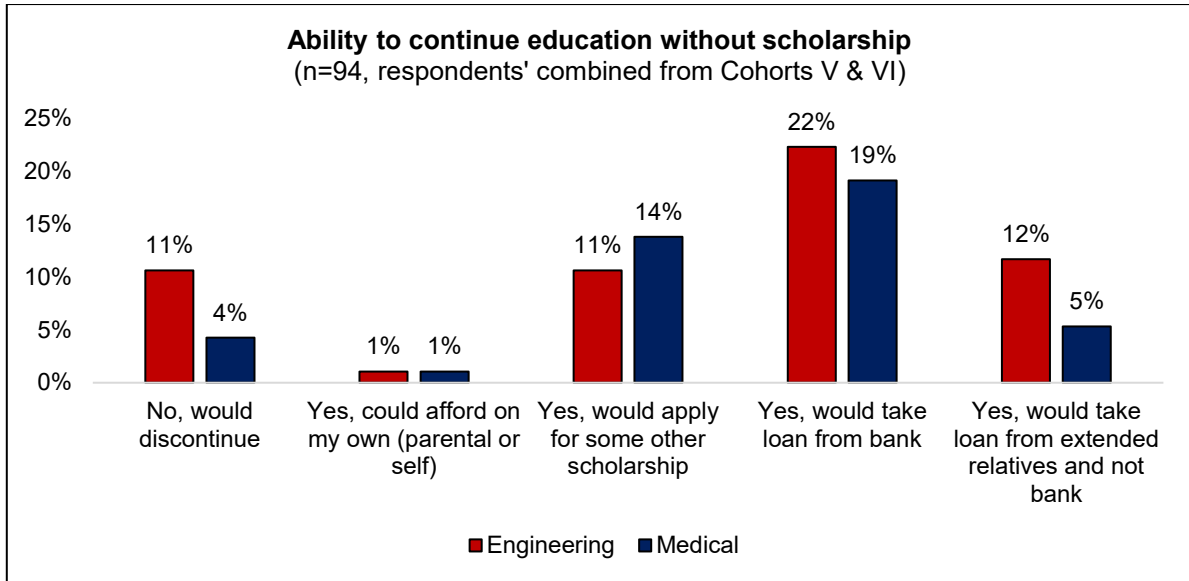


Figure 10: Ability to continue education without scholarship, Source: Primary Data Collection with Student Respondents

3.2.2 Digital Learning Support

Provision of Digital Devices

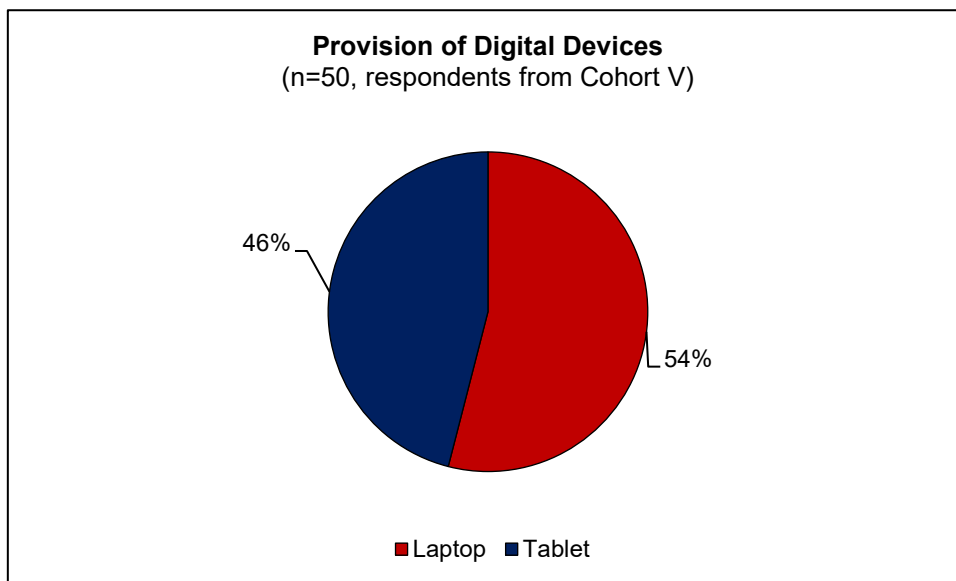


Figure 11: Provision of Digital Devices, Source: Primary Data Collection with Student Respondents

Access to digital learning devices formed an important component of programme support, though distribution differed across cohorts. All respondents from Cohort V reported receiving a device, with 54% receiving laptops and 46% receiving tablets.

In contrast, 98% of respondents from Cohort VI reported not receiving a device at the time of the survey, while 2% reported receiving a tablet, reflecting differences in programme rollout timelines across cohorts.

Usefulness of Digital Devices

Among those who received devices, **100% respondents reported that the device was useful for academic work.**

“A laptop is essential for almost all our coursework now, whether it is attending online lectures, preparing assignments, or accessing study material”.

- Student Respondent

Ability to afford device without scholarship

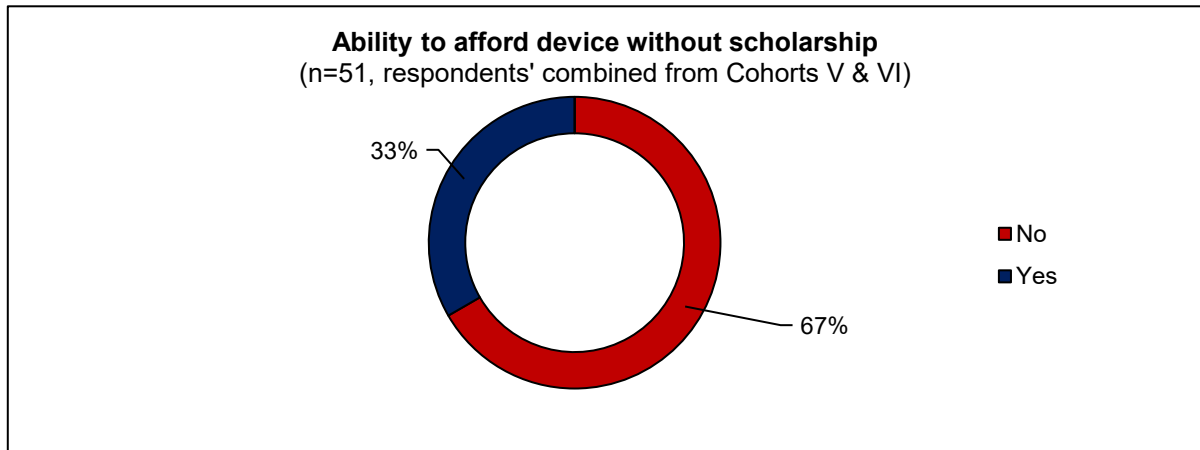


Figure 12: Ability to afford device without scholarship, Source: Primary Data Collection with Student Respondents

67% indicated that they would not have been able to afford such a device independently, highlighting the role of device provision in addressing digital access constraints for students from financially constrained households.

Technical support availability for device

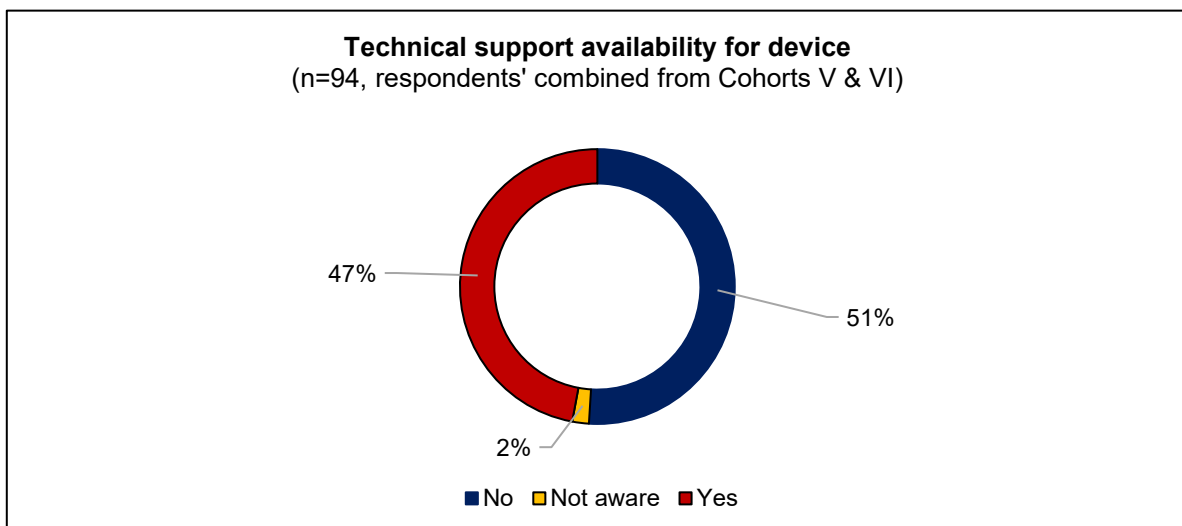


Figure 13: Technical support availability for device, Source: Primary Data Collection with Student Respondents

Among respondents who reported receiving a device, 47% indicated that technical support was available from the Avanti Fellows team when required, while 51% reported not requiring such support, suggesting that most scholars were able to use the devices without encountering significant operational issues. A small proportion (2%) reported being unaware of the availability of such support. Overall, **the findings indicate that device usage was largely seamless for most respondents**, with limited need for technical assistance.

“Wherever students face technical issues with their devices, we support them in identifying authorised service centres under warranty and help them navigate the repair process. This is part of our standard operating approach. So far, we have not received any request for support that could not be addressed by the team.”

- Avanti Fellows Programme Team

What this means for the Scholars

The scholarship is not supplementary but **foundational to education continuity**, directly determining whether students are able to pursue professional degrees.

- **High financial dependency:** 85% of scholars would require external financing (loans, relatives, or alternate scholarships) to continue their education, with only 1% able to afford it independently
- **Reduced reliance on debt:** A significant proportion would otherwise depend on bank loans (up to 22%) or informal family support, indicating the scholarship’s role in preventing early financial burden
- **Critical role in digital access:** 100% of device recipients reported usefulness, and 67% would not have been able to afford a device independently, highlighting its importance for academic participation
- **Uneven device access across cohorts:** While all Cohort V scholars received devices, 98% of Cohort VI had not received one at the time of assessment, indicating a gap in uniform access to digital support
- **Low operational barriers:** Device usage was largely seamless, with minimal need for technical support, suggesting effective integration into academic use

Overall, the findings indicate that the programme plays a **decisive role in enabling both financial and digital access**, without which a majority of scholars would face significant barriers to continuing their education.

3.3 Expectations

3.3.1 Financial Relief

Reduction in financial stress

The scholarship appears to have contributed significantly to reducing financial stress among respondents. 98% of respondents from Cohort V and 93% from Cohort VI reported that their financial stress had reduced significantly after receiving the scholarship.

“Having the scholarship support gives me some financial stability during the semester. It allows me to focus more on my academic work instead of constantly worrying about how to manage college-related expenses.”

– Student Respondent

A small proportion (2% in Cohort V) reported that financial stress had reduced partly, while 7% of respondents in Cohort VI indicated no change.

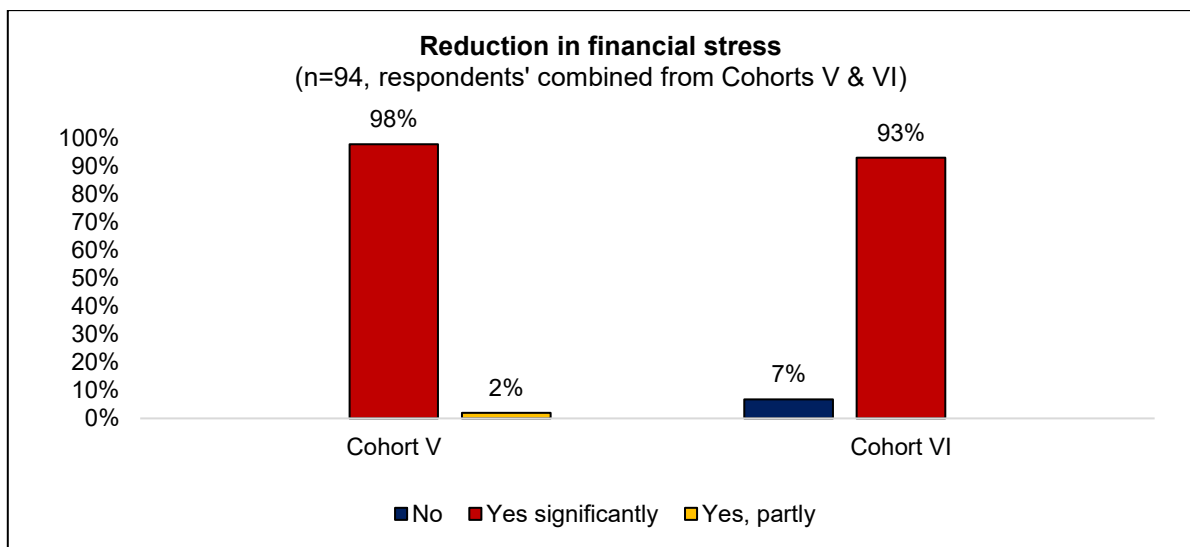


Figure 14: Reduction in financial stress, Source: Primary Data Collection with Student Respondents

Overall, the findings suggest that the scholarship has played a meaningful role in easing the financial burden associated with pursuing higher education, particularly for students from economically constrained households.

“If this scholarship was not there, I would not have been able to continue my daughter’s education because the expenses are too high.”

– Parent of a Scholar

“Our financial condition is very weak. Without financial support, it would have been very difficult for us to continue our daughter’s college education.”

– Parent of a Scholar

Overall helpfulness rating of the scholarship

90% of respondents (n=94) rated the scholarship programme 5 out of 5, while the remaining 10% rated it 4 out of 5.

“For me, the scholarship mainly helps with essential academic expenses like examination fees and study materials. These costs come up during the semester and can be difficult for my family to manage all at once, so the support makes a significant difference.”

-Student Respondent

3.3.2 Academic Progress

Clarity of Communication from Avanti Fellows

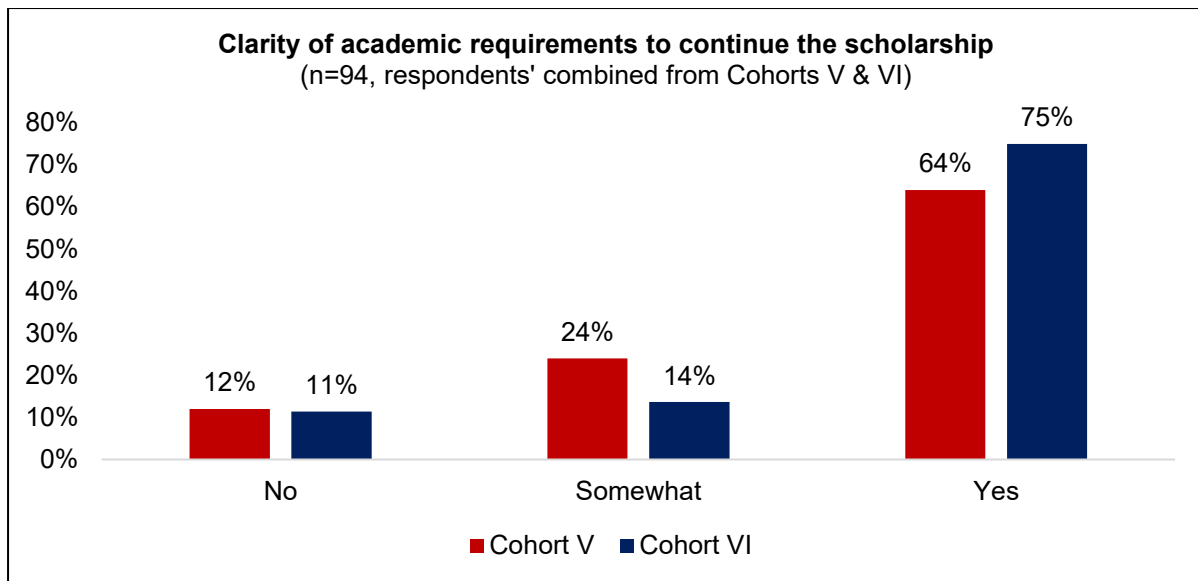


Figure 15: Clarity of Communication from Avanti Fellows, Source: Primary Data Collection with Student Respondents

The findings indicate that a majority of scholars have clarity on the academic requirement to pass all papers to continue receiving the scholarship, with higher clarity observed in the more recent cohort.

- In Cohort V, 64% of respondents reported complete clarity, 24% partial clarity, and 12% were unaware of the requirement, while in Cohort VI, 75% reported complete clarity, 14% partial clarity, and 11% were unaware.
- This suggests an improvement in communication effectiveness over time; however, a notable proportion of scholars (approximately 25-36% across cohorts) still report partial or no clarity, indicating a need to further strengthen onboarding communication to ensure consistent understanding of continuation criteria.

“The scholar handbook clearly outlines that students are expected to at least pass all their examinations for the scholarship to continue. The intention is not to create pressure but to encourage consistent academic engagement while providing the necessary financial support.”

- Avanti Fellows Programme Team

Perceived Pressure to Maintain Academic Performance

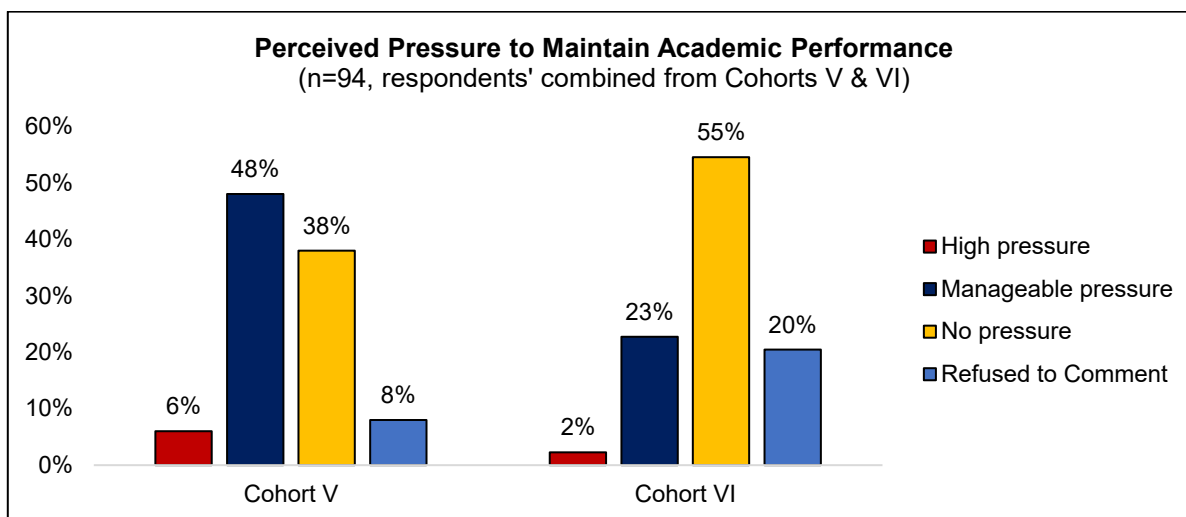


Figure 16: Perceived Pressure to Maintain Academic Performance, Source: Primary Data Collection with Student Respondents

The distribution indicates that the academic continuation requirement is largely perceived as manageable or non-burdensome by most respondents.

Manageable pressure constitutes the largest share at 45%, followed by 43% of respondents reporting no pressure. Only 4% reported experiencing high pressure, while 8% indicated that the requirement was not applicable at the time of the survey.

Overall, the pattern suggests that while the scholarship’s continuation criteria encourage students to maintain academic performance, they are generally viewed as a reasonable expectation rather than a source of significant academic stress.

Change in Academic Performance

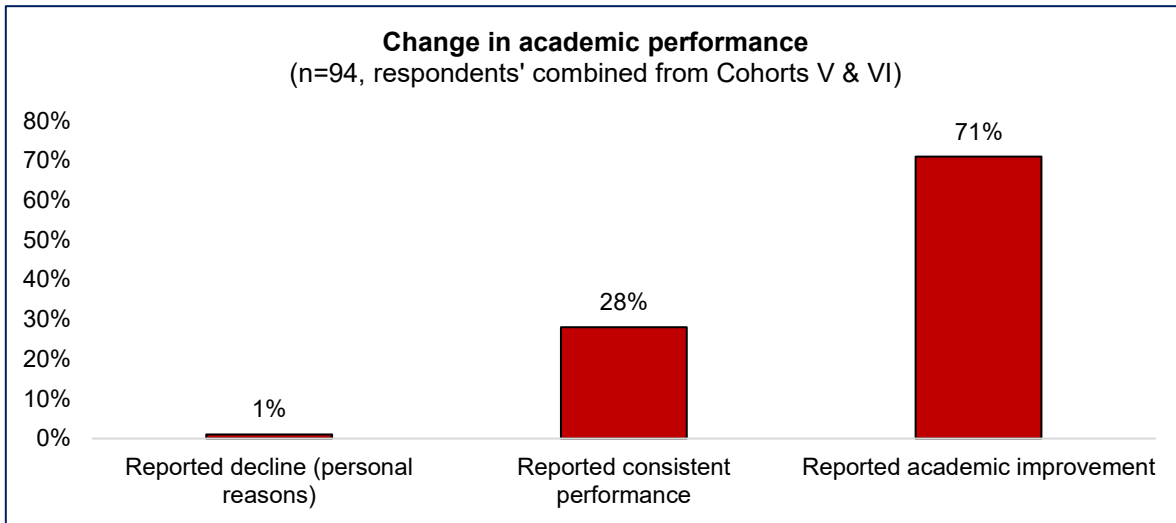


Figure 17: Change in Academic Performance, Source: Primary Data Collection with Student Respondents

A majority of respondents (71%) reported improvements in their academic performance following receipt of the scholarship. A further 28% indicated that their performance remained consistent, suggesting that while measurable improvement was not reported, the scholarship may have helped sustain their academic engagement without additional financial pressure.

Only 1% reported a decline in performance, attributed to personal circumstances. Overall, the findings indicate that the scholarship has contributed to strengthening students' ability to focus on academic requirements while alleviating financial concerns associated with higher education.

3.3.3 Aspirational Outcomes

Improvement in Confidence or Self-belief

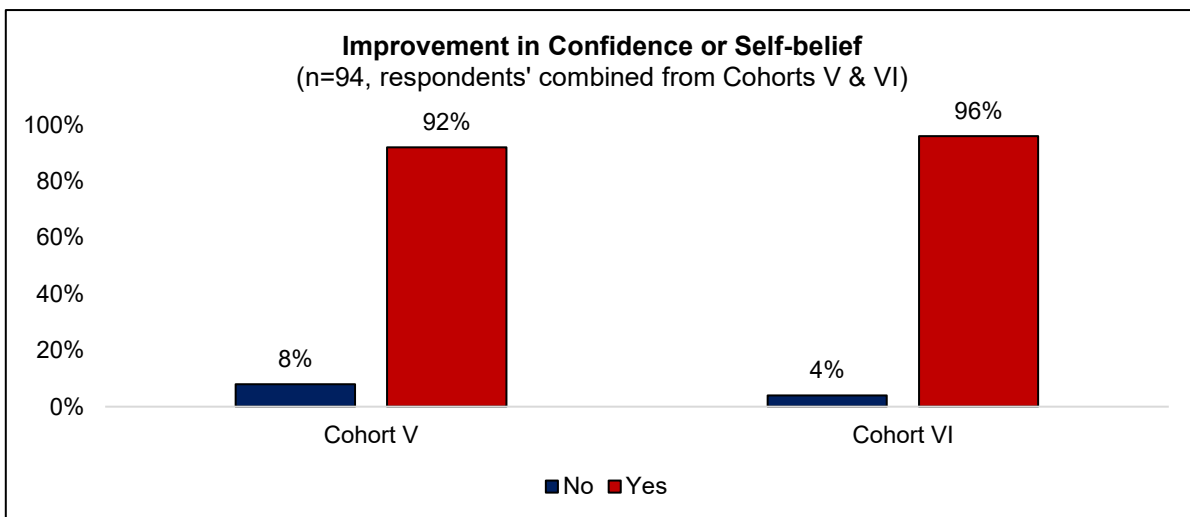


Figure 18: Improvement in Confidence or Self-belief, Source: Primary Data Collection with Student Respondents

Responses indicate a strong positive effect of the scholarship on students' confidence and self-belief after joining their respective institutions. 92% of respondents in Cohort V and 96%

in Cohort VI reported an improvement in their confidence levels. A small share (8% in Cohort V and 4% in Cohort VI) indicated no noticeable change.

Overall, the findings suggest that access to scholarship support and admission into professional institutions have contributed positively to students' sense of self-belief and academic confidence.

What this means for the Scholars

The scholarship is not only reducing financial burden but also **translating into improved academic engagement and stronger confidence among scholars.**

- **Significant reduction in financial stress:** 93–98% of scholars report reduced financial stress, indicating immediate relief from economic pressures associated with higher education
- **High perceived programme value:** 100% of scholars rated the programme 4 or above, with 90% rating it 5 out of 5
- **Improved academic outcomes:** 71% of scholars report improvement in academic performance, while 28% are able to sustain performance, suggesting stabilisation of academic engagement
- **Manageable academic expectations:** 88% of scholars report either no pressure or manageable pressure from continuation criteria, indicating that requirements are not a barrier to performance
- **Gaps in clarity:** 31% of scholars report partial or no clarity on continuation requirements, highlighting a need for stronger onboarding communication
- **Strong gains in confidence:** 92–96% of scholars report improved confidence and self-belief, reflecting positive aspirational outcomes

Overall, the findings indicate that the programme is enabling scholars to **shift from financial survival to academic focus**, while also strengthening their confidence and long-term educational aspirations.

3.4 Convergence

3.4.1 Awareness Channels

Source of Information About Scholarship

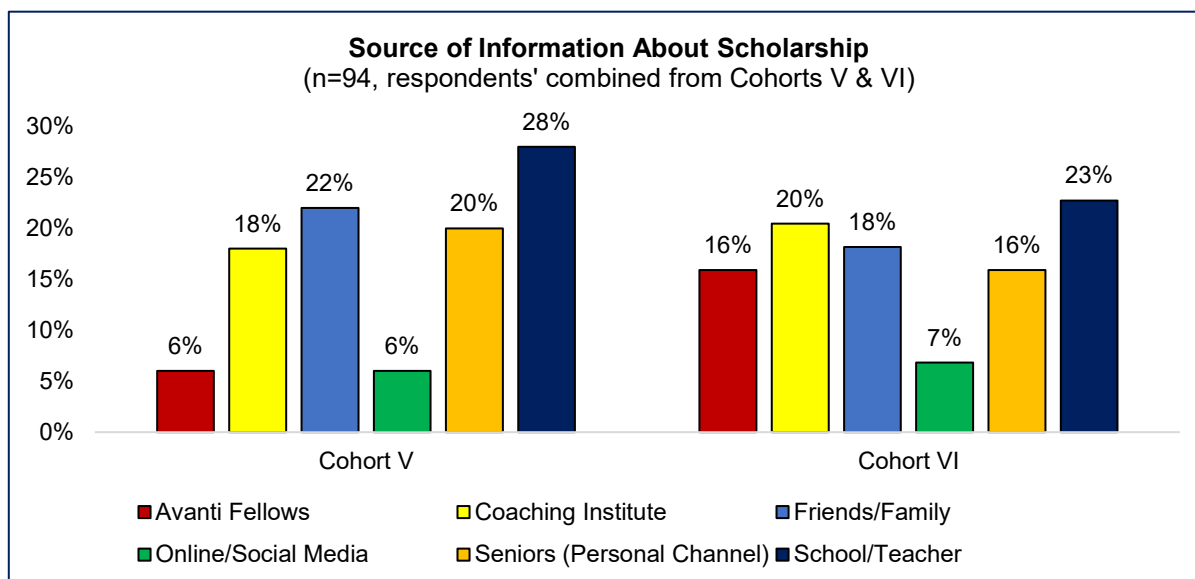


Figure 19: Source of Information About Scholarship, Source: Primary Data Collection with Student Respondents

The findings indicate that schools and teachers remain the primary channel through which students first learn about the scholarship, accounting for 28% of respondents in Cohort V and 23% in Cohort VI. Peer networks, including friends, family, and seniors, also play a significant role in programme awareness, collectively contributing to a substantial share of responses across both cohorts.

A comparison across cohorts shows a notable increase in direct outreach by Avanti Fellows, rising from 6% in Cohort V to 16% in Cohort VI, suggesting strengthened programme visibility and engagement by the implementation team over time. Awareness through coaching institutes remained relatively stable (18% in Cohort V and 20% in Cohort VI), reflecting the continued importance of these institutions in reaching students preparing for competitive entrance examinations.

Overall, **the pattern suggests that programme awareness is largely driven by trusted academic and peer networks, with growing contribution from direct programme outreach.** This mix of institutional, peer, and programme led channels appears to support effective dissemination of scholarship information among eligible students.

3.4.2 Application Support

Application Support During the Scholarship Process

Only 2 respondents across the sample, 1 each from Cohort V and Cohort VI, reported facing challenges during the application process. In both cases, **the difficulty stemmed from the process being new and unfamiliar, leading to initial uncertainty about how to navigate the application and documentation requirements.** Both respondents noted that the Avanti Fellows programme team subsequently extended guidance and support, enabling them to complete the application successfully. This indicates that while the

process may initially appear complex to some applicants, **responsive programme support helps ensure that such challenges do not become barriers to participation.**

3.4.3 Peer Networks & Alum Engagement

Peer Interaction Among Scholarship Recipients

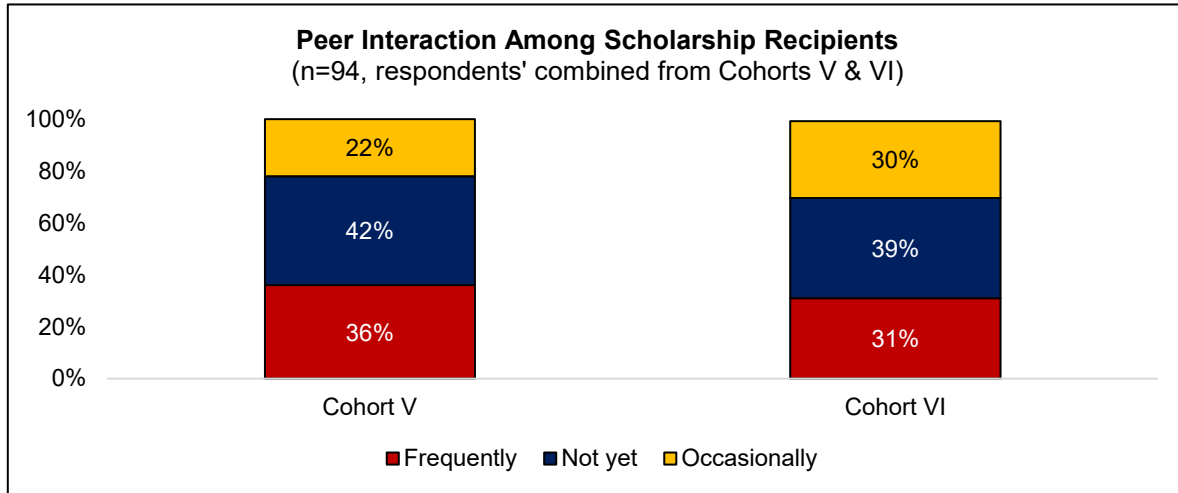


Figure 20: Peer Interaction Among Scholarship Recipients, Source: Primary Data Collection with Student Respondents

The findings indicate moderate levels of peer interaction among scholarship recipients across cohorts. 36% of respondents in Cohort V and 31% in Cohort VI reported being in frequent contact with other scholars, while 22% and 30% respectively indicated occasional interaction.

At the same time, 42% of respondents in Cohort V and 39% in Cohort VI reported that they were not yet in touch with other scholarship recipients. This suggests that while informal peer networks exist among a section of scholars, there remains scope for strengthening structured engagement platforms such as cohort interactions or alumni networks to facilitate greater peer connection and knowledge sharing.

“We have created the Avanti Alumni Network (AAN), which is a closed group connecting the entire Avanti universe across programmes. It brings together all the members from our test groups and centres, enabling seniors to mentor juniors through what we call flash mentorship. In addition, a private LinkedIn group was created about two weeks ago (as of 10 March 2026). It is still in the early stages and we are in the process of adding all scholarship students to the network.”

- Avanti Fellows Programme Team

Interest in a Formal Alumni Network

Interest in participating in a formal alumni network was almost universal among respondents, with 98% of respondents in Cohort V and 100% in Cohort VI expressing willingness to be part of such a network. Only 2% of respondents from Cohort V indicated that they would not be interested.

During follow-up interactions, it emerged that respondents who expressed reluctance were unclear about what participation in an alumni network would entail. This suggests that clearer

communication on the purpose, structure, and potential offerings of such a platform may further strengthen participation.

Currently, **communication from the programme team to scholars largely takes place through existing digital channels such as a Discord group, which may shape respondents' understanding of what such a network would involve. Clear articulation of the alumni network's intended functions, such as mentorship, career guidance, and professional networking, may therefore help align expectations and encourage broader engagement.**

3.4.4 Family Support

Family Support for Higher Education

The findings indicate that the scholarship has had a positive influence on family attitudes toward higher education.

- **92% of respondents in Cohort V and 100% respondents in Cohort VI reported that their families are now more willing to support their higher education after receiving the scholarship. This suggests that financial assistance and institutional access have contributed to strengthening household confidence in sustaining higher education pathways.**
- **A small share (8% in Cohort V) reported that the scholarship had not significantly changed family willingness to support further education.** During follow-up interactions, these respondents explained that the overall cost of higher education remains high even after the scholarship, and **their families continue to face financial pressures that require prioritising immediate livelihood needs.**

"The scholarship helps, but there are still many costs. At home we need income, so my family sometimes feels that working earlier would be more practical."

- Student Respondent

What this means for the Scholars

The programme is embedded within existing academic and social ecosystems, while also beginning to influence family support and peer engagement around higher education.

- **Awareness driven by trusted networks:** Schools and teachers remain the primary source of awareness (Up-to 28%), followed by peer networks, indicating reliance on existing academic ecosystems for access
- **Increasing programme visibility:** Direct outreach by the programme has increased from 6% to 16%, suggesting improving institutional presence among target students
- **Low barriers in application process:** Only 2 out of 94 respondents reported challenges, which were resolved through programme support, indicating strong facilitation during onboarding
- **Limited peer interaction:** ~40% of scholars are not yet connected with other recipients, highlighting gaps in structured peer engagement

- **Strong demand for alumni networks:** Up-to 100% of scholars expressed interest in formal alumni engagement, indicating high latent demand for mentorship and professional networks
- **Positive shift in family support:** Up-to 100% of scholars report increased family willingness to support higher education, reflecting strengthened household confidence

Overall, the findings indicate that while the programme effectively leverages existing awareness channels and supports application processes, there is significant potential to strengthen peer ecosystems and institutional engagement to enhance long-term outcomes.

3.5 Service Delivery

3.5.1 Financial Coverage

Coverage of Expenses through the Scholarship

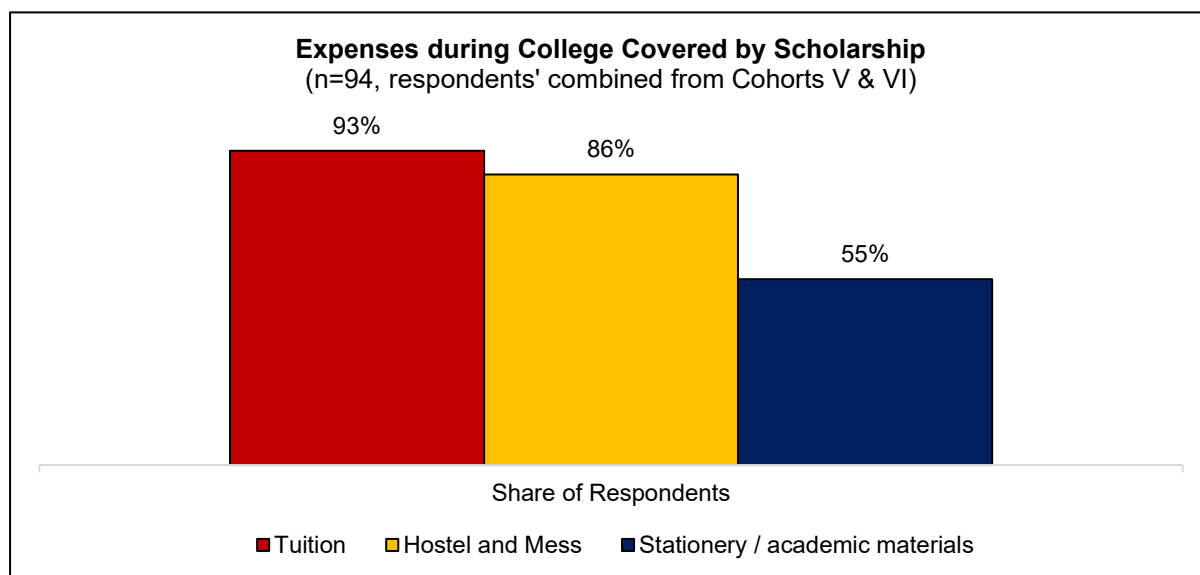


Figure 21: Coverage of Educational Expenses through the Scholarship, Source: Primary Data Collection with Student Respondents

The findings indicate that the scholarship primarily supports core academic and institutional expenses incurred during college. A large majority of respondents reported that the scholarship covered tuition fees (93%), followed by hostel and mess expenses (86%), reflecting the programme’s emphasis on addressing the most substantial cost components associated with professional higher education.

In addition, 55% of respondents reported using the scholarship for stationery or academic materials, indicating that the support also extends to essential study related resources required during the course of their education.

A comparatively smaller share (27%) reported using the scholarship for personal expenses, which largely refer to discretionary or day to day expenditures not directly linked to institutional fees, such as basic personal supplies or incidental student living costs.

Overall, **the distribution suggests that the scholarship is primarily utilised to cover mandatory academic and residential expenses**, with discretionary spending forming a smaller share of the total expenditure supported under the programme.

Adequacy of Scholarship Amount

The findings suggest that the scholarship amount is perceived as sufficient by a large majority of respondents, particularly among engineering students. In Cohort V, 85% of engineering respondents and 82% of medical respondents considered the scholarship amount adequate or very adequate for their needs. A similar pattern is observed in Cohort VI, where 88% of engineering respondents reported the support as sufficient.

Response (n=94)	Cohort V Engineering	Cohort V Medical	Cohort VI Engineering	Cohort VI Medical
Adequate	85%	82%	88%	67%
Inadequate	15%	18%	12%	33%

Table 12: Adequacy of Scholarship Amount

However, medical students in Cohort VI report comparatively higher levels of financial pressure, with 33% indicating that the scholarship amount was inadequate.

- It is important to note that upon further clarification, 100% of respondents confirmed that the scholarship amount is sufficient to cover institution-related expenses such as tuition fees, hostel, and other academic costs.
- This aligns with the programme design as outlined by the programme team.

The perception of inadequacy, therefore, appears to arise from additional personal or discretionary expenses beyond institutional costs, which fall outside the intended scope of the scholarship.

3.5.2 Communication

Clarity of Communication from Avanti Fellows

All respondents (100%) reported clear communication from Avanti Fellows during the application process. This was reflected in the clarity of the eligibility criteria, timely updates regarding document submissions, back-and-forth communication related to

“We use multiple channels to stay connected with scholars, including Discord groups, tele-calling, and email communication. The programme portal is used for document submissions such as bills and scorecards. Going forward, we are also working towards dashboards to help students track updates and submissions more easily.”

- Avanti Fellows Programme Team

the interview process, and the support provided by the programme team whenever required.

3.5.3 Feedback on the Well-Being Support

Scholars were asked whether they were aware that the scholarship programme provides access to mental health or well-being support services, such as Talk to Angel sessions, and whether they had accessed these services. Those who reported accessing the support were further asked to assess how helpful they found the intervention.

“Feedback from students in previous cohorts, particularly around their transition to college and adjusting to the new academic and social environment, highlighted the need for additional well-being support. In response, the programme introduced access to mental health support services such as Talk to Angel sessions as a dedicated programme component.”

– Avanti Fellows Programme Team

The findings show a clear progression from awareness to utilisation and perceived usefulness of the mental health support component.

Among Cohort V scholars, 64% reported being aware of the availability of mental health or well-being support.

- However, only 28% of those aware reported accessing the support, indicating that while awareness exists, utilisation remains relatively limited within the cohort.
- Notably, 93% of those who accessed the service reported that they found it helpful, suggesting a strong perceived value of the intervention among users.

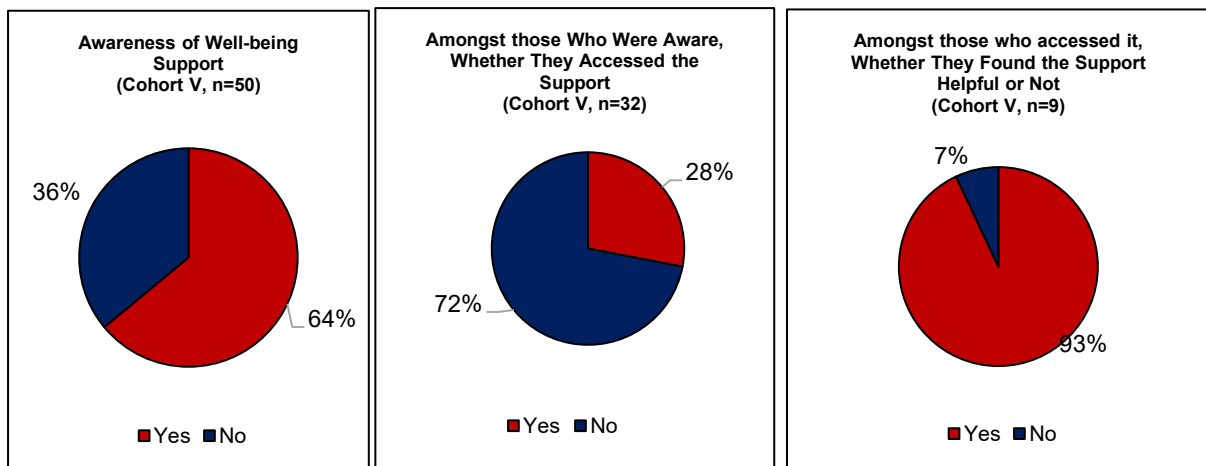


Figure 22: Feedback on Mental Health & Well-Being Support for Cohort V respondents, Source: Primary Data Collection with Student Respondents

In comparison, awareness among Cohort VI scholars is lower at 23%, which may partly reflect the relatively recent onboarding of this cohort at the time of the survey.

- Despite the lower awareness, 50% of those aware reported accessing the support, indicating comparatively higher utilisation among those who knew about the service.

- Importantly, all respondents who accessed the support in Cohort VI reported finding it helpful.

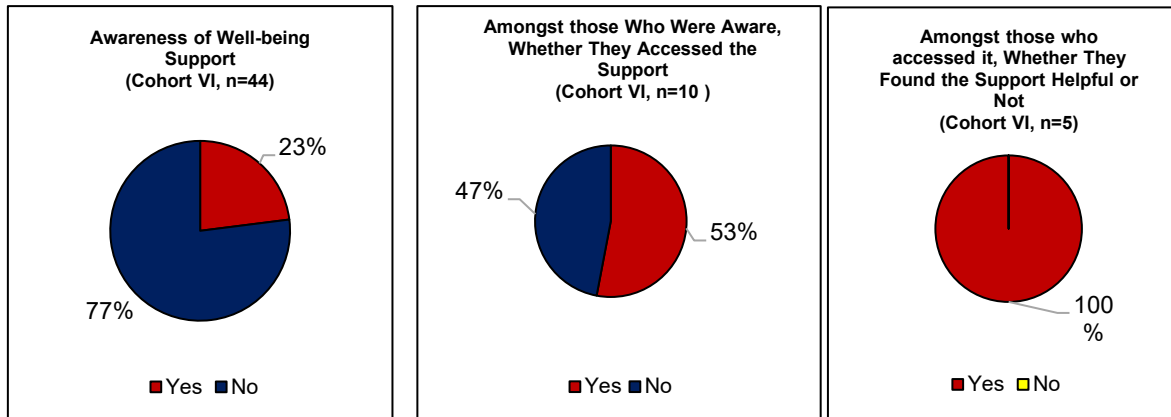


Figure 23: Feedback on Mental Health & Well-Being Support for Cohort VI respondents, Source: Primary Data Collection with Student Respondents

Taken together, the findings suggest that the mental health support component is highly valued by scholars who access it, while increasing awareness of the service among scholars could potentially improve utilisation and extend its benefits more widely across cohorts.

3.5.4 Suggested Areas of Improvement

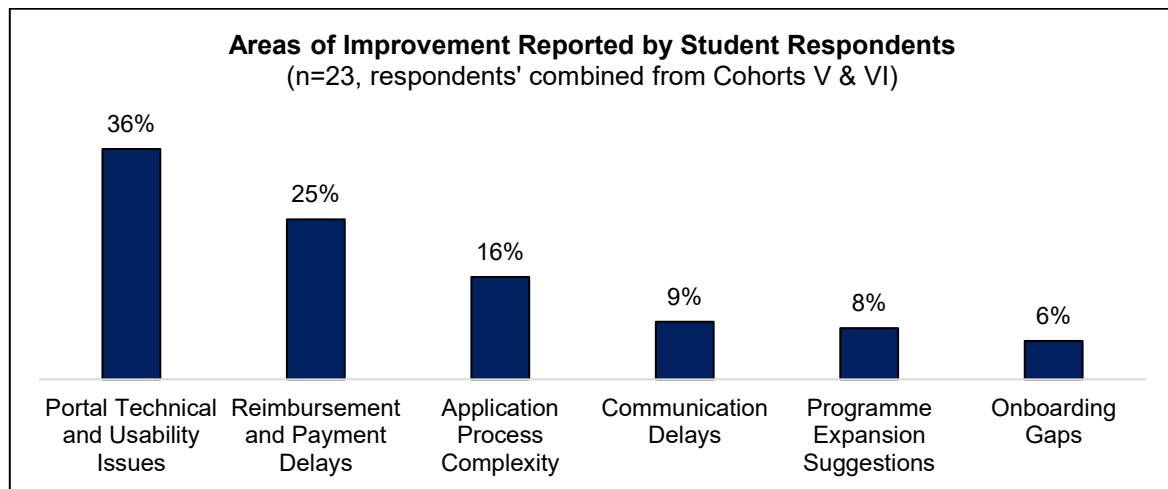


Figure 24: Suggested Areas of Improvement, Source: Primary Data Collection with Student Respondents

While 100% of respondents (n=94) from both cohorts ultimately completed the application process, only two individuals overall (one each from Cohort V and Cohort VI) reported facing direct challenges during the process. However, **36% of respondents highlighted certain areas where improvements could further strengthen the user experience.**

Among these respondents, the most commonly cited concern related to portal technical and usability issues (36%), suggesting that occasional interface or document upload difficulties may affect the user experience for some applicants.

In some cases, respondents indicated that technical issues were addressed through direct assistance from the programme team, including email-based communication to facilitate document submission or verification when portal uploads did not function smoothly. While such

support ensured that eligible students were not excluded due to technical barriers, the feedback also indicates that further strengthening the digital interface could reduce reliance on manual interventions.

The second most cited concern related to reimbursement or payment-related delays (25%), indicating that some respondents experienced uncertainty regarding the timing of scholarship disbursements.

Programme representatives explained that such perceptions are often linked to the admission timelines of professional courses, particularly where engineering and medical admission cycles differ substantially.

“Engineering admissions typically conclude by mid-August, while medical admissions follow the All-India counselling process and several state counselling rounds extend until the end of October.

Because of this, scholarship disbursement timelines differ across streams. After admissions conclude, the team also undertakes internal due diligence, applies inclusivity guidelines, and prioritises applications before finalising selections, which can take around 15-20 days before disbursement begins.”

- Avanti Fellows Programme Team

Application process complexity (16%) was also highlighted by some respondents, particularly among first-time applicants navigating scholarship documentation and verification requirements.

A smaller share of respondents pointed to communication delays (9%) and onboarding-related gaps (6%). In a few instances, respondents noted that while selection communication was received, the scholarship disbursement timeline operates independently of the admission process, which can sometimes create uncertainty regarding when financial support will begin.

“After selection I knew I had received the scholarship, but I was not always sure about the exact timeline for when the funds would be released.”

- Student Respondent (Medicine)

Finally, **8% of respondents suggested programme expansion, particularly with respect to discretionary or personal academic expenses that fall outside core institutional costs.**

“Most of the expenses go into mess fees, stationery, and occasional travel. These costs add up every month.”

- Parent of a Scholar

The programme team clarified that the scholarship has been designed to prioritise essential academic and institutional costs, including tuition, hostel expenses, and key academic tools where relevant.

“For personal expenses I still depend on family support. I usually receive around ₹5,000 - 6,000 from home every month. If some support for personal academic needs could be included, it would help me manage better.”

- Student Respondent (Engineering)

For instance, medical students receive support for essential equipment such as stethoscopes, while academic tools or software may be considered in engineering programmes.

“Students who move far away from home face higher expenses for travel and accommodation, while others staying nearby spend much less. Financial support could be adjusted based on the student’s situation.”

- School Principal from a Scholar’s School

Overall, the feedback reflects incremental operational improvements rather than systemic barriers, with most concerns relating to digital interface usability, clarity of disbursement timelines, and expectations regarding discretionary expenses, while the core scholarship delivery continues to function effectively for the majority of scholars.

What this means for the Scholars

The programme is delivering effectively on core academic needs, with high satisfaction and minimal access barriers, while some gaps remain in awareness and coverage of non-institutional expenses.

- **Strong coverage of core costs:** 93% of scholars report coverage of tuition fees and 86% of hostel/mess expenses, ensuring that primary financial barriers to education are addressed
- **Perceived adequacy for institutional needs:** Up-to 88% of engineering students and a majority of medical students consider the scholarship adequate; 100% confirm that institutional expenses are covered
- **High satisfaction with processes:** 100% of scholars report clear communication during the application process, with only 2 respondents facing challenges, both resolved through programme support
- **Well-being support valued but underutilised:** While awareness ranges from 23% to 64%, Up-to 100% of those who accessed support found it helpful, indicating strong value but limited reach
- **Minor operational gaps:** 36% of scholars suggest improvements, primarily related to portal usability (36%) and disbursement timeline clarity (25%), rather than systemic delivery issues

Overall, the findings indicate that the programme is functioning effectively in delivering core support, with opportunities to strengthen awareness, user experience, and coverage of incidental expenses to further improve scholar experience.

3.6 Summing Up the Impact Findings & Analysis

The impact assessment findings indicate that the Girls Scholarship Programme, supported by Tata AIG General Insurance Company Limited and implemented by Avanti Fellows, is effectively enabling access to professional STEM education for academically meritorious students from financially constrained backgrounds. The programme demonstrates strong alignment with its intended objectives of reducing financial barriers, supporting academic continuity, and strengthening students' confidence and aspirations for higher education.

From an inclusiveness perspective, the programme has successfully reached students from historically disadvantaged communities and economically vulnerable households.

1. A significant share of respondents belongs to the Scheduled Tribe and Scheduled Caste categories, while the majority come from households with annual incomes below ₹1 lakh.
2. The geographic distribution also reflects meaningful outreach in the Northeastern region and representation from Aspirational Districts, indicating that the programme is reaching students from underserved geographies.
3. The high representation of scholars from Jawahar Navodaya Vidyalayas further highlights the programme's effective engagement with rural public education systems that nurture academically strong students.

In terms of relevance, the scholarship plays a critical role in enabling higher education pathways.

1. For most respondents, pursuing professional education without the scholarship would have required loans, borrowing from extended family networks, or alternative scholarships.
2. The provision of digital learning devices has also supported academic engagement, particularly for students who would otherwise face constraints in accessing essential academic tools.

The findings under expectations show that the programme has contributed substantially to reducing financial stress and enabling students to focus on their academic work.

1. A large majority of scholars reported improvements in academic performance or the ability to sustain their academic engagement without additional financial pressure.
2. The scholarship also appears to have strengthened aspirational outcomes, with most respondents reporting improved confidence and self-belief after entering professional institutions.

From a convergence standpoint, the assessment highlights the programme's role in strengthening enabling ecosystem factors, particularly in shaping household attitudes towards higher education.

1. The scholarship appears to positively influence family perceptions, with most respondents reporting greater willingness from families to support their continued studies.

From a service delivery perspective, the programme is generally perceived to be well implemented, with clear communication and responsive support mechanisms.

1. Minor variations in scholarship disbursement timelines appear to arise primarily from differences between institutional admission cycles and programme verification processes rather than systemic delivery gaps.

At the same time, the findings also highlight areas where programme design and implementation could be further strengthened.

2. A minority of respondents pointed to portal usability issues, communication around disbursement timelines, and onboarding clarity as areas where incremental improvements could enhance the overall scholar experience.
3. In addition, many students reported incurring routine out-of-pocket expenses such as commuting, stationery, or day-to-day academic needs.
4. While the scholarship effectively covers institutional costs such as tuition and hostel expenses, these incidental expenses remain outside the programme's current scope.

Overall, the evidence suggests that the programme is successfully addressing its core objective of expanding access to professional STEM education for high-potential students from economically disadvantaged backgrounds, while also contributing to improvements in academic engagement and student confidence. The areas identified for improvement relate largely to operational refinements and evolving student needs, rather than structural limitations in programme design.

3.7 Comparative Analysis Across Programme Phases

(Cohorts I to IV vs. Cohorts V and VI)

A comparative review of findings from the earlier impact assessment covering Cohorts I to IV and the current assessment of Cohorts V and VI reveals strong continuity in the programme’s core impact outcomes. The analysis focuses only on indicators that were measured across both studies to enable meaningful comparison of programme performance over time.

Overall, the evidence suggests that the scholarship programme has sustained its core objectives of enabling access to higher education, reducing financial barriers, and strengthening academic confidence among scholars, while maintaining its focus on economically vulnerable students.

Socio-Economic Background of Scholars

Across both programme phases, the scholarship continues to reach students from highly financially constrained households.

Indicator	Cohorts I to IV	Cohorts V and VI	Interpretation
Students from households with annual income below ₹1 lakh	83%	85%	Continued strong targeting of financially vulnerable households
Dominant social category representation	ST 50%, SC 27%	ST 45%, SC 34%	Continued outreach among historically marginalised communities

The similarity in income distribution across both programme phases indicates that the programme has **maintained its targeting strategy**, ensuring that scholarship support continues to reach students with limited financial capacity to pursue higher education independently.

Similarly, the social category distribution across cohorts reflects sustained outreach among **Scheduled Tribe and Scheduled Caste students**, reinforcing the programme’s commitment to enabling educational mobility for historically disadvantaged communities.

Financial Dependency on Scholarship Support

Findings from both programme phases indicate that the scholarship continues to play a critical role in enabling students to pursue professional education.

Indicator	Cohorts I to IV	Cohorts V and VI	Interpretation
Students indicating difficulty continuing education without the scholarship	62%	85% required external financial arrangements	Scholarship remains a key enabler of higher education access

In the earlier assessment, **62% of students reported that they would have faced significant difficulty continuing their education without the scholarship.**

In the current assessment, the financial dependency appears even more pronounced, with **85% of respondents indicating that continuing their education would require external**

financial arrangements, including loans, extended family support, or alternative scholarships.

This suggests that the scholarship continues to serve as a **critical financial bridge, enabling students from economically constrained backgrounds to access professional education pathways.**

Academic Outcomes

Academic improvement remains a consistent programme outcome across both assessment cycles.

Indicator	Cohorts I to IV	Cohorts V and VI	Interpretation
Students reporting improvement in academic performance	79%	71%	Continued positive academic engagement among scholars

Across the earlier cohorts, **79% of students reported improvements in academic performance after receiving the scholarship.**

In the current assessment, **71% of respondents similarly reported improvements in academic performance**, while 28% indicated stable performance.

Although the proportion reporting improvement is slightly lower in the current cohort, the findings continue to indicate that **the scholarship enables students to sustain or strengthen academic engagement by reducing financial stress associated with higher education.**

Aspirational Confidence and Future Outlook

Across both programme phases, the scholarship appears to positively influence students' confidence and outlook regarding their academic and professional future.

Indicator	Cohorts I to IV	Cohorts V and VI	Interpretation
Students expressing strong confidence about their future	77%	92% Cohort V, 96% Cohort VI	Strengthening aspirational impact over time

In the earlier cohorts, **77% of students expressed strong confidence regarding their future prospects.**

In the current cohorts, **92% to 96% of respondents reported improvements in confidence and self-belief after receiving the scholarship**, suggesting that the programme continues to strengthen aspirational outcomes for beneficiaries.

This pattern indicates that beyond financial support, the scholarship contributes to **psychological empowerment and greater confidence among students pursuing professional education.**

Financial Relief

Across both programme phases, the scholarship continues to play a meaningful role in reducing financial pressure associated with higher education.

Indicator	Cohorts I to IV	Cohorts V and VI	Interpretation
Students reporting reduction in financial burden due to scholarship	100%	98% Cohort V, 93% Cohort VI	Strong continuity in financial relief outcomes

In the earlier assessment, **all respondents reported that the scholarship reduced the financial burden associated with college expenses.**

Similarly, in the current assessment, **98% of Cohort V respondents and 93% of Cohort VI respondents reported a significant reduction in financial stress.**

This strong continuity across programme phases highlights that the scholarship continues to **effectively alleviate financial pressures faced by students pursuing higher education in professional fields.**

Overall Programme Continuity

The comparative analysis across programme phases highlights three key insights.

- **First**, the programme has maintained strong **targeting of economically disadvantaged students**, with the majority of scholars continuing to come from households earning less than ₹1 lakh annually.
- **Second**, the scholarship continues to play a **critical enabling role in access to higher education**, with most students indicating that pursuing professional education without this support would require loans or alternative financial arrangements.
- **Third**, the programme demonstrates sustained **academic and aspirational outcomes**, with a majority of students reporting improved academic engagement, reduced financial stress, and stronger confidence regarding their future.

Taken together, these findings suggest that the programme has **successfully sustained its core impact across successive cohorts**, reinforcing its role as an effective intervention supporting access to professional STEM education for girls from economically constrained households.

3.8 Additional Insights: Soft Skills Needs among Scholarship Recipients

The findings from the soft skills need assessment highlight a clear opportunity to complement the scholarship's financial support with structured career readiness interventions.

Limited institutional support for soft skills training

A large proportion of respondents indicated that structured soft skills or placement preparation support is either unavailable or limited within their institutions. Specifically, 41% reported that such training is not available, while 20% indicated only limited availability. Only 17% reported adequate support, and 22% were unsure, which may reflect limited exposure to institutional career services, particularly among students who have only recently entered their first year.

Current Availability of Soft Skills and Placement Training in College	Share (n=94)
Not available	41%
Limited availability	20%

Current Availability of Soft Skills and Placement Training in College	Share (n=94)
Adequate support	17%
Not sure	22%

Table 13: Limited institutional support for soft skills training, Source: Primary Data Collection with Student Respondents

Taken together, these findings suggest that a majority of scholars are either not receiving or are uncertain about receiving formal career readiness support within their institutions, highlighting a potential gap that the programme could address through complementary interventions.

Strong perceived value of structured soft skills training

Students overwhelmingly recognised the value of structured training in this area.

Opinion (n=94)	Yes	No	Not sure
Would benefit from structured soft skills training	79%	1%	20%
Would improve internship or placement opportunities	77%	1%	22%

Table 14: Strong perceived value of structured soft skills training, Source: Primary Data Collection with Student Respondents

This strong consensus indicates that scholars perceive employability-related skills as an important complement to their academic progression, particularly as they move toward later stages of their professional education.

Priority skill areas identified by scholars

When asked about specific areas where support would be most valuable, respondents highlighted several key competencies.

Skill Area	Share of Respondents
Public speaking and confidence building	75%
Interview preparation	48%
Spoken English	37%
Resume development and workplace skills	36%

Table 15: Priority skill areas identified by scholars, Source: Primary Data Collection with Student Respondents

The findings suggest that communication-related competencies form the most prominent skill gap, with public speaking and confidence-building emerging as the highest priority areas. Interview preparation and workplace readiness skills also appear to be important areas where students expect additional support.

Interpretation of the findings

These results should be interpreted in light of the cohort composition, particularly as many Cohort VI students have only recently entered their first year of college. Their awareness of institutional career services and soft skills offerings may therefore still be evolving.

It is also important to note that the respondents are enrolled across a diverse range of institutions, including nationally recognised institutes as well as several government colleges located in relatively remote or resource constrained regions. While some institutions may provide stronger exposure to placement preparation and professional development opportunities, others may have limited structured support systems for employability and career readiness.

In this context, the urgency of addressing this need becomes more pronounced. A large proportion of scholars are enrolled in institutions outside premier institutes such as IITs or AIIMS, where access to structured placement training, communication development programmes, or career guidance may not be consistently available.

The responses also indicate that engineering students appear particularly receptive to structured career readiness interventions, especially those related to internship preparation and early exposure to industry pathways. During interactions, several engineering scholars highlighted that internship opportunities play an important role in building practical experience during their degree programmes, yet structured support to access such opportunities is often limited.

“Internships are very important for us because they give practical exposure, but it is often difficult to know where to apply or how to prepare for them. If there was some guidance on finding and preparing for internships, it would help a lot.”

- Student Respondent (Engineering)

Nevertheless, the responses clearly indicate a strong demand for structured soft skills and career readiness support, particularly in areas that strengthen communication, confidence, and employability preparation. Providing such support through the programme could help bridge institutional disparities and ensure that scholars across different types of institutions are equally equipped to navigate internship opportunities, professional interactions, and early career pathways.

Implication for programme design

While the scholarship programme has been highly effective in addressing financial barriers to higher education, these findings suggest that targeted soft skills and career readiness interventions could further strengthen the long-term impact of the programme.

“In previous cohorts, we have facilitated connections between scholars and organisations such as Hyperverge, Godrej, Apollo, and Celerios based on individual student needs and opportunities available at the time. Going forward, we are onboarding a specialised agency that will provide one on one professional development support to scholars, focusing on areas such as communication, interview preparation, and broader employability readiness.”

- Avanti Fellows Programme Team

Integrating structured modules on communication, interview preparation, and professional readiness could help scholars transition more effectively from academic training to employment opportunities.

Chapter 4

Impact Stories & Case Studies



4. Impact Stories and Case Studies

This chapter presents selected case narratives drawn from direct interactions with scholarship recipients. These stories provide grounded insights into how the Girls Scholarship Programme has influenced access to higher education, academic engagement, and student confidence.

Each case is anchored in beneficiary voice and mapped to relevant IRECS dimensions, demonstrating how programme inputs translate into lived outcomes across diverse contexts.

4.1 Enabling Access and Financial Continuity in Higher Education

Profile

Aastha is a Cohort VI scholar from West Bengal pursuing engineering at Indian Institute of Technology Kharagpur. She comes from a financially constrained household and represents a first-generation learner accessing professional higher education.

Barrier before scholarship

Prior to receiving the scholarship, Aastha faced recurring financial constraints linked to examination fees, study materials, and semester-related academic expenses. These costs, though essential, created periodic financial pressure on her household, particularly given their timing and cumulative nature.

Programme touchpoints

The scholarship provided structured financial support covering institutional expenses and essential academic needs. The direct disbursement mechanism ensured timely access to funds during critical academic periods.

Outcome

The scholarship enabled uninterrupted continuation of her education and reduced financial uncertainty associated with recurring academic expenses. This stability allowed her to focus more consistently on her coursework.

This aligns with findings in Sections 3.2 and 3.3, where a majority of scholars reported dependence on financial support and significant reduction in financial stress.

Voice from the programme

Aastha is a Cohort VI scholar from West Bengal pursuing engineering
“For me, the scholarship mainly helps with essential academic expenses like examination fees and study materials. These costs come up during the semester and can be difficult for my family to manage all at once, so the support makes a significant difference.”

What this story illustrates

IRECS Dimension: Relevance, Expectations

This case highlights the programme’s relevance in addressing core financial barriers and its role in enabling sustained participation in professional education.

4.2 Strengthening Academic Stability through Financial Support

Profile

Gaichengsuiliu Riamei is a Cohort VI scholar from Manipur pursuing engineering at National Institute of Technology Manipur.

Barrier before scholarship

The scholar faced ongoing financial uncertainty during the academic cycle, which created stress around managing tuition and related academic expenses.

Programme touchpoints

Through direct financial support, the scholarship covered core academic costs, reducing reliance on external financial arrangements.

Outcome

The availability of predictable financial support contributed to improved academic focus and reduced financial anxiety, enabling the scholar to engage more effectively with her coursework. This reflects broader findings in Section 3.3 where scholars reported improved or sustained academic performance alongside reduced financial stress.

Voice from the programme

Gaichengsuiliu Riamei is a Cohort VI scholar from Manipur pursuing engineering “Having the scholarship support gives me some financial stability during the semester. It allows me to focus more on my academic work instead of constantly worrying about how to manage college related expenses.”

What this story illustrates

IRECS Dimension: Expectations

This case demonstrates how financial stability directly contributes to improved academic engagement and continuity.

4.3 Enabling Digital Access for Academic Engagement

Profile

Srishty Apurwa Soren is a Cohort V scholar from Jharkhand pursuing engineering at National Institute of Technology Jamshedpur.

Barrier before scholarship

Limited access to digital learning tools restricted the scholar’s ability to fully engage with coursework, particularly in an academic environment increasingly dependent on digital platforms.

Programme touchpoints

The programme provided a laptop as part of its academic support package for engineering students, ensuring access to essential digital resources.

Outcome

The availability of a personal device enabled consistent participation in academic activities,

including attending lectures, completing assignments, and accessing study materials. This aligns with findings in Sections 3.2 and 3.5 indicating universal usefulness of devices among recipients and limited affordability without programme support.

Voice from the programme

Srishty Apurwa Soren is a Cohort V scholar from Jharkhand pursuing engineering “A laptop is essential for almost all our coursework now, whether it is attending online lectures, preparing assignments, or accessing study material.”

What this story illustrates

IRECS Dimension: Relevance, Service Delivery

This case highlights the importance of integrating digital enablement within scholarship design to support academic participation.

4.4 Enabling Inclusive Access for Students with Disabilities

Profile

Rani Gupta is a Cohort VI scholar from Uttar Pradesh pursuing engineering at Indian Institute of Technology Roorkee. She is a student with a locomotor disability.

Barrier before scholarship

The scholar faced both financial constraints and the need for accessible institutional infrastructure to support mobility and independent participation in academic life.

Programme touchpoints

The scholarship enabled her to access and sustain education in a premier institution equipped with accessible infrastructure, including ramps, lifts, and barrier-free facilities.

Outcome

The scholar was able to participate independently in academic activities and navigate campus infrastructure effectively.

This reflects the programme’s inclusiveness as highlighted in Section 3.1 in enabling access for students with additional vulnerabilities.

Voice from the programme

Rani Gupta is a Cohort VI scholar from Uttar Pradesh pursuing engineering “As a student with a locomotor disability, having accessible infrastructure in my college makes a big difference. Facilities like ramps, lifts, and accessible washrooms help me move around the campus independently and attend classes without difficulty. I wouldn’t have been able to study in a college like this one without the scholarship support.”

What this story illustrates

IRECS Dimension: Inclusiveness

This case demonstrates the programme’s role in enabling inclusive access to professional education for students with diverse needs.

4.5 Emerging Insights from Case Studies

The case narratives reinforce key findings from the quantitative assessment and highlight how programme support translates into individual outcomes:

1. Financial assistance directly enables access and continuity in higher education
2. Reduction in financial stress supports improved academic focus
3. Access to digital devices strengthens academic engagement
4. The programme is able to support diverse beneficiary profiles, including students with additional vulnerabilities

These insights demonstrate that the programme's impact extends beyond financial support to enabling sustained academic participation and confidence among scholars.



Chapter 5

Recommendations and Way Forward



5. Recommendations & Way Forward

The impact assessment findings indicate that the Girls Scholarship Programme, supported by Tata AIG General Insurance Company Limited and implemented by Avanti Fellows, is effectively enabling access to professional STEM education for academically meritorious students from financially constrained households. The programme demonstrates strong performance across the IRECS framework, particularly in reducing financial barriers, enabling academic continuity, and strengthening scholars' confidence and aspirations.

At the same time, the **assessment highlights a few areas where incremental refinements could further strengthen programme delivery and scholar experience** as follows:



These recommendations focus on improving communication clarity, strengthening professional development support, enhancing digital application processes, and ensuring greater transparency in scholarship disbursement timelines.

5.1 Strengthening Communication on Scholarship Expectations

Area	Relevant IRECS Dimension	Observation	Need Identified	Action Point
Academic continuation requirements	Expectations	31% of respondents reported limited clarity regarding the requirement to pass all papers to continue receiving the scholarship	Ensure all scholars clearly understand continuation criteria	Conduct a structured onboarding orientation explaining continuation requirements, academic expectations, and documentation processes

Area	Relevant IRECS Dimension	Observation	Need Identified	Action Point
Programme communication	Service Delivery	Scholars rely on multiple channels such as Discord, email, and tele-calling	Consolidate key programme information	Develop a one-page digital guide outlining scholarship rules, instalment timelines, and reporting requirements

Table 16: Strengthening Communication on Scholarship Expectations

5.2 Enhancing Professional Development and Employability Support

Area	Relevant IRECS Dimension	Insight Backing This	Need Identified	Action Point
Soft skills development	Expectations	79% of respondents indicated they would benefit from structured soft skills training	Strengthen career readiness among scholars	Introduce structured employability skill workshops covering public speaking, interview preparation, and professional communication
Internship and career exposure	Convergence	Engineering scholars showed strong interest in internship preparation	Provide early career exposure opportunities	Facilitate industry interaction sessions and mentorship interactions with professionals from partner organisations
Individualised career support	Convergence	Scholars study in diverse institutional environments with varying exposure levels	Provide tailored support	Onboard a specialised agency to provide one on one professional development support based on students' needs and stage of study

Table 17: Enhancing Professional Development and Employability Support

5.3 Improving Digital Application Processes

Area	Relevant IRECS Dimension	Insight Backing This	Need Identified	Action Point
Application portal usability	Service Delivery	36% of respondents who suggested improvements cited portal related issues	Simplify document upload and submission processes	Introduce a step-by-step application guide and integrate automated confirmation alerts for document submissions

Area	Relevant IRECS Dimension	Insight Backing This	Need Identified	Action Point
Application support	Service Delivery	First time applicants may find documentation requirements unfamiliar	Improve application clarity	Conduct virtual guidance sessions during the application window explaining documentation and submission requirements

Table 18: Improving Digital Application Processes

5.4 Improving Transparency in Scholarship Disbursement

Area	Relevant IRECS Dimension	Insight Backing This	Need Identified	Action Point
Instalment disbursement timelines	Service Delivery	Some scholars reported uncertainty regarding the timing of instalment releases	Improve transparency in disbursement schedules	Share indicative disbursement timelines with scholars at the time of scholarship confirmation
Admission cycle differences	Service Delivery	Engineering and medical admissions follow different counselling timelines	Align communication with institutional timelines	Provide stream specific communication on expected scholarship disbursement schedules

Table 19: Improving Transparency in Scholarship Disbursement

5.5 Strengthening Scholar Networks and Community Engagement

Area	Relevant IRECS Dimension	Insight Backing This	Need Identified	Action Point
Peer interaction	Convergence	Around 40% of scholars reported limited interaction with other recipients	Strengthen scholar engagement and community building	Organise structured virtual cohort interaction sessions and mentorship discussions among scholars
Alumni network engagement	Convergence	Nearly all respondents expressed interest in joining an alumni network	Provide mentorship and career guidance opportunities	Expand the Avanti Alumni Network and organise alumni mentorship sessions for current scholars

Table 20: Strengthening Scholar Networks and Community Engagement

5.6 Strengthening Health and Well-Being Support

Area	Relevant IRECS Dimension	Insight Backing This	Need Identified	Action Point
Awareness of well-being support	Service Delivery	Awareness of mental health support services varied across cohorts	Improve awareness of available well-being resources	Integrate a short orientation on available mental health and well-being services during scholar onboarding
Utilisation of support services	Expectations, Service Delivery	Scholars who accessed well-being support reported positive experiences	Encourage utilisation of support services	Periodically remind scholars about available support channels and share access information through programme communication platforms

Table 21: Strengthening Health and Well-Being Support

5.7 Expanding In-Person Outreach and Student Engagement

Area	Relevant IRECS Dimension	Insight Backing This	Need Identified	Action Point
Early awareness of scholarship opportunities	Convergence	School principals indicated that students benefit from early exposure to scholarship pathways	Strengthen awareness and motivation among prospective scholars	Organise periodic in-person or hybrid outreach sessions with partner schools to explain higher education pathways and scholarship opportunities
Engagement with scholars in remote regions	Convergence	Students from remote areas may have limited exposure to higher education opportunities	Provide direct programme interaction with scholars	Conduct periodic institutional visits or regional interaction sessions with scholars where feasible

Table 22: Expanding In-Person Outreach and Student Engagement

5.8 Strategic Direction

The assessment findings indicate that the scholarship programme is functioning effectively and achieving its primary objective of expanding access to professional STEM education for girls from economically disadvantaged households.

The recommendations outlined above, therefore, focus primarily on **operational refinements rather than structural programme changes**. Strengthening communication clarity, improving digital application processes, supporting scholars' employability readiness, and building stronger peer networks can further enhance the programme's impact.

Taken together, these improvements can help ensure that the programme continues to evolve in response to scholars' needs while sustaining its role in enabling access to higher education and professional opportunities for young women across diverse regions of India.



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Impact Assessment of the
Special classes for JEE/ NEET
by Ex Navodayan Foundation



Disclaimer to the impact assessment report

- The Impact Assessment Study by CSRBOX has been conducted as per the requirements outlined by Ex Navodayan Foundation, as the implementation partner of TATA AIG's Special Classes for NEET & JEE Mains Project.
- This report shall be disclosed to those authorised in its entirety only without removing the disclaimer. CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report presents an analysis by CSRBOX based on secondary publications, reports shared by Ex Navodayan Foundation, and inputs gathered through in-person interactions with current students (project beneficiaries) at Rajgir, Bihar; virtual interactions with alumni (past beneficiaries); and discussions with the leadership team of Ex Navodayan Foundation and various knowledge partners. While information from the public domain has not been independently verified for authenticity, CSRBOX has taken due care to rely on sources generally considered reliable.
- In preparing this report, CSRBOX has used and relied on data, material gathered through the internet, research reports, and discussions with personnel within CSRBOX as well as personnel in related industries.

With specifics to impact assessment, CSRBOX:

- Has neither conducted an audit nor due diligence nor validated the financial statements and projections provided by Ex Navodayan Foundation;
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same.
- CSRBOX must emphasise that the realisation of the benefits/improvements accruing out of the recommendations set out within this report (based on secondary sources) is dependent on the continuing validity of the assumptions on which it is based.
- The premise of an impact assessment is the objective of the project, along with output and outcome indicators pre-set by the project design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with those objectives and indicators.

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Executive Summary

About the Special Classes for JEE/NEET Programme

The Special Classes for JEE/NEET Programme, implemented by **Ex Navodayan Foundation** in partnership with **TATA AIG General Insurance Company Limited**, aims to expand access to high-quality competitive exam coaching for meritorious students from economically disadvantaged backgrounds within the Jawahar Navodaya Vidyalaya (JNV) system.

Implemented at **Jawahar Navodaya Vidyalaya, Rajgir (Bihar)**, the programme provides structured academic support through intensive subject-focused coaching, regular assessments, mentoring, and access to digital learning resources. The initiative is designed to strengthen students' preparedness for national-level entrance examinations such as JEE and NEET, while also fostering holistic development through discipline, confidence-building, and career guidance.

By leveraging the residential JNV ecosystem and providing fully supported coaching, the programme addresses systemic barriers to quality STEM education and helps improve the representation of underserved students in premier engineering and medical institutions.

Need for the Project

Students from rural and economically disadvantaged backgrounds in states such as Bihar, Jharkhand, and West Bengal face significant barriers in accessing quality coaching for competitive examinations. Limited availability of coaching centres in rural areas, high costs of private coaching, and lack of structured academic guidance restrict their ability to compete effectively in national-level entrance examinations.

The assessment findings highlight that:

- **96% of students could not afford alternative coaching options**
- **74% would have relied on self-study with limited guidance** in the absence of the programme
- **98% reported that private coaching costs exceed INR 1,00,000**, making it financially inaccessible

In addition to financial constraints, students also faced infrastructural limitations, a lack of awareness about STEM pathways, and limited access to quality academic support. These challenges underscore the critical need for structured, affordable, and high-quality coaching interventions.

The Special Classes for JEE/NEET Programme addresses these gaps by providing free, residential coaching, thereby enabling talented students to pursue higher education opportunities in STEM fields.

Key Findings

The impact assessment was conducted using the **OECD-DAC framework**, covering Relevance, Effectiveness, Efficiency, Impact, and Sustainability of the programme.

Relevance

(The extent to which the intervention aligns with the needs and socio-economic context of beneficiaries)

Strong Rural and Regional Outreach: 95% beneficiaries are from rural areas, with representation from Bihar (52%), Jharkhand (28%), and West Bengal (20%), indicating effective targeting of underserved geographies.

High Economic Vulnerability: 67% of students belong to households earning less than INR 1 lakh annually, and 94% come from single-income families, highlighting alignment with financially disadvantaged groups.

	<p>High Financial Barriers to Coaching: 96% could not afford alternative coaching, and 98% reported that coaching costs would exceed ₹1 lakh, reinforcing the need for subsidised support.</p> <p>Improved Awareness of STEM Pathways: Students who were well-informed about STEM careers increased from 35% pre-programme to 94% post-programme.</p> <p>Strengthened Career Aspirations: 98% of students reported that the programme strengthened their decision to pursue STEM careers, while 81% gained clarity on career pathways.</p>
<p>Effectiveness <i>(The extent to which intended outcomes have been achieved)</i></p>	<p>Improved Academic Performance: Learning gains were reported in Chemistry (96%), Physics (94%), and Mathematics (81%), indicating strong subject-wise improvement.</p> <p>Effective Assessment System: 80% found tests highly effective, 74% reported balanced test frequency, and 76% received feedback after every test.</p> <p>High Coaching Effectiveness: 84% of students rated the programme as very to extremely effective in preparing them for JEE/NEET.</p> <p>Strong Faculty Support: 94% received personalised attention, and 89% rated teaching quality as good, with 9% rating it as excellent.</p> <p>Effective Challenge Resolution: 85% of students reported that academic challenges were fully resolved through teacher support, peer learning, and self-study.</p>
<p>Efficiency <i>(The extent to which resources were utilised optimally to achieve results)</i></p>	<p>Reduced Financial Burden: 100% of students reported that the programme covered most or all coaching expenses.</p> <p>Efficient Use of Infrastructure: Implementation within the JNV residential system enabled cost optimisation and a focused learning environment.</p> <p>Effective Time Utilisation: 81% found coaching timings convenient, while 76% reported sufficient time for self-study.</p> <p>Efficient Outreach Channels: 91% learned about the programme through friends/family and 67% through teachers, indicating strong reliance on trusted, low-cost networks.</p> <p>Scope for Optimisation: 96% suggested the need for more flexible schedules and additional practice sessions to improve learning efficiency.</p>
<p>Impact <i>(The broader, long-term changes generated by the programme)</i></p>	<p>Strong Academic Outcomes: 83% of students secured admission into Top 100 STEM institutions, demonstrating high success rates.</p> <p>High Satisfaction Levels: 100% of students reported satisfaction, including 92% satisfied and 8% highly satisfied.</p> <p>Improved Confidence and Preparedness: 96% reported increased confidence in appearing for JEE/NEET, and 94% reported improved preparation levels.</p> <p>Holistic Skill Development: Improvements observed in problem-solving (94%), time management (96%), self-discipline (96%), and communication skills (93%).</p> <p>Strengthened Career Trajectories: 85% expanded their interest in STEM careers, and 81% gained clarity in career decision-making.</p>
	<p>Sustained Behavioural Outcomes: Students developed long-term skills such as time management (96%), discipline (96%), and stress management (94%).</p>

Sustainability

(The likelihood that benefits will continue beyond programme duration)

Strong Academic Support Ecosystem: 100% received academic guidance, 94% mentorship, and 96% peer learning support, strengthening long-term learning behaviours.

Institutional Integration: Embedding the programme within the JNV system ensures continuity through an established academic and residential ecosystem.

Sustained Engagement Mechanisms: Festive activities (100%) and alumni sessions (59%) contributed to long-term motivation and aspiration-building.

Scope for Strengthening Sustainability: 85% recommended more personalised mentoring and 87% improved doubt-clearing mechanisms for sustained outcomes.

Conclusion

The Special Classes for JEE/NEET Programme implemented by Ex Navodayan Foundation demonstrates strong performance across all OECD-DAC parameters. The programme effectively addresses critical access barriers, delivers high-quality academic outcomes, and generates meaningful long-term impact for students from underserved backgrounds.

By combining financial support, structured academic coaching, and holistic development, the programme not only improves immediate academic outcomes but also strengthens long-term educational and career trajectories. Its integration within the JNV ecosystem, coupled with strong stakeholder engagement, positions it as a scalable and sustainable model for expanding equitable access to STEM education in India.



Chapter 1

Overview of CSR Initiatives

1.1 Ex Navodayan Foundation Overview

Ex Navodayan Foundation is a not-for-profit organisation established by alumni of the Jawahar Navodaya Vidyalaya (JNV) system to expand educational opportunities for talented students from underserved and rural backgrounds. Drawing inspiration from the Navodaya ethos of equitable and high-quality education, the Foundation works to support meritorious students, particularly those from economically disadvantaged households, in accessing pathways to higher education and professional careers.¹

Over the years, the Foundation has implemented several initiatives to strengthen academic preparedness, mentorship, and career guidance for students studying in or graduating from Jawahar Navodaya Vidyalayas across India. Through strategic partnerships with educational institutions, subject experts, and corporate CSR partners, the organisation aims to bridge the gap between school-level education and the rigorous preparation required for national-level competitive examinations.

One such initiative is the **Special Classes for JEE/NEET Programme**, implemented in collaboration with the funding partner TATA AIG General Insurance Company Limited. The programme is designed to provide structured academic support and high-quality coaching to meritorious students preparing for competitive national-level entrance examinations such as the Joint Entrance Examination (JEE) and the National Eligibility cum Entrance Test (NEET).

Implemented at Jawahar Navodaya Vidyalaya Rajgir in Bihar, the initiative provides selected students with intensive subject-specific coaching, mentoring support, and regular academic assessments aimed at improving their performance in national-level entrance examinations. The programme emphasises both academic excellence and holistic development, equipping students with the confidence, discipline, and learning strategies necessary to pursue higher education in engineering, medicine, and other STEM fields.

Through such targeted interventions, Ex Navodayan Foundation contributes to strengthening equitable access to quality higher education opportunities while enabling CSR partners such as TATA AIG to generate meaningful and measurable social impact in the education sector.

1.2 Need for the Project

Bihar continues to face persistent educational challenges, particularly in rural districts where infrastructure gaps, limited access to trained educators, and socio-economic barriers hinder student progress. Despite the state's efforts to expand schooling, students from economically weaker households often struggle to access quality coaching for competitive national-level entrance examinations such as the Joint Entrance Examination (JEE) and the National Eligibility cum Entrance Test (NEET).

Most coaching centres remain concentrated in urban hubs like Patna, with prohibitively high fees, making them inaccessible to rural students. This lack of affordable, structured preparation disproportionately affects talented students from low-income backgrounds, restricting their chances of admission into premier engineering and medical institutions. Recent government initiatives to establish model schools with integrated JEE/NEET coaching underscore the urgent demand for such interventions in Bihar.

Students from low-income households frequently face multiple barriers in accessing such opportunities. High coaching fees, limited awareness of preparation strategies, and geographic constraints often prevent talented students from fully realising their academic potential. As a result, many capable students, particularly those from rural areas, remain underrepresented in premier engineering and medical institutions.

¹ [ExNavodayan Foundation](#)

Recognising this need, the **Special Classes for JEE/NEET Programme** was conceptualised to provide targeted academic support to meritorious students from economically disadvantaged backgrounds. By offering free, high-quality coaching and mentoring within a structured academic environment, the programme aims to bridge the gap in access to competitive exam preparation, reduce the financial burden of private coaching, and expand opportunities for students to secure admission to leading engineering and medical institutions.

1.3 Project Overview

1.3.1 Project Context

Ex Navodayan Foundation implements the Special Classes for JEE/NEET Programme with support from TATA AIG as part of its CSR initiatives aimed at promoting equitable access to quality education. The programme focuses on strengthening the academic preparedness of high-performing students studying in the Jawahar Navodaya Vidyalaya system.

The initiative is anchored at Jawahar Navodaya Vidyalaya Rajgir in Bihar, which serves as the programme's central implementation hub. Recognising the limited availability of affordable, high-quality coaching for competitive examinations in many rural and semi-urban regions, the programme provides an enabling academic environment where selected students can receive focused preparation for national-level entrance examinations.

Students are selected through a structured screening and selection process based on academic merit and eligibility criteria. Once selected, they are enrolled in a structured coaching programme that provides intensive subject-focused instruction aligned with the requirements of the JEE and NEET examinations.

The programme combines regular classroom teaching with mentoring, academic monitoring, and career guidance to ensure that students are well-prepared to navigate the demands of competitive examinations. Through this integrated approach, the initiative seeks to enhance students' conceptual understanding, strengthen problem-solving skills, and improve their overall readiness for national-level entrance examinations.

By supporting talented students from economically disadvantaged backgrounds, the programme aims to expand access to higher education opportunities in engineering, medicine, and other STEM disciplines, thereby contributing to long-term social mobility and educational equity.

1.3.2 Project Details

The Special Classes for JEE/NEET Programme follows a structured academic support model designed to nurture high-potential students through intensive coaching and continuous academic mentoring.

Project Location

The programme is implemented at **Jawahar Navodaya Vidyalaya, Rajgir, Bihar**, which serves as the central hub for academic instruction and programme implementation. The location provides a focused academic environment conducive to intensive preparation for competitive examinations.

Target Beneficiaries

Each academic year, a cohort of meritorious students is selected through a structured screening process. The programme primarily supports students from economically disadvantaged backgrounds studying within the JNV system who demonstrate strong academic potential and interest in pursuing careers in engineering or medicine.

The project currently supports three batches of students:

- **Batch 1 (2021-23) - Completed**
- **Batch 2 (2022-24) - Completed**
- **Batch 3 (2023-25) - Completed**
- **Batch 4 (2025-2026) - Ongoing**

Through these cohorts, the programme aims to strengthen academic preparedness and increase the likelihood of students securing admission to reputed engineering, medical, and STEM institutions across the country.

Academic Development and Holistic Support

The programme provides high-quality, in-person coaching delivered by experienced subject faculty. The curriculum is designed to align with the requirements of national-level competitive examinations such as JEE and NEET.

Key academic features include:

- Regular subject-specific classroom instruction
- Structured preparation aligned with board and competitive examination curricula
- Periodic mock tests and performance assessments
- Continuous monitoring of student progress
- Doubt resolution sessions and academic mentoring

In addition to academic instruction, the programme emphasises the holistic development of students through mentoring, peer learning, and motivational support. These components aim to strengthen students' confidence, resilience, and clarity regarding academic and career pathways.

Addressing Educational Access Gaps

The programme is a targeted intervention to address the limited availability of high-quality coaching resources for competitive examinations among students from low-income and rural backgrounds. By providing free coaching and structured academic support, the initiative helps reduce financial barriers associated with private coaching institutes and expands opportunities for deserving students to pursue higher education in STEM disciplines.

1.4 Alignment with National and Global Development Frameworks

1.4.1 Alignment with Schedule VII of the Companies Act, 2013


The Special Classes for JEE/NEET Programme implemented by Ex Navodayan Foundation with support from TATA AIG General Insurance Company Limited aligns with key thematic areas specified under **Schedule VII of the Companies Act, 2013**, particularly those related to education and equitable development.²


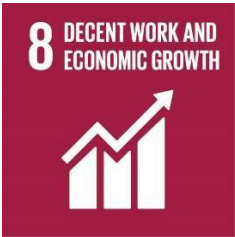

² [schedulefile](#)

Sub-Section	Activities as per Schedule VII	Alignment
(ii) Promoting education	Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, the elderly, and differently-abled persons, and livelihood enhancement projects.	Completely Aligned The programme provides free, high-quality coaching and academic mentoring to meritorious students from economically disadvantaged backgrounds studying in the Jawahar Navodaya Vidyalaya system. By supporting preparation for competitive examinations such as the Joint Entrance Examination (JEE) and the National Eligibility cum Entrance Test (NEET), the initiative strengthens access to quality higher education and enhances long-term career opportunities.
(iii) Promoting gender equality and reducing inequalities	Promoting gender equality, empowering women, setting up homes and hostels for women, and reducing inequalities faced by socially and economically backward groups.	Completely Aligned The programme supports students from economically disadvantaged and rural backgrounds , helping reduce educational inequalities by providing free coaching and structured academic support that would otherwise be inaccessible due to financial and geographic barriers.

1.4.2 Alignment with Sustainable Development Goals (SDGs)

The programme also contributes to several global development priorities outlined under the **United Nations Sustainable Development Goals (SDGs)**, particularly those focused on education, equality, and economic opportunity.

SDG Goals	SDG Target	Alignment with the Project
Sustainable Development Goal 4: Quality Education 	Target 4.1: Ensure that all girls and boys complete free, equitable, and quality primary and secondary education.	Completely Aligned The programme strengthens educational outcomes by providing structured academic support and competitive exam coaching , enabling students from disadvantaged backgrounds to pursue quality higher education opportunities.
	Target 4.3: Ensure equal access for all women and men to affordable and quality technical, vocational, and tertiary education, including university.	Completely Aligned By preparing students for JEE and NEET examinations, the programme improves access to tertiary education in engineering, medicine, and other STEM disciplines , helping reduce financial and informational barriers to higher education.

<p>Sustainable Development Goal 5: Gender Equality</p> 	<p>Target 5.1: End all forms of discrimination against women and girls everywhere.</p>	<p>Partially Aligned</p> <p>The initiative promotes equitable educational opportunities by ensuring that talented students, including girls from rural and economically disadvantaged backgrounds, receive access to quality coaching and mentoring support.</p>
	<p>Target 5.5: Ensure women’s full and effective participation and equal opportunities for leadership.</p>	<p>Partially Aligned</p> <p>By improving the representation of students from underserved communities in prestigious STEM institutions, the programme contributes to greater participation of women and marginalised groups in higher education and professional sectors.</p>
<p>Sustainable Development Goal 8: Decent Work and Economic Growth</p> 	<p>Target 8.6: Substantially reduce the proportion of youth not in employment, education, or training.</p>	<p>Completely Aligned</p> <p>The initiative strengthens students’ academic preparedness and career readiness, increasing their likelihood of pursuing higher education and skilled employment pathways in the future.</p>
<p>Sustainable Development Goal 10: Reduced Inequalities</p> 	<p>Target 10.2: Empower and promote the social, economic, and political inclusion of all, irrespective of economic status.</p>	<p>Completely Aligned</p> <p>The programme supports meritorious students from economically disadvantaged households, helping reduce educational and socio-economic inequalities in access to higher education.</p>

1.4.3 Alignment with ESG Principles

The Special Classes for JEE/NEET Programme also aligns with **Environmental, Social, and Governance (ESG)** principles, particularly those outlined under the **Securities and Exchange Board of India Business Responsibility and Sustainability Reporting (BRSR) framework**.³

³ [Business responsibility and sustainability reporting by listed entitiesAnnexure2_p.PDF](#)

BRSR Principle	Alignment with the Project
Principle 4: Businesses should respect the interests of and be responsive to all their stakeholders.	The programme addresses the educational needs of students from underserved communities by providing access to quality coaching, mentoring, and academic resources, thereby strengthening stakeholder engagement and inclusive development.
Principle 8: Businesses should promote inclusive growth and equitable development.	By offering free coaching and academic mentoring to economically disadvantaged students, the initiative contributes to educational equity and long-term socio-economic mobility , supporting inclusive growth.

1.4.4 Alignment with National Policies

The programme is also aligned with several national education and development policies aimed at improving educational access and strengthening human capital in India.

National Policy / Scheme	Objectives & Strategies	Alignment
National Education Policy 2020⁴	Promotes inclusive and equitable quality education and lifelong learning opportunities for all.	Completely Aligned - The programme supports students from disadvantaged backgrounds by providing structured coaching and mentoring to improve access to higher education opportunities.
National Policy for Skill Development and Entrepreneurship 2015⁵	Aims to create a skilled workforce equipped with technical and soft skills for sustainable employment.	Partially Aligned - While the programme primarily focuses on academic preparation for competitive examinations, it also contributes to long-term career readiness by strengthening analytical thinking, problem-solving skills, and career awareness.
Samagra Shiksha Abhiyan⁶	Focuses on improving school education quality through infrastructure, teacher development, and student support systems.	Partially Aligned - Although the initiative does not directly address school infrastructure, it complements school education by providing additional academic support and mentoring for students preparing for national-level examinations.
Central Sector Scheme of Scholarship for College and University Students	Provides financial support to meritorious students from economically weaker backgrounds to pursue higher education.	Completely Aligned - By preparing students for competitive entrance examinations, the programme increases their likelihood of securing admission to reputed institutions and benefiting from higher education scholarships and financial support schemes.

⁴ [NEP_Final_English_0.pdf](#)

⁵ <https://www.msde.gov.in/en/reports-documents/policies/national-policy-skill-development-and-entrepreneurship-2015>

⁶ [Ministry of Education, Government of India](#)



Chapter 2

Impact Assessment Design and Approach

2.1. Objectives of the Study

The **Special Coaching Project for NEET & JEE at Jawahar Navodaya Vidyalaya (JNV), Rajgir, Bihar**, implemented by Ex Navodayan Foundation in partnership with CSR stakeholders, was designed with the following key objectives:

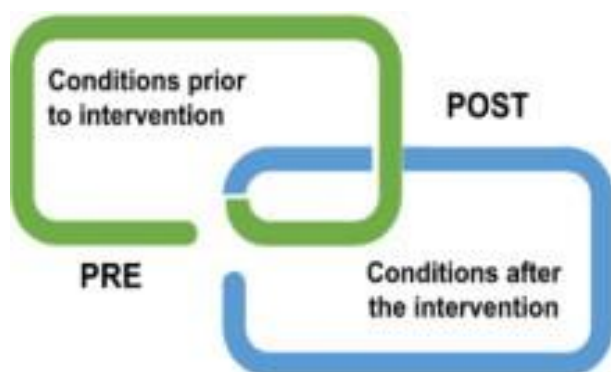
- To address the limited access to high-quality coaching facilities for competitive examinations such as JEE and NEET among students from rural and economically disadvantaged backgrounds in Bihar.
- To provide free, structured, and high-quality STEM coaching to academically promising students studying in JNV Rajgir, enabling them to prepare effectively for national-level entrance examinations.
- To strengthen students' conceptual understanding, problem-solving abilities, and exam readiness through a blended learning approach including classroom teaching, assessments, and mentorship support.
- To support selected students with a focused academic ecosystem within the school premises, thereby improving their chances of securing admissions into reputed engineering and medical institutions.

Recognising the importance of assessing the effectiveness and outcomes of the intervention, an **Impact Assessment Study** was commissioned for the JNV Rajgir Coaching Project. The primary objectives of the assessment were as follows:

- To assess the effectiveness of the project design, implementation, and delivery mechanisms in achieving the intended outputs and outcomes.
- To evaluate the qualitative and quantitative impact of the coaching programme in improving students' academic performance, confidence levels, and preparedness for competitive examinations.
- To understand beneficiaries' perceptions, satisfaction levels, and overall experience with the coaching support provided.
- To identify key strengths, gaps, and implementation challenges, and provide actionable recommendations for improving the effectiveness, scalability, and sustainability of the project.

2.2. Assessment Approach and Evaluation Framework

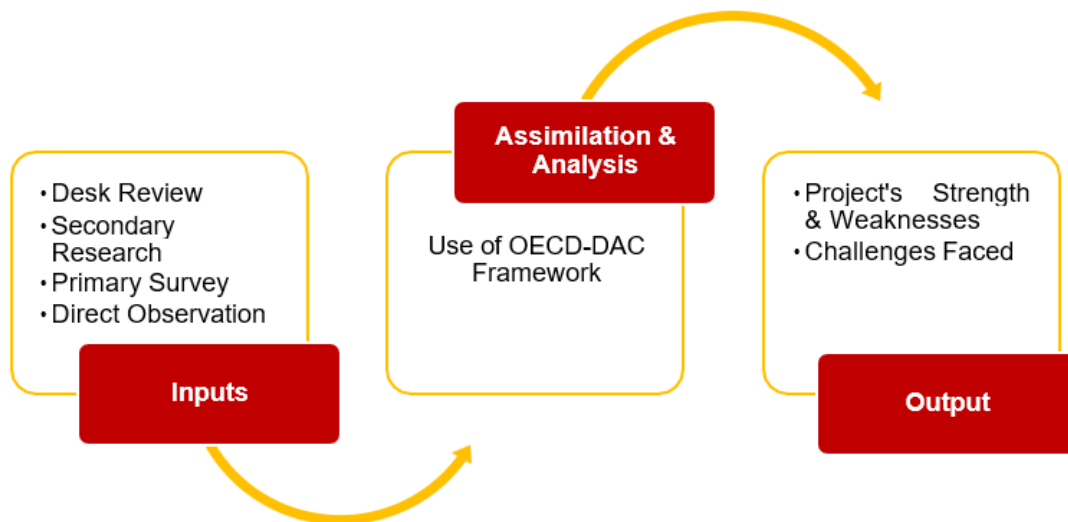
Given the study's objectives and key areas of inquiry, the design of the evaluation focused on learning as the primary objective. This section outlines the approach adopted to develop and implement a robust, dynamic, and results-oriented evaluation framework.



To measure the impact, a **pre-post project evaluation approach** was followed. This approach relied on the recall capacity of the respondents. Beneficiaries were asked about their conditions prior to the project intervention and after its completion. The difference in their responses helped in understanding the project's contribution to improving their intended conditions.

It is important to note that this approach primarily assessed the project's contribution to enhancing living

standards; however, it did not attribute all observed changes solely to the project. External factors may also have influenced positive outcomes alongside the intervention. Therefore, while the contribution of the project was evaluated, full attribution of the results was not assigned exclusively to it.



The evaluation was both reflective and forward-looking in nature. Strategic evaluations were undertaken to generate learning around key issues central to strategic decision-making and to guide actions that influenced the project's ability to achieve its planned results. The evaluation encompassed both the processes and outcomes of the project, providing an evidence-based assessment of its overall performance and achievements.

Assessment Framework for the Project

The evaluation employed the OECD DAC Framework to assess the inclusiveness, relevance, expectations, convergence, and service delivery effectiveness of the project. This framework evaluated the implementation team's contributions to the project's results while accounting for the multiplicity of external factors that may have influenced the overall outcomes.

Evaluation Matrix

The evaluation matrix below maps the evaluation questions to the key information areas, the source of data collection, and the methods used. As stated above, the information and indicative areas are mapped based on the OECD DAC framework. These key information areas played an instrumental role in the development of data collection tools and data analysis.

OECD-DAC Component	Key Indicators	Data Sources & Methods
Relevance	• Socio-economic profile of students prior to joining the programme (household income, parental occupation, first-generation learners)	<ul style="list-style-type: none"> Quantitative: Beneficiary survey Qualitative: In-depth interviews with students, parents, faculty,
	• Percentage of students from rural, economically weaker, and marginalised backgrounds	
	• Gender distribution and representation across JEE and NEET streams	

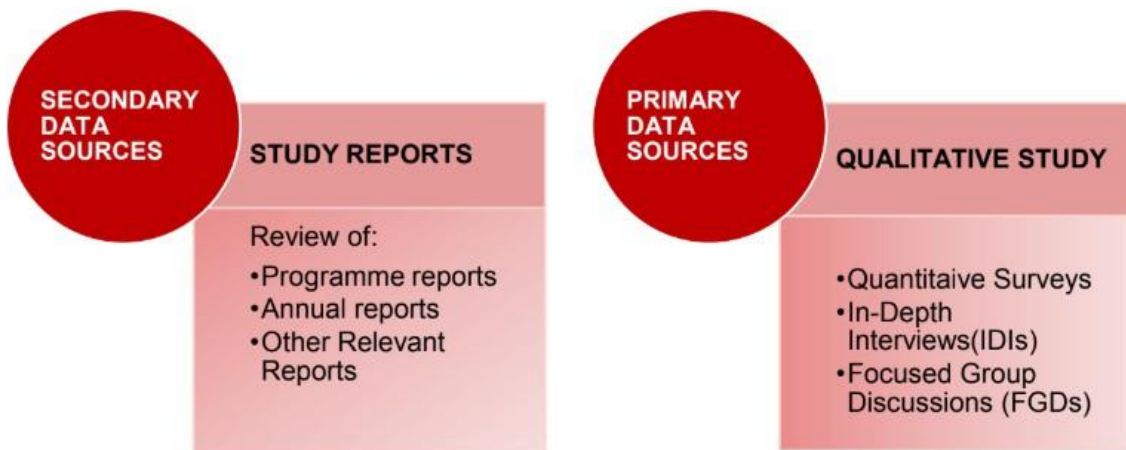
	<ul style="list-style-type: none"> • The extent to which access barriers are addressed through free residential coaching, accommodation, and study materials • Alignment of programme design with students' academic needs and aspirations • Relevance of mentoring and career guidance sessions 	and programme staff			
Coherence	<ul style="list-style-type: none"> • Alignment of the programme with national and state education priorities and SDG 4 (Quality Education) • Alignment with TATA AIG CSR policy and priorities • Institutional collaboration with Jawahar Navodaya Vidyalaya, Rajgir • Consistency with government and institutional initiatives promoting merit-based education 				
	Effectiveness		<ul style="list-style-type: none"> • Percentage of students completing the two-year coaching programme • Improvement in academic performance across internal assessments and mock tests • Change in students' confidence and preparedness for JEE/NEET • Trends in performance across periodic evaluations • Number and percentage of students appearing for JEE/NEET • Admission outcomes in engineering, medical, and other STEM courses 		
			Efficiency	<ul style="list-style-type: none"> • Adequacy and utilisation of faculty and academic resources • Student-teacher ratio and availability of subject experts • Regularity and timeliness of classes, assessments, and mentoring sessions • Cost-effectiveness of residential coaching compared to private coaching options • Beneficiary perceptions of value for time and effort invested 	
Impact				<ul style="list-style-type: none"> • Changes in students' academic confidence and exam preparedness • Improved clarity of academic and career pathways (engineering/medical) • Enhanced access to higher education for rural and economically disadvantaged students • Reduction in financial burden on families due to free coaching and residential support • Improvements in study habits, discipline, and self-confidence • Contribution to social mobility and educational equity 	
				Sustainability	<ul style="list-style-type: none"> • Continuation of students' engagement in higher education pathways post-programme

	<ul style="list-style-type: none"> • Ability of students to sustain academic performance independently 	
	<ul style="list-style-type: none"> • Institutional support from JNV for continuation of similar initiatives 	
	<ul style="list-style-type: none"> • Alumni engagement and mentoring for future cohorts 	
	<ul style="list-style-type: none"> • Potential for replication or scale-up of the programme model 	

2.3. Sampling Approach

2.3.1 Methods of Data Collection

A comprehensive approach involving the collection of both qualitative and quantitative data was adopted. This methodology enabled the evaluation team to gather valuable insights related to the project’s impact from a holistic, 360-degree perspective, incorporating inputs from all pertinent stakeholders essential to the study. The approach facilitated the inclusion of diverse viewpoints and ensured a well-rounded assessment of the project’s effectiveness and outcomes.



Primary data was sourced through both virtual and in-person methods. For quantitative data collection, a structured interview schedule was employed to gather responses from the selected beneficiaries. For qualitative data collection, the evaluation team utilised interview guides to conduct In-Depth Interviews (IDIs) and Focused Group Discussions (FGDs) with key stakeholders, including students, teachers, principals, parents, and project team members.

In addition to primary data collection, the consultants analysed various project documents. These documents included the project proposal, project log frame (Logical Framework Analysis), baseline data, project cost breakdown, and other relevant variables. Furthermore, the team reviewed project implementation timelines, communication materials, documentation records, and any additional reports or literature associated with the project. Implementation-related documents were also scrutinised to extract detailed information on project activities, processes followed, and the number of beneficiaries served.

2.3.2 Quantitative Sampling

A stratified random sampling approach was employed to ensure that the sample was representative of the beneficiary population. The sample survey was conducted through a combination of on-field and

virtual interactions. This mixed-method approach allowed for a wider reach while maintaining the reliability and inclusiveness of the data collected.

Batch	Year	Universe	Total Sample Survey	Rationale	Stratified Sample Size	Mode of Data Collection
1	2021-23	40	54	95% CL & 10% MOE (45% of the Universe)	18	Virtual
2	2022-24	40			18	
3	2023-25	40			18	
Total		120			54	

2.3.3 Qualitative Sampling

The Qualitative Sampling is as follows:

Stakeholders	Qualitative Tool	Interactions	Mode of Data Collection
Principal - JNV school	IDI	1	On field
Teachers - JNV School	IDI	1	On field
Centre Manager	IDI	1	On Field
Centre Support Staff	IDI	1	On Field
Centre Faculty	IDI	2	On Field
Current Students	FGD	1	On Field
Parents of the student	IDI	2	Virtual
Ex Navodaya Management Team	KII	1	Physical /Virtual
TOTAL		10	

2.4 Theory of Change

Sl. No.	Activities	Outputs	Outcomes	Impact
1	Mobilisation and Selection of Beneficiaries (Annual screening and selection of meritorious JNV students from economically disadvantaged backgrounds across Bihar, Jharkhand, and West Bengal)	A defined cohort of high-performing JNV students is selected annually based on academic merit and eligibility criteria	Improved access to structured, high-quality coaching for competitive examinations among deserving rural students	<ul style="list-style-type: none"> Expanded access to STEM education opportunities for students from underserved regions, promoting equity and inclusion Higher retention of rural students in advanced academic pathways leading to engineering and medical careers
2	Enrolment and Residential Academic Support at JNV Rajgir (Provision of an intensive, structured learning environment with	Selected students enrolled in a two-year, residential special classes programme with	Improved learning continuity, academic discipline, and	

	continuous academic supervision)	regular academic and pastoral support	sustained engagement with board and competitive exam preparation	<ul style="list-style-type: none"> Improved performance in national-level entrance examinations and increased progression to reputed engineering and medical institutions
3	Intensive Offline Coaching for JEE/NEET (Daily classroom instruction, doubt resolution, mentoring, and motivational sessions by subject experts)	Regular offline classes aligned with JEE/NEET and board curricula, supported by expert faculty and mentoring inputs	Strengthened conceptual understanding, problem-solving skills, exam preparedness, and student confidence	
4	Monitoring, Assessment, and Career Guidance (Periodic assessments, mock tests, performance reviews, and career counselling)	Continuous academic assessments and individual performance tracking to identify learning gaps and improvement areas	Targeted academic support, informed course correction, and clearer post-school academic and career pathways	

2.5. Ethical Practices for Consideration

- **Informed Consent:** All respondents were informed about the purpose of the study, and their consent was obtained before participation.
- **Confidentiality:** Personal information of respondents was kept strictly confidential and used only for research purposes.
- **Sensitivity in Data Collection:** The data collection team were trained to handle responses sensitively, especially while collecting personal and academic information.



Chapter 3

Impact Findings

This chapter presents the key findings and insights derived from the impact assessment of the Special Classes for JEE/NEET Programme implemented at **Jawahar Navodaya Vidyalaya, Rajgir, Bihar**, by Ex Navodayan Foundation with support from **TATA AIG General Insurance Company Limited**. The study was conducted using the OECD-DAC framework's standard parameters to ensure a comprehensive and systematic evaluation. A mixed-methods approach was employed, integrating both qualitative and quantitative data collection techniques to capture the multidimensional impact of the programme.

The study involved field interactions and engagements with a wide range of stakeholders, including students, teachers, school authorities, parents, and members of the project implementation team. This 360-degree assessment approach enabled a deeper understanding of the programme's effectiveness, reach, and sustainability, while also providing insights into its contribution towards improving academic preparedness and access to higher education opportunities for students from economically disadvantaged backgrounds.

3.1 Relevance

The relevance criterion assesses the extent to which the design and delivery of the **Special Classes for JEE & NEET Programme**, implemented by **Ex Navodayan Foundation** with support from TATA AIG, aligns with the needs, priorities, and socio-economic context of its target beneficiaries.

3.1.1 Alignment with Socio-Economic Context of Beneficiaries

The programme demonstrates strong contextual relevance, particularly in addressing the needs of students from economically disadvantaged and rural backgrounds. A significant **95% of beneficiaries belong to rural areas**, indicating that the programme effectively targets geographies where access to quality coaching infrastructure is often limited. Furthermore, the beneficiary base spans across **Bihar (52%), Jharkhand (28%), and West Bengal (20%)**, reinforcing the programme's outreach in underserved regions of eastern India.

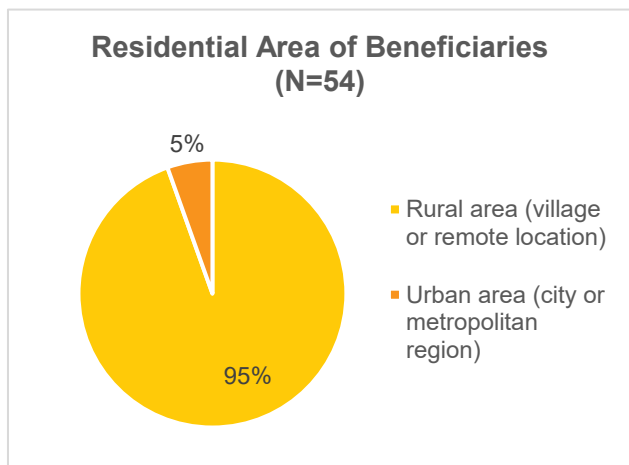


Figure 1: Home locality of Students

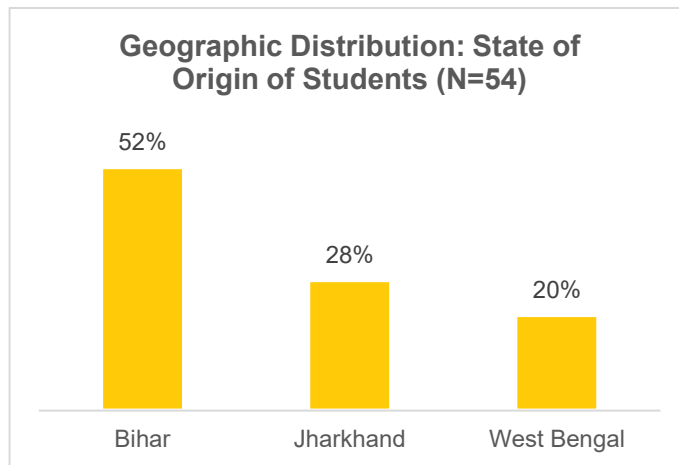


Figure 6: Geographic distribution of students

Socio-economically, the programme is well-aligned with financially vulnerable households. Nearly **67% of students come from families with an annual income below INR 1 lakh**, and an additional **28% fall within the INR 1-5 lakh range**. The economic vulnerability is further underscored by the fact that **94% of households rely on a single earner**, and a **substantial proportion of parents are engaged in informal or low-income occupations**, such as daily wage labour (17%) and self-employment (22%).

These findings indicate that the programme is reaching students who are least likely to afford private coaching, thereby addressing a critical equity gap in access to competitive exam preparation.

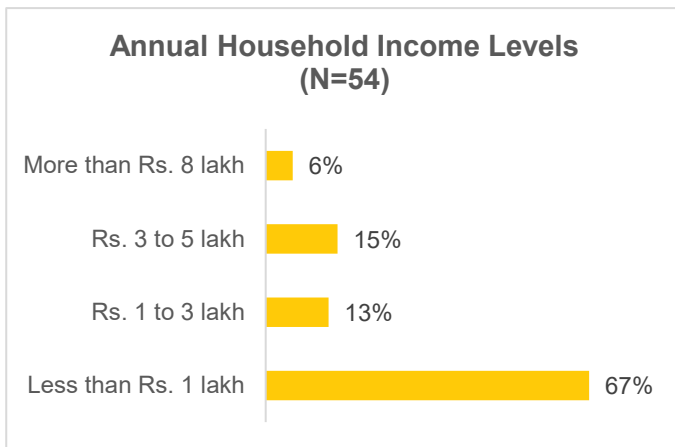


Figure 11: Annual household income level of beneficiaries

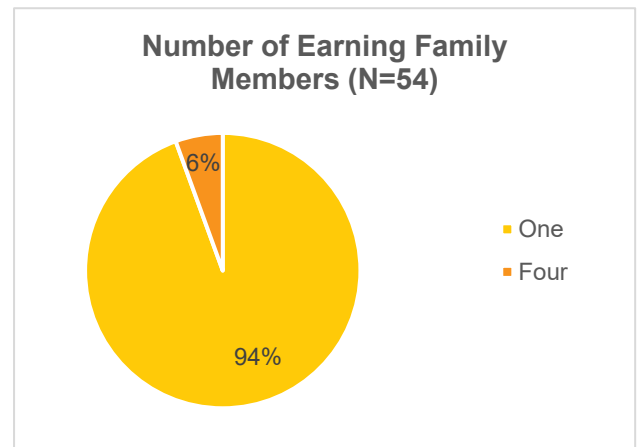


Figure 16: Earning members in the family of the respondents

“Many students here come from financially constrained backgrounds and lack access to big coaching institutes, so teaching them feels meaningful. The programme is helping students who otherwise would not have had these opportunities.”

----- Abhinash Kumar, **Mathematics Faculty**

3.1.2 Addressing Barriers to Access in STEM Education

The programme is highly relevant to mitigating financial and infrastructural barriers to access to quality STEM coaching. Before joining the programme, **96% of students reported being unable to afford alternative coaching options**. In comparison, **74% indicated that they would have had to rely on self-study with limited guidance** in the absence of this intervention. Among those who considered alternative coaching, **98% reported that the cost would exceed INR 1,00,000**, highlighting the prohibitive nature of private coaching markets.

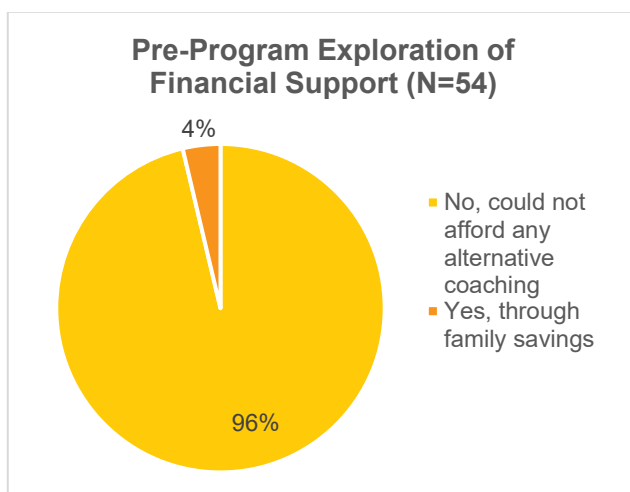


Figure 21: Pre-program exploration of financial support by students

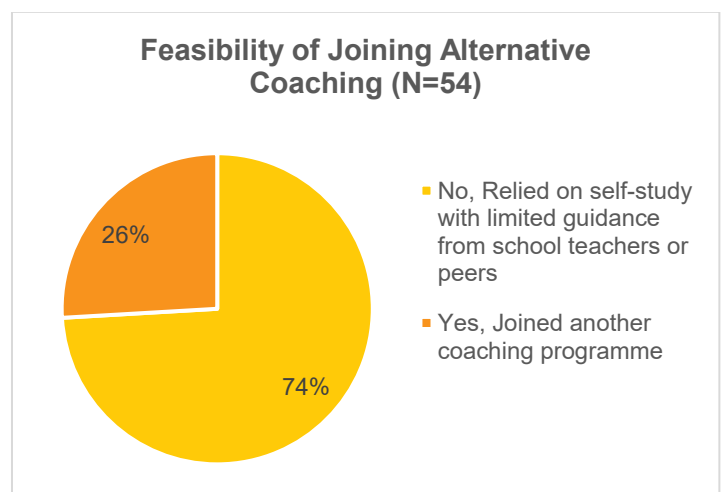


Figure 26: Chances of joining any alternative coaching centre by students

In addition to financial constraints, beneficiaries reported challenges such as **poor infrastructure (20%)**, **limited awareness of STEM pathways (11%)**, and **lack of local coaching centres (9%)**. These barriers collectively underscore the necessity of an intervention that not only provides academic support but also reduces systemic inequities in access.

“Before joining the programme, it would not have been possible to afford or access similar quality coaching in our area.”

----- Jitendra Vishwakarma, **Parent of Beneficiary**

By offering fully supported, high-quality coaching within a structured residential setting, the programme effectively addresses these constraints, making it highly relevant to the needs of its target group.

3.1.3 Relevance to Academic and Career Aspirations

The programme is closely aligned with the academic aspirations of beneficiaries, the majority of whom are preparing for **engineering entrance examinations (80%)**, followed by **medical entrance exams (20%)**. The age distribution, primarily between **19-21 years (68%)**, further indicates that the programme targets students at a critical transition point in their academic journey.

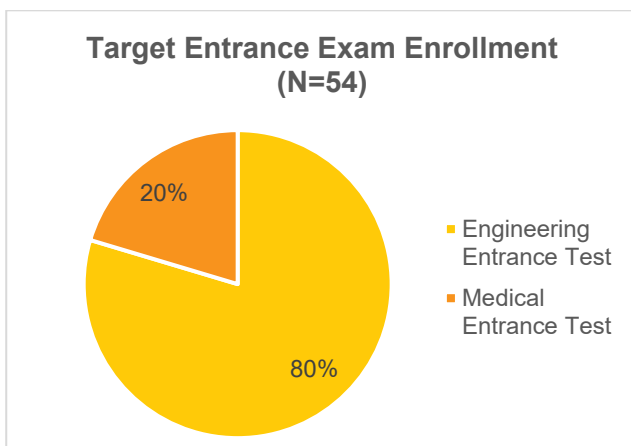


Figure 31: Enrolled entrance exam

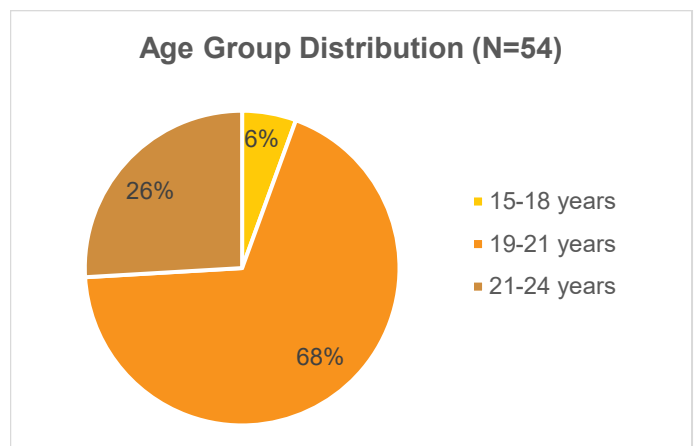


Figure 36: Age group distribution of students

Prior to joining the programme, awareness of STEM career pathways was limited, with **63% of students reporting only partial awareness and a lack of clarity**. Post-intervention, this improved significantly, with **94% of students reporting being well-informed about STEM career opportunities**. This shift highlights the programme’s strong alignment with students’ informational and aspirational needs.

“Students are motivated by seeing past results and understanding future opportunities in engineering and medical fields, which significantly boosts their confidence and sense of direction. Exposure to successful alumni outcomes and clear career pathways helps them visualise their own potential and set higher academic goals. This not only strengthens their commitment towards competitive exam preparation but also encourages them to persist despite challenges.”

— Alok Kumar Pandey, **Project Coordinator, Ex Navodayan Foundation**

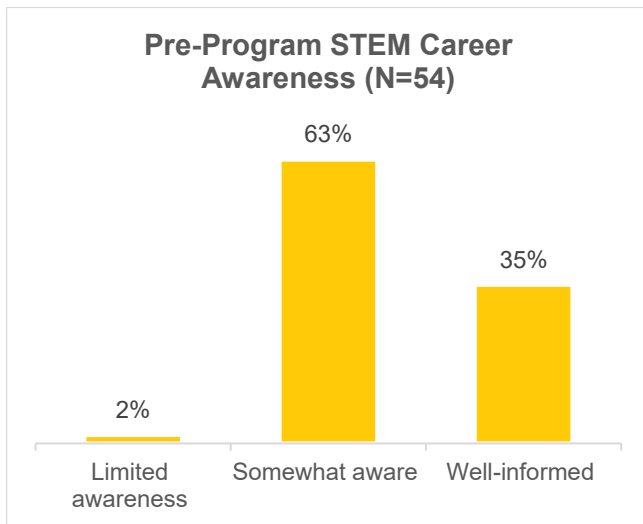


Figure 41: Pre-program STEM Career Awareness

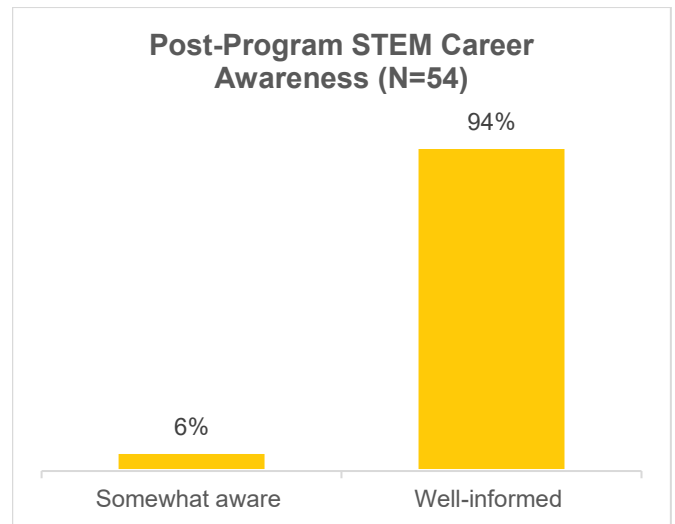


Figure 46: Post-program STEM Career Awareness

Additionally, the programme has played a pivotal role in reinforcing career intent, with **98% of students reporting that it strengthened their decision to pursue a STEM career**, and **81% gaining greater clarity about their career pathways**.

3.1.4 Social and Cultural Relevance

The programme also aligns well with the socio-cultural context of beneficiaries. Notably, **78% of respondents reported that their families and communities strongly encourage students to pursue STEM education**, both before and after the programme.

3.1.5 Relevance of Programme Design and Delivery

The programme demonstrates strong relevance by addressing not only the academic needs of students but also the challenges associated with transitioning into a rigorous and structured learning environment. **A significant proportion of students (87%) reported experiencing initial difficulties in adapting to the academic intensity and expectations of the programme.** This highlights the gap between prior learning environments and the demands of competitive exam preparation.

This integrated approach reflects a well-rounded programme design that is responsive to both academic and psychosocial needs. By acknowledging and addressing adjustment-related challenges, the programme enhances student engagement, reduces the risk of disengagement, and creates a conducive environment for sustained learning and performance improvement.

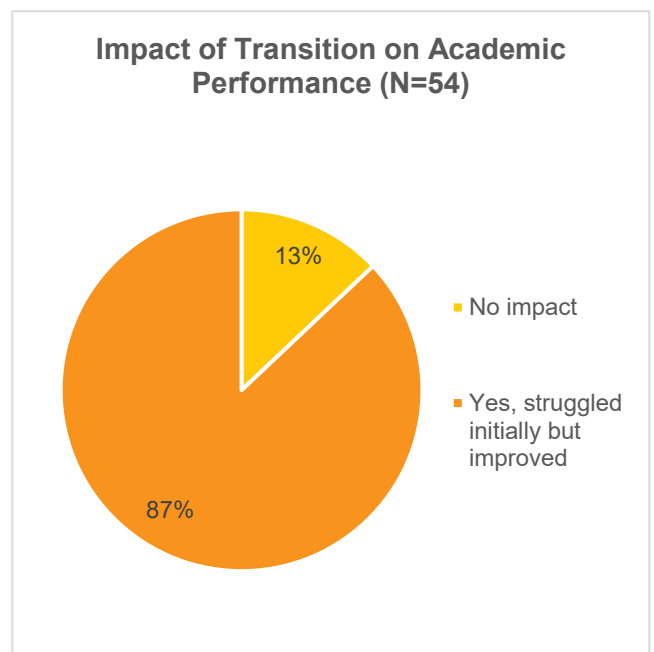


Figure 51: Impact of transition on Academic Performance

Conclusion

Overall, the *Special Classes for JEE & NEET Programme* implemented by Ex Navodayan Foundation demonstrates a high degree of relevance across multiple dimensions. It effectively targets underserved populations, addresses critical financial and infrastructural barriers, aligns with students' academic and career aspirations, and is responsive to the socio-cultural context of beneficiaries. The programme's design and delivery mechanisms further strengthen its relevance by ensuring holistic support, thereby positioning it as a well-conceived intervention in the domain of equitable STEM education access.

3.2 Coherence:

The coherence of the project reflects the extent to which the intervention aligns with national legislations, policies, and schemes that promote equality, human rights, and inclusive development.



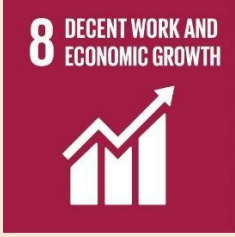

3.2.1 Alignment with Schedule VII of the Companies Act, 2013⁷

Sub-Section	Activities as per Schedule VII	Alignment
(ii) Promoting education	Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, the elderly, and differently-abled persons, and livelihood enhancement projects.	The project implemented by Ex Navodayan Foundation provides free, high-quality coaching for competitive examinations such as the Joint Entrance Examination (JEE) and the National Eligibility cum Entrance Test (NEET) to students from economically disadvantaged backgrounds studying in Jawahar Navodaya Vidyalaya. This enhances access to quality education and prepares students for higher education and employment opportunities in STEM fields.
(iii) Promoting gender equality and empowering women	Promoting gender equality, empowering women, setting up homes and hostels for women, and reducing inequalities faced by socially and economically backward groups.	The project promotes equitable access to education by supporting meritorious students from economically disadvantaged and rural backgrounds, including girls, thereby reducing socio-economic inequalities and enhancing representation in higher education and professional sectors.

3.2.2 Alignment with Sustainable Development Goals

SDG Goals	SDG Target	Alignment with the Project
SDG 4: Quality Education	4.1 Ensure that all girls and boys complete free, equitable, and quality primary and secondary education.	The project strengthens access to quality education by providing structured coaching and academic support to students from underserved backgrounds, enabling them to compete for admissions in reputed STEM institutions.

⁷ [schedulefile](#)

	<p>4.3 Ensure equal access for all women and men to affordable and quality technical, vocational, and tertiary education, including university.</p>	<p>By preparing students for JEE and NEET, the project facilitates access to higher education in engineering and medical fields, thereby reducing financial and access-related barriers.</p>
<p>SDG 5: Gender Equality</p> 	<p>5.1 End all forms of discrimination against all women and girls everywhere.</p> <p>5.5 Ensure women's full and effective participation and equal opportunities for leadership.</p>	<p>The programme promotes inclusive access to education by ensuring that both male and female students from disadvantaged backgrounds receive equal opportunities for quality coaching and academic support.</p> <p>By enabling greater participation of girls in competitive examinations and STEM education, the project contributes to improved representation of women in higher education and future leadership roles.</p>
<p>SDG 8: Decent Work and Economic Growth</p> 	<p>8.6 Substantially reduce the proportion of youth not in employment, education, or training.</p>	<p>By equipping students with academic competencies and qualifications required for competitive entrance examinations, the project enhances their future employability and career prospects.</p>
<p>SDG 10: Reduced Inequalities</p> 	<p>10.2 Empower and promote the social, economic, and political inclusion of all.</p>	<p>The project focuses on students from economically disadvantaged and rural backgrounds, promoting inclusion in higher education and contributing to the reduction of socio-economic inequalities.</p>

3.2.3 Alignment with ESG Principles

The project's intervention also aligns with ESG and sustainability principles, particularly those outlined under the Business Responsibility & Sustainability Reporting (BRSR) framework of the Securities and Exchange Board of India.

BRSR Principle	Alignment with the Project
<p>Principle 4: Businesses should respect the interests of and be responsive to all their stakeholders.</p>	<p>The project ensures equitable access to quality education for students from marginalised communities, thereby fostering inclusivity and addressing key stakeholder needs in the education ecosystem.</p>

Principle 8: Businesses should promote inclusive growth and equitable development.	The initiative contributes to inclusive growth by providing free, high-quality coaching and mentorship to students from disadvantaged backgrounds, enhancing their access to higher education and long-term economic opportunities. ⁸
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3.2.4 Alignment with National Policies

National Policy / Scheme / Mission	Objectives & Strategies	Alignment
National Education Policy (NEP) 2020⁹	Ensures inclusive and equitable quality education and promotes lifelong learning opportunities for marginalised groups.	Fully Aligned: The project provides structured STEM coaching and mentoring to students from disadvantaged backgrounds, directly supporting equitable access to higher education.
National Policy on Skill Development and Entrepreneurship, 2015¹⁰	Aims to create a technically skilled workforce with soft skills for sustainable employment.	Partially Aligned: The project strengthens academic preparedness, analytical skills, and career readiness, though it does not directly provide vocational or technical training.
Samagra Shiksha Abhiyan (SSA)¹¹	Focuses on improving school education infrastructure, teacher training, and student support systems.	Partially Aligned: While the project does not directly address infrastructure, it complements SSA by providing additional academic support, mentoring, and exam preparation within the school ecosystem.
Central Sector Scheme of Scholarship for College and University Students	Provides financial assistance to meritorious students from low-income backgrounds for higher education.	Fully Aligned: The project enhances students' chances of qualifying for higher education and availing scholarship opportunities by preparing them for competitive entrance examinations.

Conclusion:

The Special Classes for JEE/NEET Programme implemented by Ex Navodayan Foundation demonstrates strong alignment with national policies such as the National Education Policy 2020, global frameworks including SDGs (4, 5, 8, and 10), and CSR mandates under Schedule VII of the Companies Act. The project also aligns with key ESG principles, reinforcing its contribution to inclusive and equitable development.

By complementing existing government initiatives and addressing critical gaps in access to quality coaching for competitive examinations, the project plays a significant role in promoting educational equity, enhancing access to higher education, and supporting long-term socio-economic mobility among students from underserved communities.

⁸ [Business responsibility and sustainability reporting by listed entitiesAnnexure2 p.PDF](#)

⁹ [NEP Final English 0.pdf](#)

¹⁰ <https://www.msde.gov.in/en/reports-documents/policies/national-policy-skill-development-and-entrepreneurship-2015>

¹¹ [Ministry of Education, Government of India](#)

3.3 Effectiveness

The effectiveness criterion examines the extent to which the *Special Classes for JEE & NEET Programme*, implemented by Ex Navodayan Foundation with support from TATA AIG, has achieved its intended outcomes in improving academic performance, strengthening learning processes, and supporting students holistically.

3.3.1 Academic Preparedness and Learning Outcomes

The programme has demonstrated strong effectiveness in improving students' academic readiness for competitive examinations. A significant proportion of students reported enhanced conceptual understanding across key subjects, particularly **Chemistry (96%)**, **Physics (94%)**, and **Mathematics (81%)**, indicating substantial subject-wise learning gains. Notably, no respondents reported a lack of improvement, reflecting the programme's broad-based academic impact.

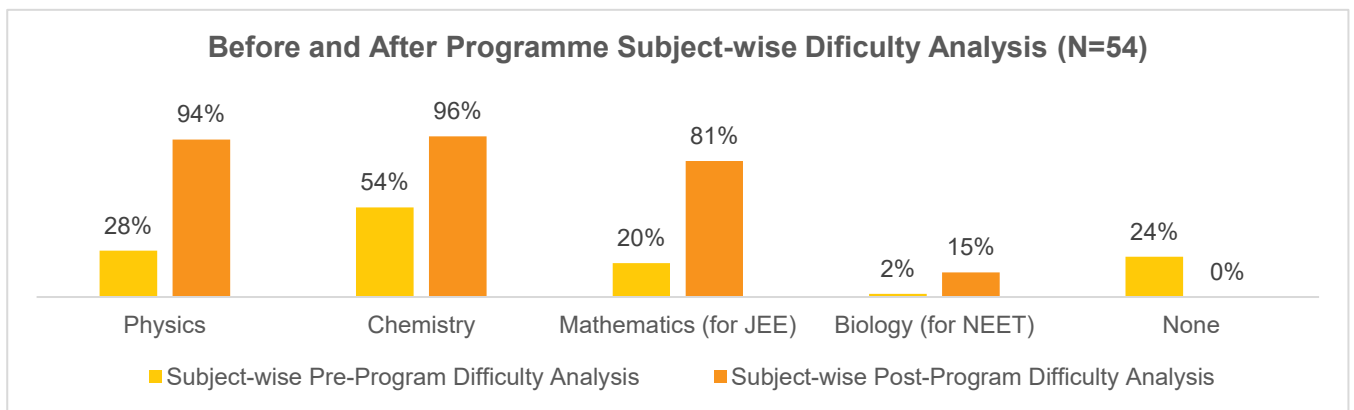


Figure 56: Pre-Post Programme Subject-wise Difficulty Analysis

The assessment ecosystem within the programme has played a critical role in strengthening exam preparedness. **79% of students found the test structure to be very effective** in building conceptual clarity and exam strategy, while **74% reported that the frequency of tests was well-balanced**, enabling consistent practice without overwhelming learners. Additionally, **76% of students confirmed receiving feedback after every test**, highlighting the programme's emphasis on continuous performance monitoring and improvement.

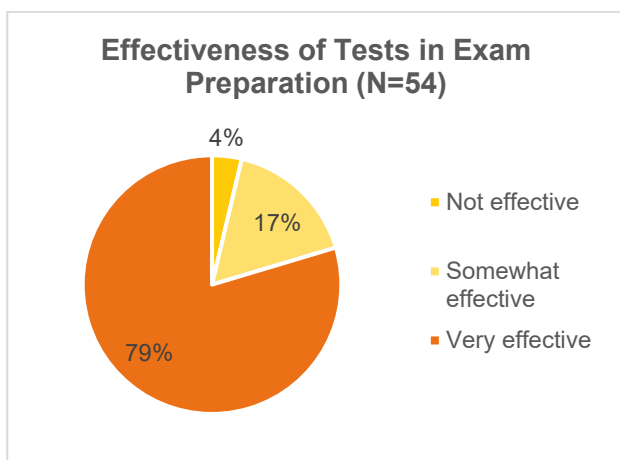


Figure 61: Effectiveness of the Tests in Exam Preparation

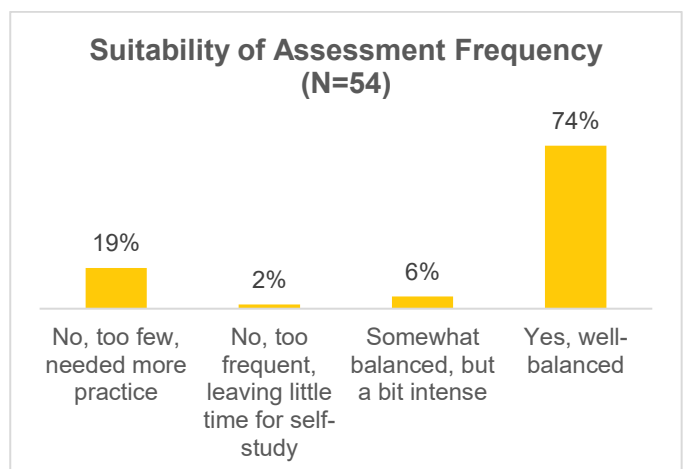


Figure 66: Satisfaction with Assessment Frequency

In terms of overall preparedness, **84% of students rated the coaching as very to extremely effective** in preparing them for JEE/NEET, indicating that the programme has largely succeeded in achieving its core academic objectives.

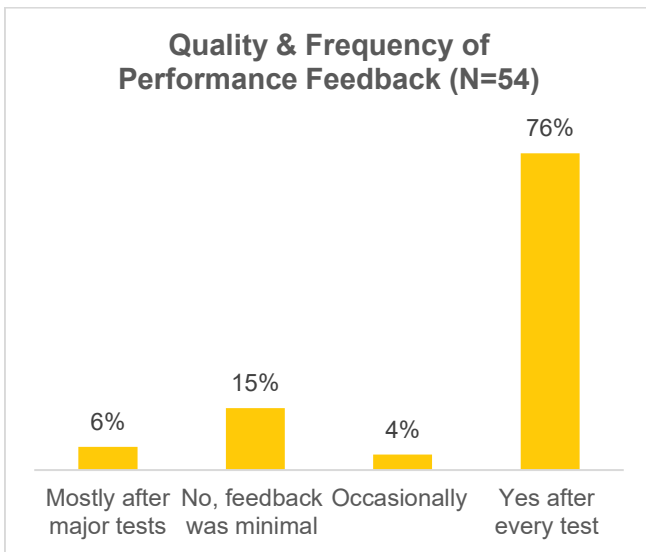


Figure 71: Frequency of Feedback after Test

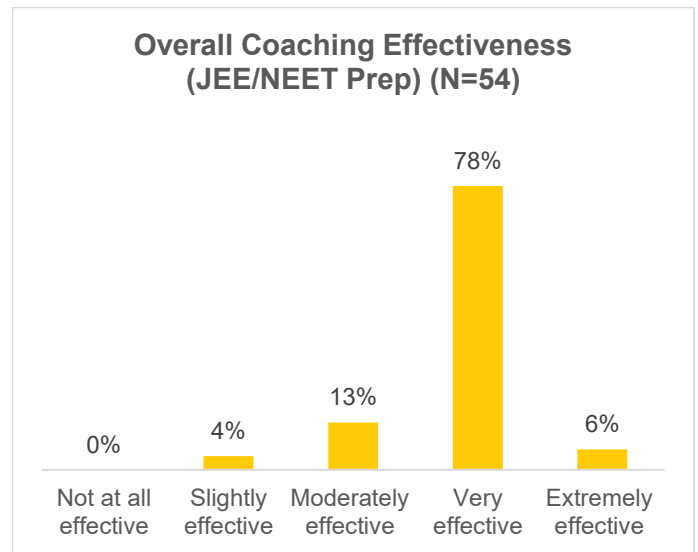


Figure 76: Overall Coaching Effectiveness

"I personally interact with students, understand their doubts, and motivate them. This one-on-one support ensures steady improvement."

----- Ajit Mishra, **Physics Faculty**

3.3.2 Quality of Teaching and Academic Support

The quality of teaching and faculty engagement emerges as a key driver of programme effectiveness. A substantial **94% of students reported receiving personalised attention whenever required**, demonstrating the programme's responsiveness to individual learning needs.

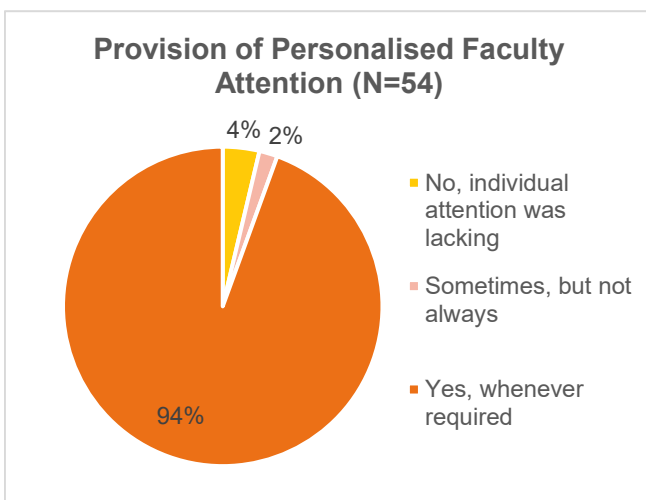


Figure 81: Personalised Faculty Attention

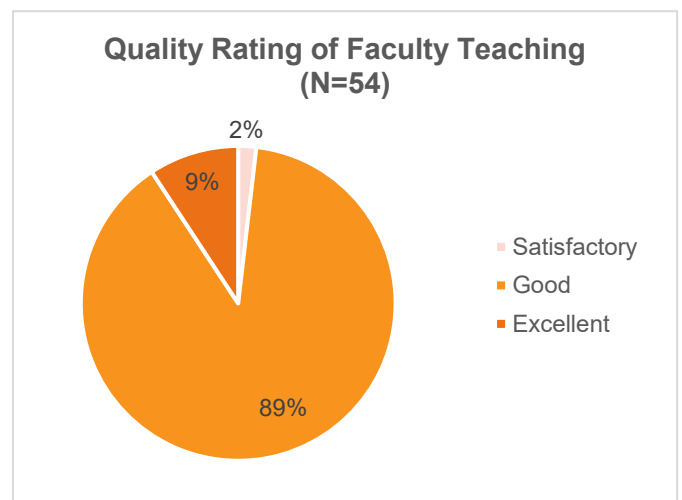


Figure 86: Rating of Faculty Teaching

Further, the quality of teaching was rated positively by the majority of students, with **89% rating it as good and 9% as excellent**, reflecting strong satisfaction with faculty delivery and pedagogical approaches.

Faculty support extended beyond academics, contributing significantly to students' overall development. All students (**100%**) reported receiving academic guidance and motivation, while **94% received emotional support and mentorship**, and **96% benefited from peer learning encouragement**. This holistic support system has enabled students to navigate both academic and personal challenges effectively.

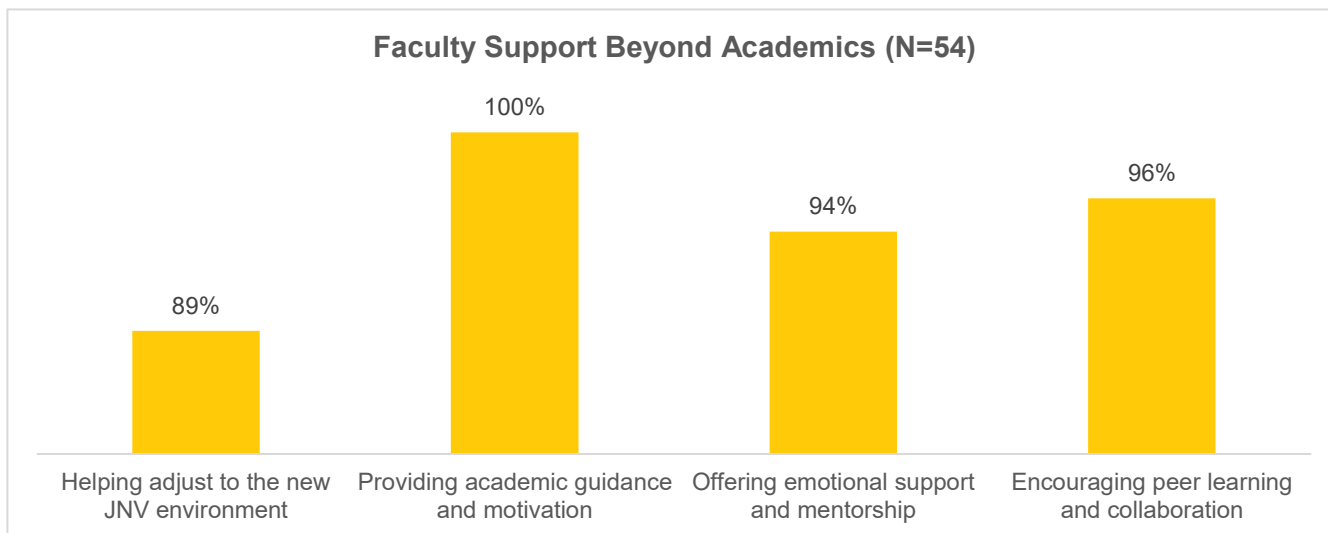


Figure 91: Facilities beyond Academics at the centre

3.3.3 Effectiveness of Programme Design and Delivery

The programme design has been largely effective in facilitating structured and outcome-oriented learning. A majority of students (**85%**) rated the course structure as good, indicating well-organised syllabus coverage and logical sequencing of topics. Additionally, **98% of students found the study materials useful**, suggesting strong alignment with learning needs.

The integration of digital resources has further strengthened delivery, with **93% of students reporting consistent access to Chromebook laptops**, and **98% indicating that these functioned effectively for their academic requirements**. This reflects the programme's success in leveraging technology to enhance learning outcomes. (Fig: 22)

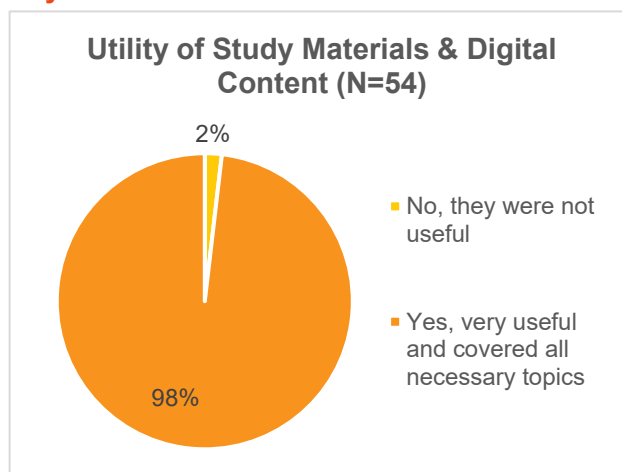


Figure 96: Study material utility

“Before joining the programme, we were not studying in depth and lacked regular practice. There was no structured approach to preparation. After joining, regular tests, continuous practice, and a clear study schedule helped us improve significantly. The structured preparation ensured that we covered topics thoroughly and were better prepared for competitive exams.”

----- Utkarsh Raj, **Student, JEE Aspirant (Class 12)**

However, some areas of improvement in programme design were also identified. While **54% of students found the curriculum well-balanced between CBSE and JEE/NEET preparation**, a notable **43% perceived gaps in alignment**, indicating scope for better integration of board and competitive exam curricula.

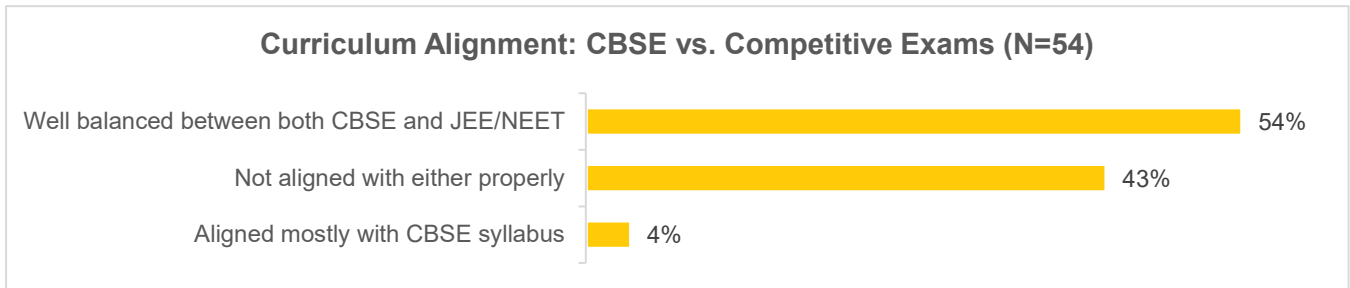


Figure 102: Students perception on curriculum alignment

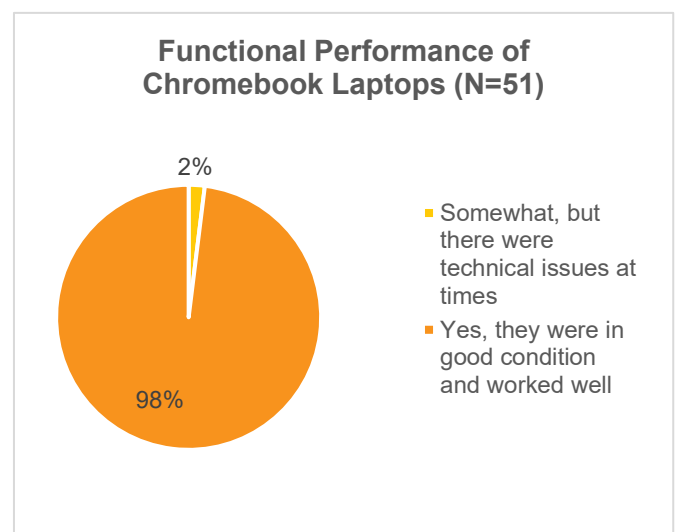
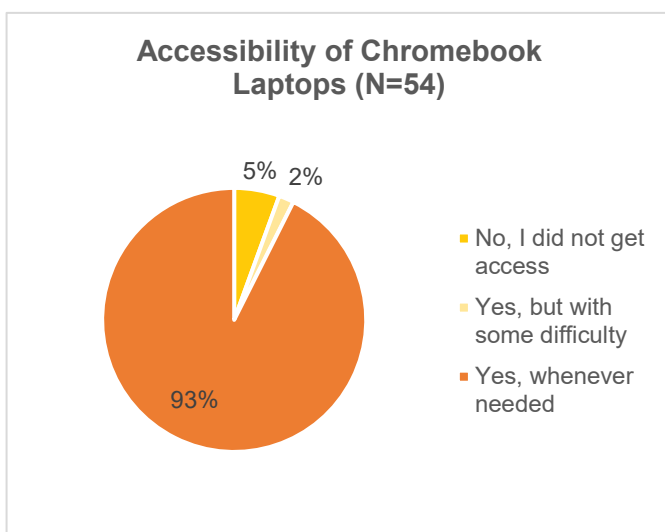


Figure 97: Students' accessibility (on the left) and functionality (on the right) of Chromebooks provided to the students

3.3.4 Addressing Academic Challenges

Students reported facing several challenges during the programme, including a **lack of sufficient self-study time (72%)**, **difficulty managing both CBSE and JEE/NEET syllabi (59%)**, and **variations in teaching pace (67%)**. Despite these challenges, the programme demonstrated strong responsiveness in addressing them.

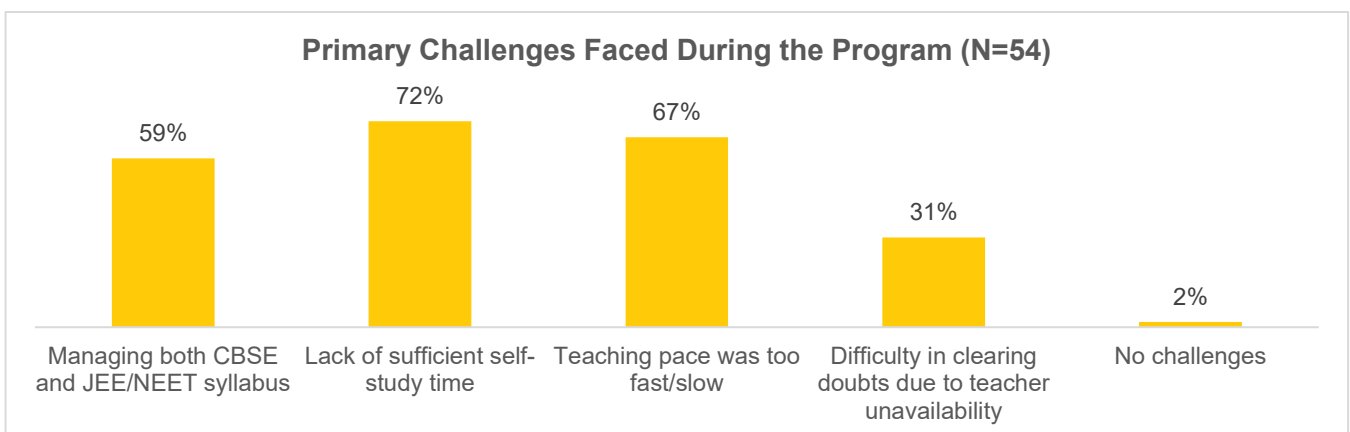


Figure 107: Challenges faced in the programme

A majority of students indicated that challenges were effectively resolved through multiple support mechanisms, including **additional support from teachers (87%)**, **peer learning (85%)**, and **self-driven efforts (80%)**. Overall, **85% of students reported that all challenges were resolved**, reflecting the programme’s ability to adapt and respond to student needs.

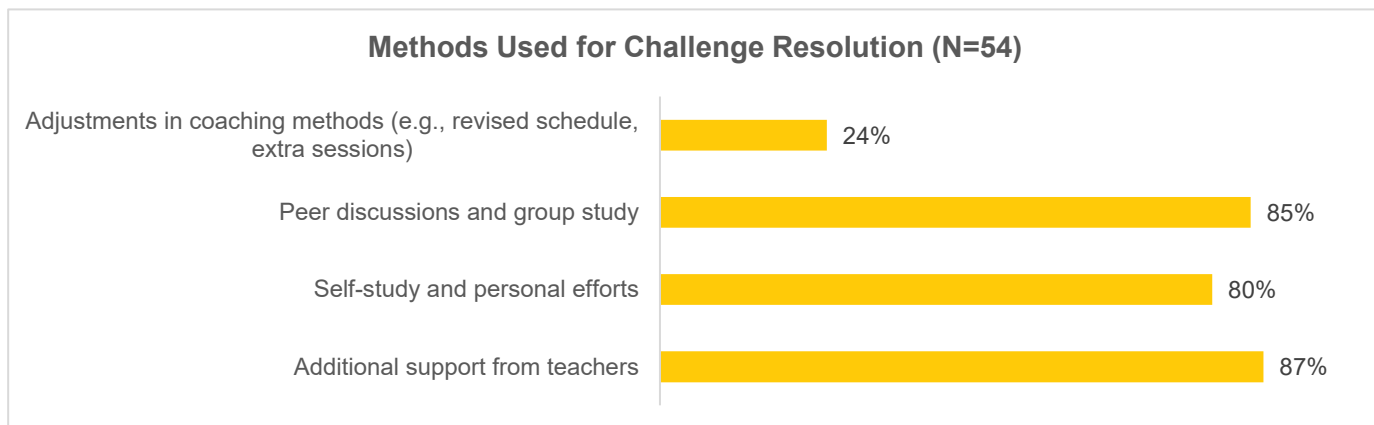


Figure 112: Methods used for challenge resolution

“I personally interact with students to understand their individual doubts and challenges. Many students require additional guidance beyond classroom teaching, so I provide one-on-one mentoring and motivation. This personalised support helps them gradually improve their understanding and build confidence in their abilities.”

----- Ajit Mishra, **Physics Faculty**

Conclusion

Overall, the **Special Classes for JEE & NEET Programme** implemented by Ex Navodayan Foundation has been highly effective in achieving its intended objectives. The programme has successfully enhanced academic preparedness, delivered strong learning outcomes, and provided comprehensive support systems that address both academic and non-academic needs. While certain areas, such as curriculum alignment and study-time balance, require further strengthening, the programme’s overall effectiveness is reflected in high student satisfaction, strong academic performance, and successful progression into reputed STEM institutions.

3.4 Efficiency

The efficiency criterion assesses how well the **Special Classes for JEE & NEET Programme**, implemented by Ex Navodayan Foundation with support from TATA AIG, has utilised its resources, financial, human, and infrastructural, to achieve intended outcomes in a timely and cost-effective manner.

3.4.1 Cost-Efficiency and Financial Optimisation

The programme demonstrates strong cost-efficiency by significantly reducing the financial burden on beneficiaries while delivering high-quality coaching. **All students (100%) reported that the programme covered most or all of their coaching expenses**, effectively eliminating one of the primary barriers to accessing competitive exam preparation.

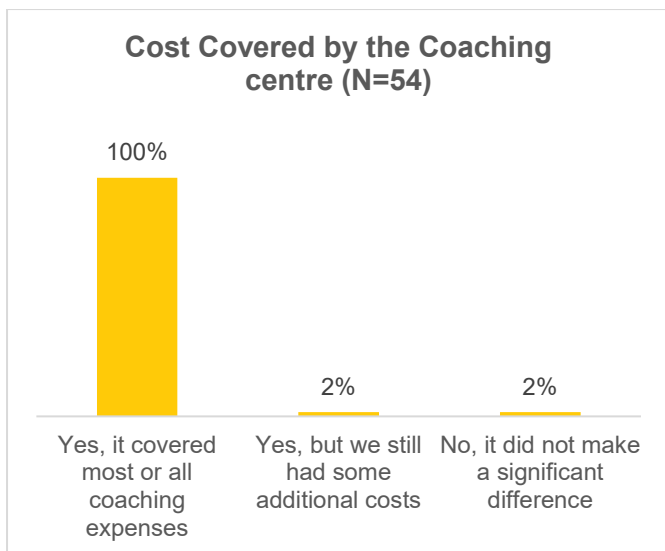


Figure 117: Cost covered by the Coaching Centre

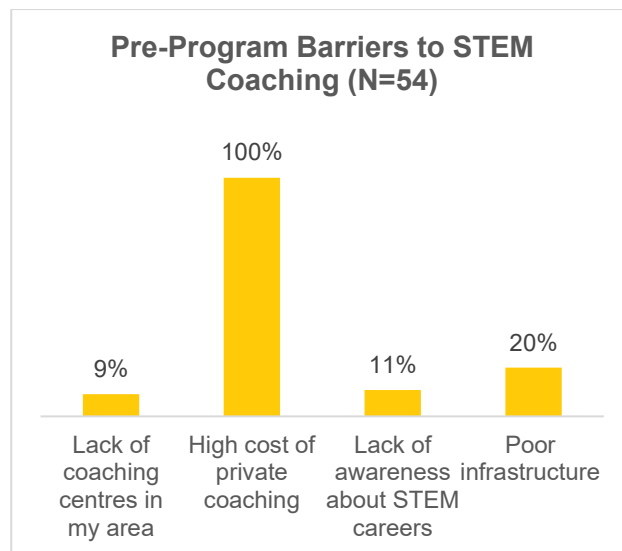


Figure 118: Pre-programme barriers to STEM coaching

This is particularly critical given that **100% of students identified the high cost of private coaching as a major challenge before joining the programme**. By providing subsidised or fully supported coaching, the programme ensures optimal utilisation of financial resources in addressing a clearly defined need.

Moreover, the programme leverages existing institutional infrastructure, such as Jawahar Navodaya Vidyalayas (JNVs), to deliver residential coaching. This integration reduces additional infrastructure costs and enhances delivery efficiency by leveraging existing facilities.

“The programme is managed through a well-structured system of planning and monitoring. Daily schedules are prepared in advance, and detailed records of classes, attendance, and academic activities are maintained. Regular review meetings and tracking mechanisms ensure that the programme runs smoothly and that any issues are identified and addressed in a timely manner.”

----- Brijendra Pandey, **Senior Project Executive / Centre Manager**

3.4.2 Efficiency in Programme Delivery and Resource Utilisation

The programme reflects efficient utilisation of academic and institutional resources through well-structured delivery mechanisms. A majority of students (**81%**) reported that coaching class timings were convenient and manageable, indicating effective scheduling and time allocation within the programme. Further, **76% of students reported having sufficient time for self-study**, suggesting that the programme balances structured teaching with independent learning, an essential component of competitive exam preparation. However, **a notable proportion (24%) indicated constraints in self-study time, pointing to an area where efficiency in time management could be further optimised.**

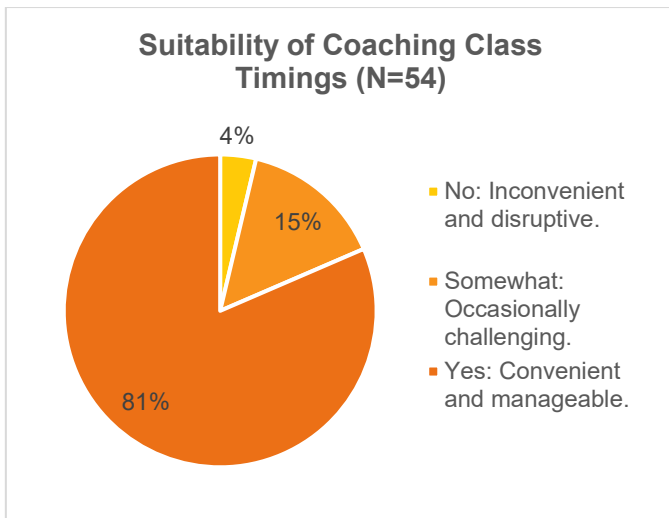


Figure 119: Suitability of the coaching timings

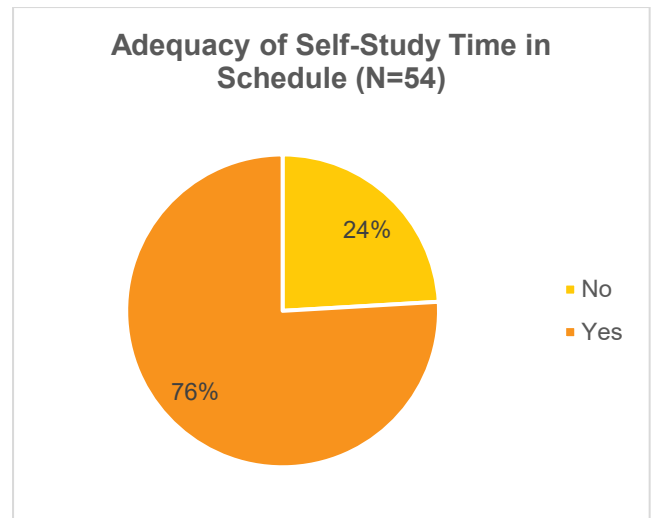


Figure 124: Adequate time for self-study

The residential nature of the programme also contributes to efficiency by minimising time lost in commuting and enabling a focused learning environment, thereby maximising productive study hours.

3.4.3 Outreach and Information Dissemination Efficiency

The programme has effectively leveraged informal and institutional networks for outreach and mobilisation. A significant proportion of students reported learning about the programme through **friends and family (91%)**, followed by **teachers (67%)**, indicating strong reliance on peer and academic networks.

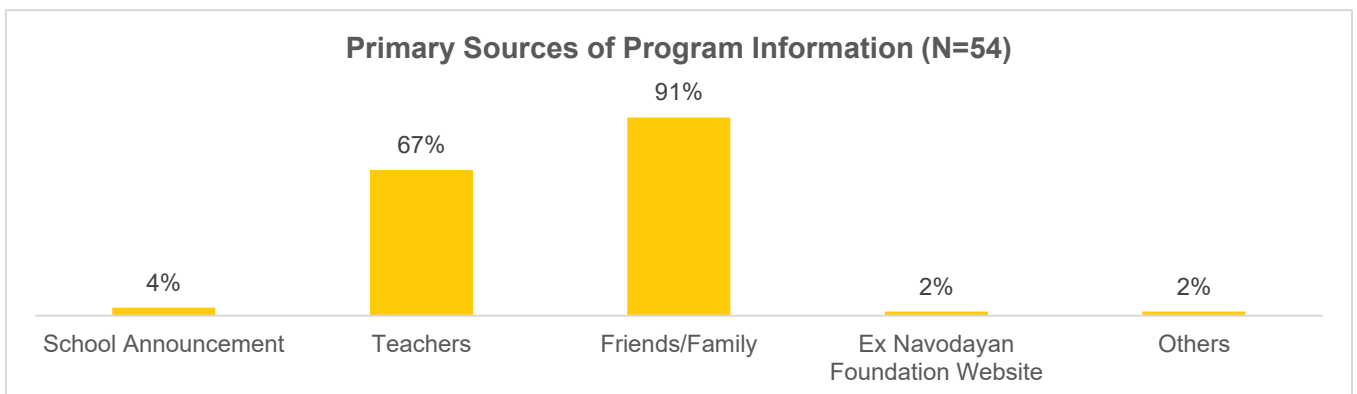


Figure 129: Primary Sources of Program Information

In contrast, digital platforms and official channels played a minimal role in awareness generation. While this indicates efficiency in using low-cost, high-trust communication channels, it also suggests an opportunity to diversify outreach strategies for broader reach and scalability.

“While the programme is well-structured, one of the challenges is maintaining continuity during long school vacations, which can lead to delays in syllabus completion. Addressing such gaps can further improve the efficiency of programme delivery.”

----- Brijendra Pandey, **Senior Project Executive / Centre Manager**

Despite strong overall performance, certain areas highlight opportunities for improving efficiency. A proportion of students indicated the need for **more flexible study schedules and additional practice sessions (96%)**, suggesting that further optimisation of time allocation could enhance learning outcomes without significant additional resource investment.

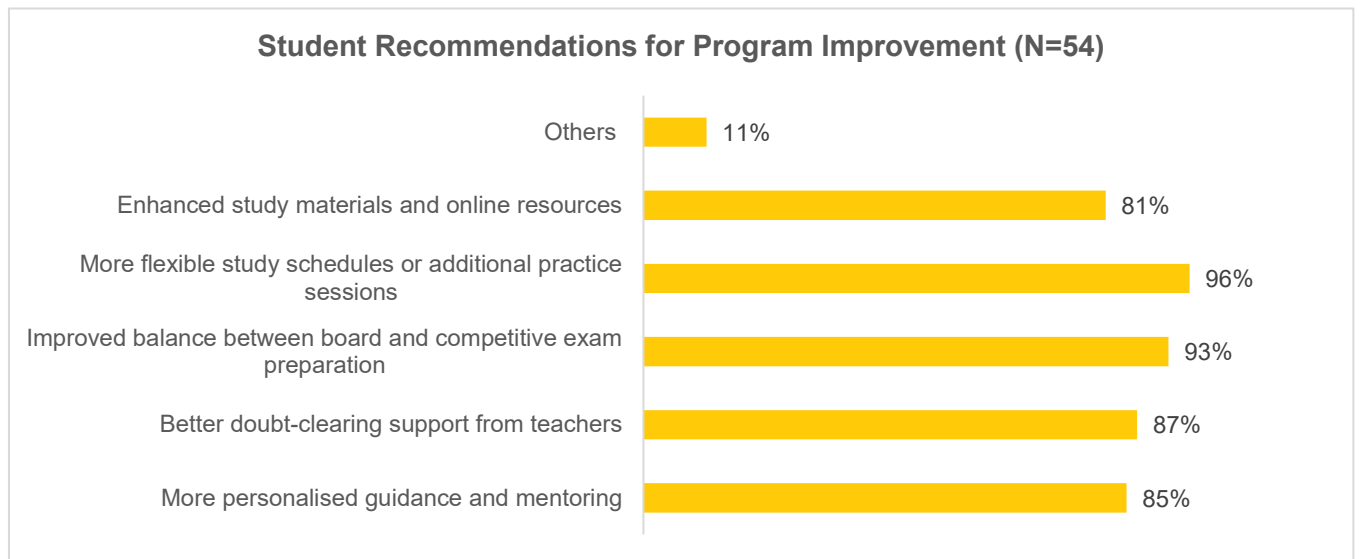


Figure 134: Recommendations for the betterment of the programme

Similarly, **93% of students recommended an improved balance between board and competitive exam preparation**, indicating that refining curriculum integration could lead to more efficient learning without increasing instructional load.

Suggestions such as enhanced doubt-clearing support (**87%**) and more personalised mentoring (**85%**) further highlight areas where targeted resource allocation could improve programme efficiency and effectiveness simultaneously.

“The programme effectively utilises the existing school infrastructure, including classrooms, residential facilities, and academic systems. This integration helps in delivering high-quality coaching without requiring additional large-scale resources, making the model efficient and scalable.”

----- Brijendra Pandey, **Senior Project Executive / Centre Manager**

Conclusion

Overall, the **Special Classes for JEE & NEET Programme** implemented by Ex Navodayan Foundation demonstrates a high level of efficiency in resource utilisation and programme delivery. By minimising financial barriers, leveraging existing infrastructure, and optimising academic scheduling, the programme ensures effective use of resources to achieve desired outcomes. While certain operational aspects, such as time management and curriculum balance, present opportunities for refinement, the programme’s overall efficiency is reflected in its ability to deliver high-quality outcomes in a cost-effective and resource-optimised manner.

3.5 Impact

The impact criterion assesses the broader, long-term changes generated by the *Special Classes for JEE & NEET Programme*, implemented by Ex Navodayan Foundation with support from TATAAIG, particularly in terms of educational advancement, career trajectories, and socio-economic mobility of beneficiaries.

3.5.1 Educational Advancement and Competitive Success

The programme has been effective in achieving its intended outcomes in terms of academic success and progression. A significant **83% of students secured admission into Top 100 STEM institutions**, indicating strong performance outcomes and successful competitive exam preparation.

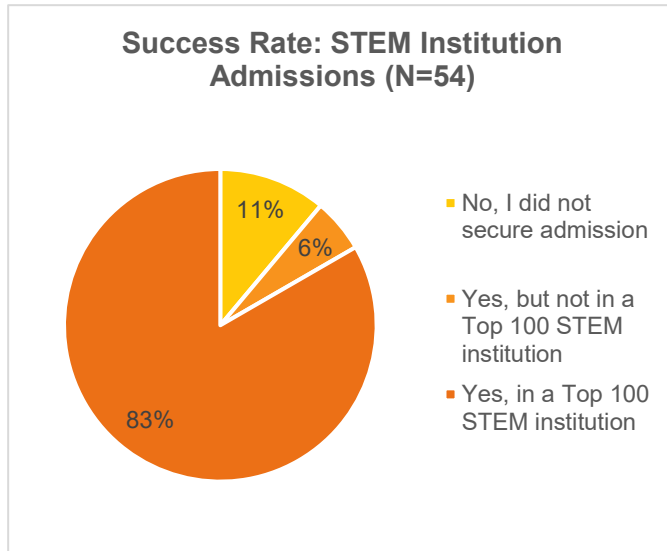


Figure 135: Admission in the top STEM Institutions

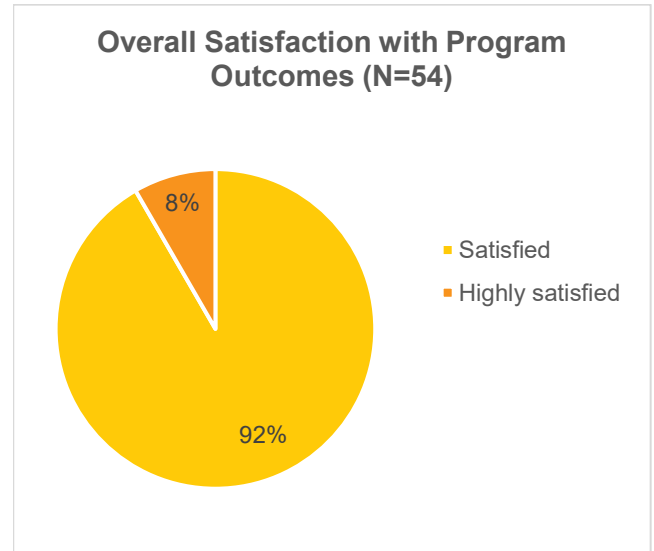


Figure 140: Overall satisfaction with the programme

Student satisfaction levels further reinforce programme effectiveness, with **all students reporting satisfaction**, including **92% satisfied and 8% highly satisfied**. Additionally, **96% of students reported increased confidence in appearing for JEE/NEET**, and **94% observed improvement in preparation levels**, demonstrating strong perceived outcomes.

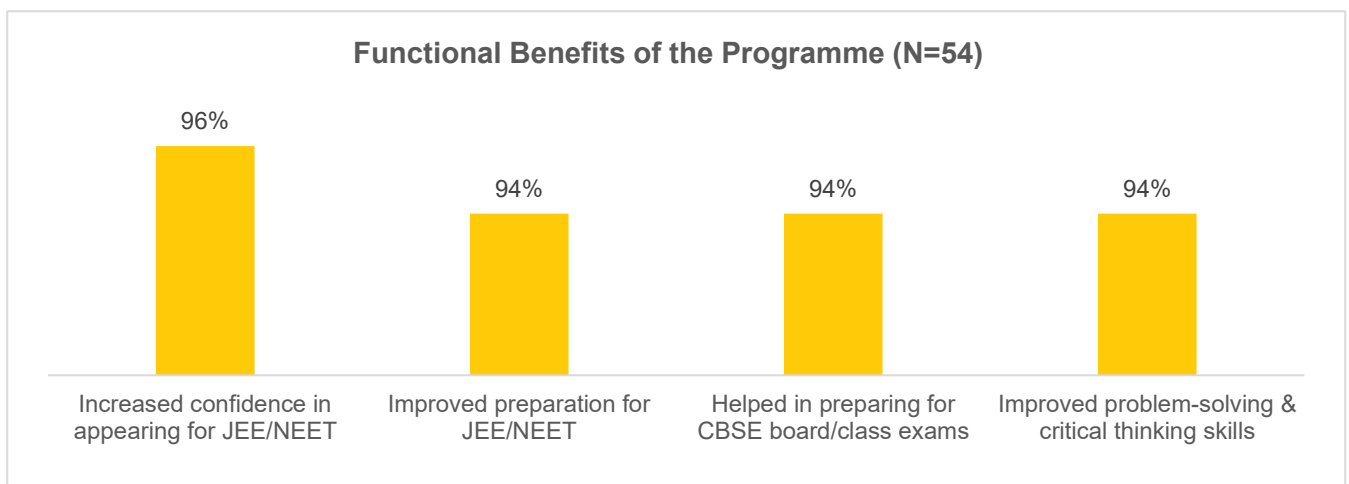


Figure 141: Functional benefits from the programme

Beyond academic success, the programme has also contributed to broader developmental outcomes. Students reported improvements in **problem-solving and critical thinking (94%)**, highlighting the programme’s effectiveness in fostering holistic development.

“After joining the programme, my son has become more focused and serious about his studies. His interest in engineering has increased, and he is now more committed to preparing for competitive exams and building a strong academic future.”

----- Jitendra Vishwakarma, **Parent of Beneficiary**

3.5.2 Strengthening STEM Aspirations and Career Trajectories

Beyond immediate academic success, the programme has had a profound impact on students’ career aspirations and clarity. An overwhelming **98% of students reported that the programme strengthened their decision to pursue a career in STEM**, while **85% indicated an expansion in their interest across multiple STEM career options**.

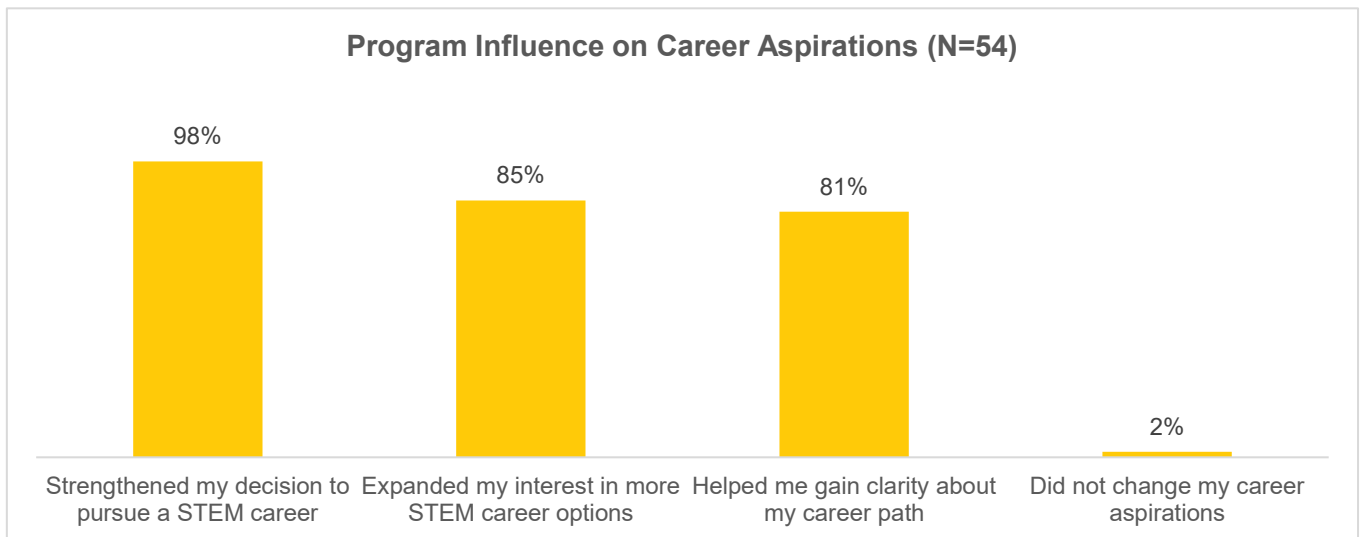


Figure 146: Influence of program on career aspirations

Additionally, **81% of students reported gaining clarity regarding their career pathways**, suggesting that the programme has not only reinforced aspirations but also provided direction and informed decision-making. These outcomes reflect a deep and sustained impact on students’ long-term career trajectories.

“There has been a significant improvement in students’ discipline, confidence, and motivation. Initially, students find it difficult to adjust to the rigorous schedule, but over time they adapt and develop a more focused and disciplined approach towards their studies.”

----- Brijendra Pandey, **Senior Project Executive / Centre Manager**

3.5.3 Skill Development

The programme has enabled students to develop essential life skills, including **time management (96%)**, **self-discipline (96%)**, and **stress management (94%)**. Improvements in **communication and teamwork (93%)** also indicate enhanced interpersonal capabilities, which are critical for collaborative learning and future workplace environments.

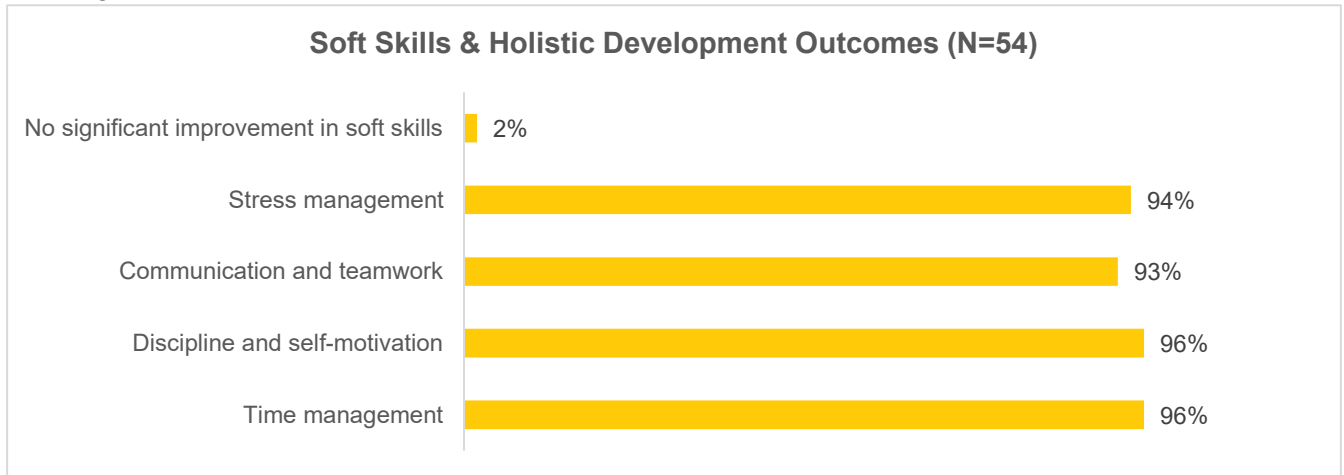


Figure 151: Skill development in the students

These outcomes demonstrate that the programme’s impact extends beyond academic achievement to holistic skill development, equipping students with the competencies necessary for long-term success.

3.5.4 Enhanced Confidence and Academic Self-Efficacy

A key area of impact is the strong support provided to students in adjusting to the programme environment. **A majority of students (98%) reported that they received sufficient support from teachers and programme staff to help them settle in**, while only 2% indicated that they faced some difficulties despite receiving support.

This reflects the programme’s effectiveness in creating a supportive and enabling learning environment, particularly for students transitioning into a structured and intensive academic setting. Such support plays a critical role in ensuring student retention, comfort, and engagement, which are essential for sustained academic performance.

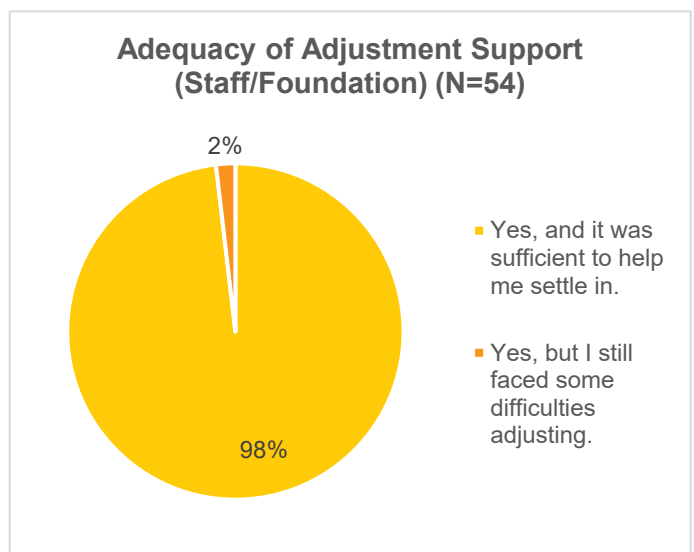


Figure 156: Support received by the students for adjustment

By facilitating a smooth adjustment process through continuous guidance, mentorship, and responsiveness from faculty and staff, the programme has contributed to building a strong foundation for students to fully benefit from the academic intervention.

3.5.5 Enhanced Academic and Personal Growth

The programme has also contributed significantly to students' academic and personal development. A **majority of students (98%) reported improved subject knowledge and conceptual clarity**, while 96% highlighted enhanced problem-solving and analytical skills. Additionally, 96% of students experienced increased confidence in appearing for competitive examinations, and 93% reported better time management and self-discipline. These findings indicate that **the programme has not only strengthened academic capabilities but also fostered essential behavioural and cognitive skills necessary for long-term success.**

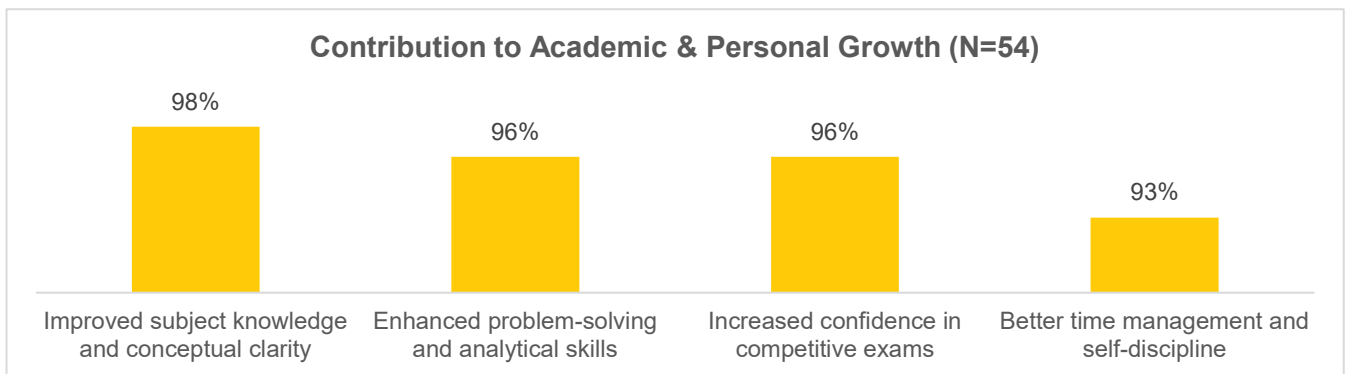


Figure 157: Increased academic and personal growth among students

3.5.6 Reduction of Financial Stress and Household Burden

The programme has generated a meaningful economic impact at the household level by alleviating the financial burden associated with private coaching. A vast majority of students reported that the programme significantly reduced or fully covered coaching-related expenses, enabling families to redirect limited financial resources toward other essential needs.

This reduction in financial stress is particularly impactful for low-income households, contributing to improved economic stability and reducing the risk of educational discontinuation due to financial constraints.



Figure 162: Interaction of the CSRBOX team member with the students at the centre

“Students become more aware of career opportunities and start thinking seriously about their future. The programme helps them understand different pathways in engineering and medical fields, which strengthens their aspirations and decision-making.”

----- Alok Kumar Pandey, **Project Coordinator, Ex Navodayan Foundation**

The programme has also contributed to strengthening family support for students' education. While a majority of students already reported strong family support before joining the programme (87%), this further increased to 89% post-intervention. Additionally, the proportion of students reporting only moderate support declined slightly, indicating a positive shift in family attitudes. This suggests that the programme has reinforced an enabling environment at the household level, which is critical for sustaining students' academic aspirations and success.

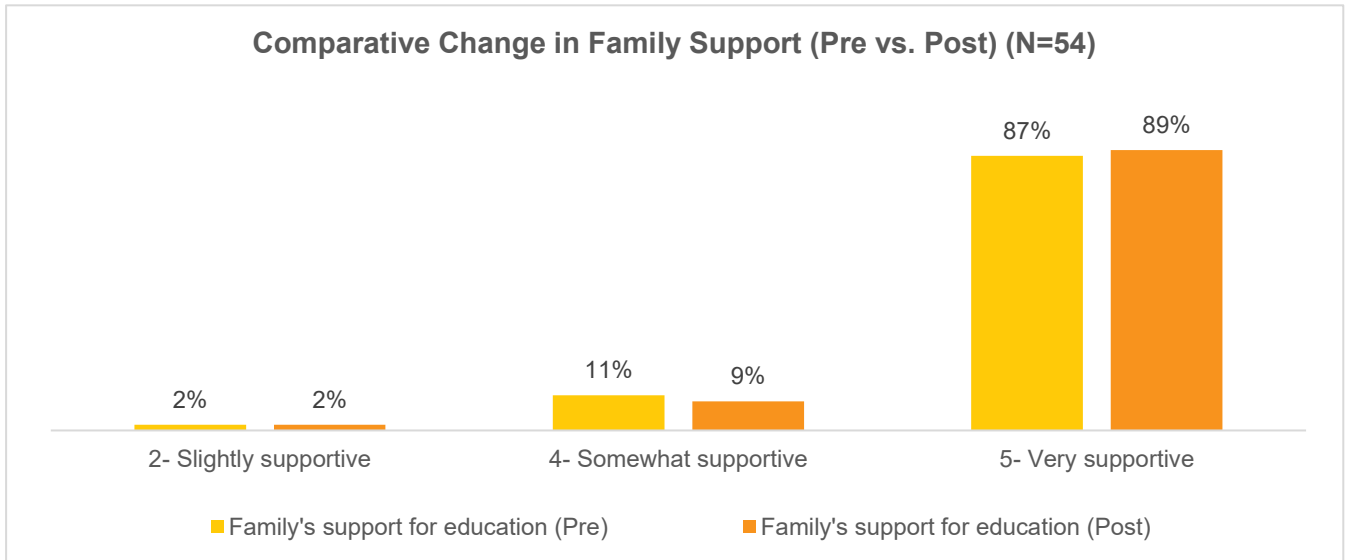


Figure 163: Change in the family's support in education before and after the programme

“Before joining the programme, we were not very confident about competitive exams. But with regular practice, tests, and guidance from teachers, we now feel much more confident about attempting JEE/NEET and performing well.”

----- Utkarsh Raj, **Student, JEE Aspirant (Class 12)**

Conclusion

Overall, the *Special Classes for JEE & NEET Programme* implemented by Ex Navodayan Foundation has generated substantial and multi-dimensional impact. From enabling access to top-tier institutions and strengthening career trajectories to fostering critical skills and reducing financial burdens, the programme has created meaningful and lasting change in the lives of beneficiaries. The evidence indicates that the programme not only achieves immediate academic outcomes but also contributes to long-term educational, economic, and social transformation.

3.6 Sustainability

The sustainability criterion assesses the extent to which the benefits of the *Special Classes for JEE & NEET Programme*, implemented by Ex Navodayan Foundation with support from TATA AIG, are likely to continue beyond the duration of the intervention, including the durability of outcomes, institutional mechanisms, and long-term value for beneficiaries.

3.6.1 Sustained Academic and Behavioural Outcomes

The programme demonstrates strong potential for sustaining academic and behavioural outcomes among beneficiaries. Students reported significant improvements in **time management, discipline, and self-motivation, indicating the development of habits that extend beyond the duration of the programme.** These behavioural competencies are critical for continued success in higher education and professional pathways, particularly in rigorous STEM environments.

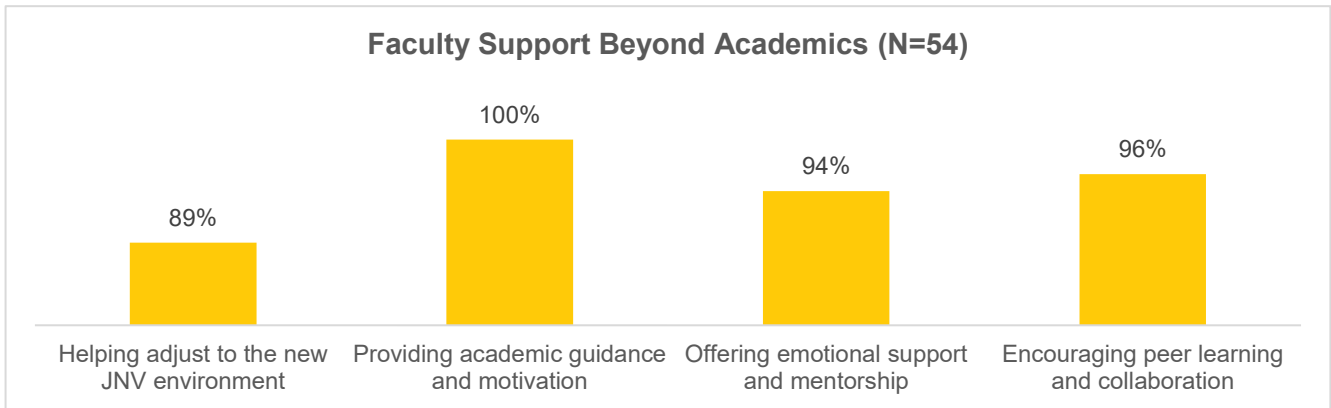


Figure 168: Support provided by the faculty beyond academics

Additionally, sustained faculty engagement has played a crucial role in reinforcing long-term outcomes. A majority of students reported receiving support beyond academics, including **academic guidance and motivation (100%), encouragement for peer learning (96%), emotional support and mentorship (94%), and assistance in adjusting to the new environment (89%).** This holistic support system not only enhanced immediate learning outcomes but also contributed to building resilience, collaborative learning habits, and self-driven approaches, key factors for sustaining academic performance beyond the programme.

3.6.2 Institutional Support Systems and Learning Environment

The programme's integration within the Jawahar Navodaya Vidyalaya (JNV) ecosystem strengthens its sustainability by embedding it within an existing institutional framework. The structured residential environment, combined with academic and pastoral support systems, creates a stable foundation for continued learning.

Students also highlighted the role of structured programme elements in sustaining engagement and motivation. **While festive and co-curricular activities were widely conducted (100%), motivational sessions by alumni (59%) further contributed to aspiration-building and long-term goal setting.** However, limited exposure to structured engagement platforms such as parent-teacher interactions (4%) indicates an opportunity to strengthen institutional connections with families, which could further enhance sustained academic support beyond the programme.

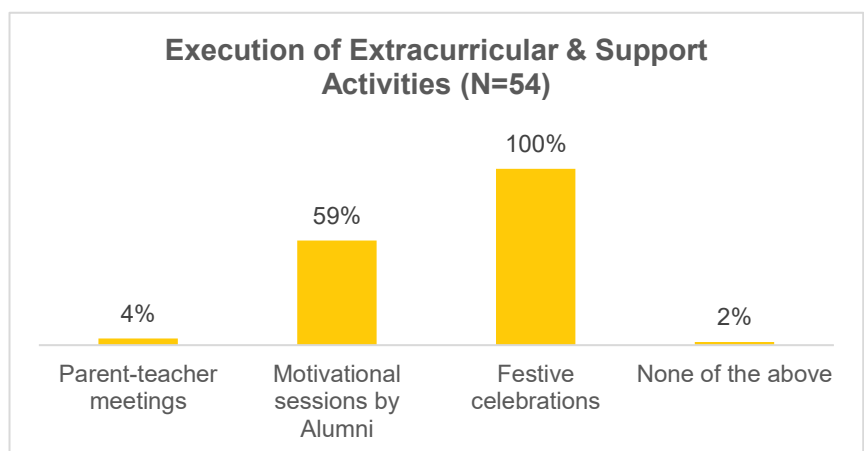


Figure 173: Extracurricular activities at the coaching centre

“The residential system allows students to remain in a focused academic environment where they can study at any time and receive continuous support from teachers and peers. This makes the learning process more effective and sustainable compared to other coaching models.”

----- Chhote Lal, **Chemistry Faculty & Academic Coordinator**

3.6.3 Continuity of Academic Support and Learning Resources

The availability of structured learning materials, digital resources, and access to academic support during the programme has enabled students to build a strong academic foundation. While direct access to programme-specific resources may not continue indefinitely, the skills and study practices developed during the programme are likely to persist.

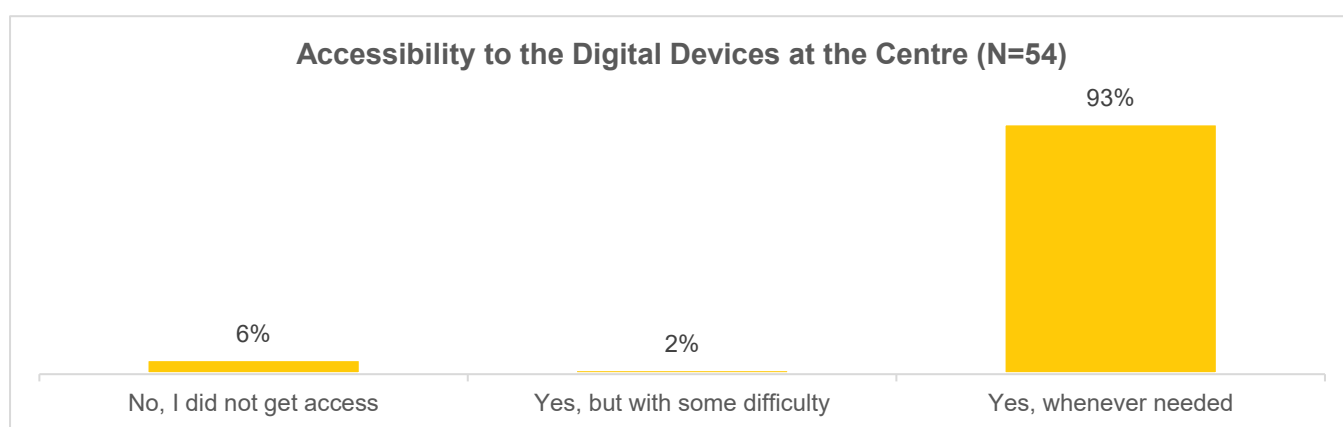


Figure 176: Digital device accessibility at the centre

3.6.4 Adaptability and Scope for Programme Strengthening

The programme demonstrates adaptability through its responsiveness to student needs, which is a key factor for sustainability. Student recommendations provide insights into areas where programme design can be further strengthened to enhance long-term impact.

A majority of students suggested the need for **more flexible study schedules or additional practice sessions**, as well as **improved curriculum balance between board and competitive examinations**. These inputs highlight opportunities to refine programme delivery in ways that can improve both immediate outcomes and their sustainability over time.

Additionally, the demand for **more personalised mentoring (85%)** and **better doubt-clearing mechanisms (87%)** indicates that strengthening individualised support systems could further enhance the durability of learning outcomes.

3.6.5 Social and Peer Networks

The programme has contributed to the development of strong peer learning networks, which play a crucial role in sustaining outcomes beyond the programme period. Students reported engaging in collaborative learning and peer discussions, which not only supported them during the programme but are also likely to continue as a resource for academic support in the future.

These peer networks, combined with shared experiences within a residential setting, create a community of learners that can provide ongoing motivation, knowledge exchange, and support.

“Peer learning plays a very important role in our preparation. We regularly discuss topics, solve problems together, and support each other in understanding difficult concepts. This collaborative learning continues even outside the classroom.”

----- Nisha Bharti, **Student, NEET Aspirant (Class 12)**

Conclusion

Overall, the *Special Classes for JEE & NEET Programme* implemented by Ex Navodayan Foundation demonstrates a strong potential for sustainability. The programme not only delivers immediate academic benefits but also fosters long-term behavioural, cognitive, and institutional outcomes that are likely to persist beyond its duration. While certain enhancements in academic support systems and resource access could further strengthen sustainability, the programme’s design, embedded institutional structure, and focus on skill development position it well for enduring impact.



Chapter 4

Impact Stories

Impact Story: 1

From a Village Dream to IIT Guwahati: A Story of Determination

Coming from a small village in Jharkhand, Sandeep grew up in a household where survival depended on daily wage labour. With his father working tirelessly to make ends meet and his mother managing the home, even securing admission into Jawahar Navodaya Vidyalaya felt like a significant milestone for the family. Yet, Sandeep carried a dream much bigger, to study at an IIT.

However, like many students from economically disadvantaged backgrounds, access to private coaching remained out of reach. The high costs made his aspirations seem distant, almost unattainable.

His journey took a turning point when he became part of the programme implemented by Ex Navodayan Foundation with support from TATA AIG General Insurance Company Limited at JNV Rajgir. Here, he found not just academic support, but an environment that nurtured discipline, consistency, and belief.

With access to structured study material, digital learning tools, and constant mentorship, Sandeep began to approach his preparation with renewed focus. The teachers were approachable and encouraging, always motivating him to stay on track even during challenging phases.

Over time, his efforts translated into results. Through consistent preparation and guided learning, he successfully cleared the Joint Entrance Examination and secured admission to IIT Guwahati in B.Tech Mechanical Engineering, becoming the first student from his village, and even his block, to achieve this milestone.

Today, Sandeep's journey stands as a testament to what the right support system can unlock. For his family, it is more than an achievement; it is a new beginning filled with hope and possibility.

Impact Story: 2

From Uncertainty to IIT BHU: Turning Doubt into Direction

Growing up in a modest farming family near the India-Bangladesh border in rural Siliguri, Chandan always valued education but lacked clarity about his path. As a student of Jawahar Navodaya Vidyalaya, he found himself uncertain between preparing for engineering or medical entrance examinations.

His initial attempt at the Joint Entrance Examination resulted in a score of just 38th percentile, leaving him disheartened. With private coaching in cities like Kolkata costing over ₹1 lakh, continuing preparation seemed financially unfeasible. His aspirations began to feel increasingly distant.

Everything changed when he joined the residential coaching programme at JNV Rajgir, implemented by Ex Navodayan Foundation and supported by TATA AIG General Insurance Company Limited. The structured classes, access to quality study materials, and disciplined learning environment provided him with the direction he had been missing.

With regular practice and continuous mentorship, Chandan began to rebuild both his concepts and confidence. The clarity he gained through the programme helped him focus on his goal with renewed determination.

In his second attempt, his score improved significantly to 80 percentile. He went on to clear both JEE Mains and Advanced, ultimately securing admission to IIT BHU in B.Tech Mining Engineering.

Looking back, Chandan believes that this opportunity transformed his trajectory entirely. What once seemed out of reach became possible through the right guidance, support, and perseverance.

Impact Story: 3

From Struggles to IIT Kharagpur: A Journey of Persistence and Growth

Hailing from a small town in West Bengal, Dhananjay grew up in a humble household where opportunities were limited but aspirations were strong. Gaining admission into Jawahar Navodaya Vidyalaya was a proud moment for him and his family, marking the beginning of his academic journey.

However, the transition was not easy. In the initial stages, he struggled to keep up with the syllabus and often felt left behind. Self-doubt crept in, making the path ahead seem uncertain.

His journey began to change when he joined the coaching programme at JNV Rajgir, implemented by Ex Navodayan Foundation with support from TATAAIG General Insurance Company Limited. The structured academic support, access to study materials, and most importantly, a nurturing learning environment helped him gradually regain confidence.

The faculty played a crucial role in his transformation. Always approachable and supportive, they ensured that no doubt went unresolved, encouraging him to stay consistent in his efforts.

With time, persistence replaced hesitation. Through focused preparation and continuous improvement, Dhananjay successfully cleared the Joint Entrance Examination and secured admission to IIT Kharagpur in B.Tech Chemical Engineering.

For him, this opportunity was life-changing. It not only transformed his academic journey but also reaffirmed his belief that with the right support and determination, even the most challenging goals can be achieved.

Impact Story: 4

From Rural Bihar to IIT Bombay: A Journey of Opportunity and Determination

Growing up in a rural part of Bihar, Ishan Vachishth had a strong interest in science and engineering, but limited access to quality coaching and academic guidance made it difficult to pursue his aspirations. Like many students from underserved regions, the lack of structured preparation and high cost of private coaching posed significant barriers, making competitive exam success seem challenging.

His journey took a meaningful turn when he joined the residential coaching programme at Jawahar Navodaya Vidyalaya, Rajgir, implemented by Ex Navodayan Foundation with support from TATA AIG General Insurance Company Limited. As part of the 2021–2023 batch, Ishan gained access to structured academic support, regular assessments, and continuous mentoring in Physics, Chemistry, and Mathematics.

The programme provided him with a disciplined learning environment, well-designed study materials, and consistent guidance from teachers who remained approachable and supportive throughout his preparation. While he initially faced challenges in adjusting to the pace of learning and managing self-study time, continued academic support and timely doubt resolution helped him gradually build confidence and improve his performance.

With sustained effort and focused preparation, Ishan successfully cleared the Joint Entrance Examination and secured admission to the Indian Institute of Technology (IIT) Bombay, one of the country's premier engineering institutions.

Today, his journey reflects the transformative role of structured academic support and mentorship in enabling students from rural backgrounds to access high-quality higher education opportunities. For Ishan and his family, this achievement marks a significant step towards a more promising future.

Impact Story: 5

From a Village in Jharkhand to Medical College: Realising the Dream of Becoming a Doctor

Hailing from a small village in Jharkhand, Sandeep Hansda grew up in a modest household where access to educational opportunities was limited. Securing admission into Jawahar Navodaya Vidyalaya was an important milestone for him and his family. From an early stage, he aspired to pursue a career in medicine, but the lack of affordable coaching and guidance made this goal difficult to achieve.

His journey began to take shape when he joined the Special Classes for JEE/NEET Programme at JNV Rajgir, implemented by Ex Navodayan Foundation with support from TATA AIG General Insurance Company Limited. As part of the 2022–2024 batch, Sandeep received structured coaching in Physics, Chemistry, and Biology, along with access to study materials, digital resources, and regular assessments.

The programme provided a supportive and focused academic environment, where teachers played a key role in guiding and motivating students. Despite initial challenges in balancing school curriculum with competitive exam preparation, Sandeep gradually adapted through continuous practice, peer learning, and regular mentoring support.

Over time, his conceptual clarity and confidence improved significantly, enabling him to strengthen his preparation for medical entrance examinations.

Today, Sandeep is pursuing MBBS, moving closer to his aspiration of becoming a doctor. His journey stands as a reflection of how access to the right guidance, resources, and support systems can enable students from underserved communities to overcome barriers and realise their ambitions.

For his family and community, his achievement is not only a source of pride but also an inspiration for many others to pursue higher education and professional careers.

4.1 Annexure: Consolidated Academic Outcomes (3-Year Performance: CoE Rajgir)¹²

CoE Rajgir: 3-Year Engineering Outcomes							
Total Students Supported	Indian Institute of Technology (IIT)	National Institute of Technology (NIT)	Government Engineering Colleges (GEC)	Central Universities (CU)	Punjab Engineering College (PEC)	Regional Institute of Education (RIE)	Others
78	20	18	17	2	4	1	16

CoE Rajgir: 3-Year Medical Outcomes			
Total Students Supported	All India Institute of Medical Sciences (AIIMS)	Government Medical Colleges (GMC)	Others
40	2	13	25

The consolidated outcomes over a three-year period highlight the programme's sustained contribution towards enabling students to access higher education opportunities in engineering and medical fields. A significant number of students have secured admissions in premier institutions such as Indian Institutes of Technology (IITs): including **IIT Kanpur, IIT Delhi, IIT Kharagpur, IIT Guwahati, IIT Bombay, and IIT (BHU)**, along with National Institutes of Technology (NITs), Indian Institutes of Information Technology (IIITs), All India Institute of Medical Sciences (AIIMS), and Government Medical Colleges.

These outcomes reflect the programme's role in strengthening academic preparedness and competitive readiness among students, particularly those from underserved and rural backgrounds, thereby supporting their transition into high-quality higher education pathways.

State-wise Distribution of Beneficiaries (CoE Rajgir, Batch-wise)

COE Rajgir Students State-Wise Data				
BATCH	No. of Beneficiaries	Bihar	Jharkhand	West Bengal
2021-23	40	24	8	8
2022-24	38	18	10	10
2023-25	40	18	9	13

Overall, the programme demonstrates strong regional outreach and consistent academic outcomes, reflecting its effectiveness in enabling equitable access to higher education opportunities.

¹² The data has been provided by Ex Navodayan Foundation.



Chapter 5

Recommendations and Way Forward

Below are the Recommendations for the Project:

Sr. No.	Key Insights	Suggested Way Forward
1	Opportunity to strengthen integration between board curriculum and competitive exam preparation, along with optimising overall academic scheduling for improved learning efficiency.	<ul style="list-style-type: none"> - Develop an integrated academic plan aligning CBSE and JEE/NEET syllabi. - Optimise schedules to balance coaching, revision, and self-study time effectively.
2	Scope to enhance personalised academic support systems, including doubt resolution and mentoring, to cater to diverse student needs.	<ul style="list-style-type: none"> - Institutionalise regular doubt-clearing sessions. - Strengthen mentorship models through small student groups and one-on-one support.
3	Diverse learning levels highlight the need for more adaptive and differentiated teaching approaches.	<ul style="list-style-type: none"> - Introduce remedial and advanced learning tracks. - Use continuous assessments to adjust teaching pace and methods.
4	Potential to further strengthen programme delivery through improved resource utilisation and expanded outreach efforts.	<ul style="list-style-type: none"> - Enhance study materials, digital resources, and practice opportunities. - Expand awareness through digital platforms and institutional networks.



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