



# SCHOLARSHIP STATE HUB PROGRAM

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YOUTH DREAMERS FOUNDATION

**To provide scholarship support to 2000+ students to pursue higher education**

## **Design and Implementation of Scholarship State Hub Program**

**Proposal submitted to Nalanda Charitable Foundation**

**27<sup>th</sup> Sep 2021**



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## INTRODUCTION

India has the third-largest higher education system in the world, but our Gross Enrolment Ratio of 26.3% is the lowest among major economies: we as a country help only 3 out of every 10 students to get an education that offers professional qualifications.

**Youth Dreamers Foundation (YDF)** is a not-for-profit organization, on a mission to make higher education more inclusive, accessible, and affordable for students from marginalized sections of society. We work in Bihar, UP, Maharashtra & Delhi-NCR.

Since affordability is a major reason for students dropping out, our current focus is on making educational scholarships more accessible & relevant to students. We support students & schools to navigate the bureaucratic processes for government-funded scholarships, and also work with private scholarship providers to roll-out or expand their programs for the students we work with.

We have worked on various government scholarship schemes for school & college-going students and have partnered with scholarship providers like FFE, FAEA, Magma, Vidyasaarathi, LIC-HFL. By engaging with our partners around these schemes, we have supported 4463+ students get access to scholarships worth Rs. ~3.68 Cr.

## LEGAL COMPLIANCE

<b>Pan Card No.</b>	AAACY7252P
<b>Income Tax Certificate No u/s. 12A:</b>	CIT (E)   2016-2017/DEL-YR25613-21   2016   16765
<b>Income Tax Exemption No u/s. 80G:</b>	CIT (E)   2016-2017/DEL-YE27252-21   2016   17835
<b>Company Registration No.</b>	U74900DL2015NPL277095

## OUR PARTNERS



Nalanda Charitable Foundation



**FOUNDATION FOR EXCELLENCE**  
Nurturing Brilliance ★ Transforming Generations



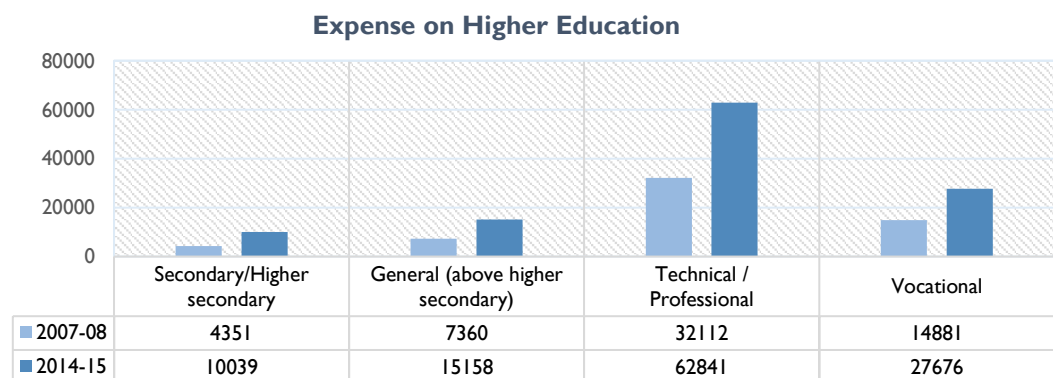
## ISSUE STATEMENT

In India, class I to 10 dropout ratio is 47.4% and school to college dropout ratio is 78%. A dropout happens when a student withdraws from schools or colleges after having reached the legal age to do so. Most of these dropouts are happening voluntarily. Low parental income is one of the most significant causes for low participation of children in schooling especially at the secondary level and above as it hinders with their ability to provide resources to support children's education, including access to better quality schools, private tuitions, and other support for learning at home. As per NSSO (National Sample Survey Office) statistics, the major reason for voluntary dropout is financial constraints:

- Only 7% of people among the lower 2 quintile class of UMPCE (Usual Monthly Per capita Consumer Expenditure) pursue higher education

Gross attendance ratio (%) for different levels of education for quintile classes of UMPCE				
quintile class of UMPCE (usual monthly per capita consumer expenditure) in INR	Level of education (rural + urban)			
	Upper primary	Secondary	Higher secondary	Above higher secondary
1) rural: (0 – 786) urban: (0 – 1200)	82	67	40	5
2) rural: (786 – 1000) urban: (1200 – 1667)	90	87	57	8
3) rural: (1000 – 1286) urban: (1667 – 2250)	96	93	68	13
4) rural: (1287 – 1667) urban: (2250 – 3333)	95	97	81	18
5) rural: (above 1667) urban: (above 3333)	93	108	94	27

- The expense of education has more than doubled in the last seven years



- 45 million higher education students are too poor to pursue higher education

Per 1000 distribution by reasons	Drop-out/discontinuance	Never-enrolment
Major reasons	Rural + urban	Rural + urban



	Male	Female	Male	Female
Financial constraints or engaged in economic activities	546	201	321	201
Not interested in education	238	156	325	270
Engaged in domestic activities	48	297	46	218
School is far off	5	34	16	27
Marriage	-	139	-	6
Other reasons	162	173	291	278
all	1000	1000	1000	1000

Although there are more than 1500 scholarship schemes (both private and public) offering grants to 150 million deserving candidates with more than 10,000 crores at their disposal but still a huge amount of scholarship funds remains unutilized. Startlingly, most of the students do not even apply for scholarship grants (as per MHRD Report 2013). The reasons being lack of awareness, the complexity of application forms, low access to application & documentation support, poor correspondence with the provider, improper selection of schemes, inability to follow-up et al.

On the other hand, most of the scholarship scheme administrators find it difficult to reach out to deserving needy students. They don't often have enough optimum channels to spread awareness of their scheme, identify potential beneficiaries who really need them, and delivering grants to them without overshooting their overhead costs. Such problems deter them from starting scholarship schemes.

## SCHOLARSHIP STATE HUB PROGRAM

The scholarship ecosystem is fragmented and inconsistent and thus needs to be strengthened. We have identified 3 workstreams and stakeholders to work upon.

### I. Scholarship Delivery Improvement Program

#### Outreach to students

This phase of the engagement will focus on ensuring effective outreach to students for government scholarship schemes.

Activities	A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
Outreach by partnering with NGOs													<ul style="list-style-type: none"> <li>Identify NGOs working in Bihar and reach out to them through emails and telephonic calls</li> <li>Sign a partnership agreement with the NGOs to conduct outreach</li> <li>Orient staff of the NGOs who</li> </ul>	Outreach to students for public scholarship schemes



																			<ul style="list-style-type: none"> <li>have agreed to work with us</li> <li>Collect and collate data shared by the NGOs</li> </ul>	
2																			<ul style="list-style-type: none"> <li>Identify volunteers who are willing to do outreach on the ground</li> <li>Orient the volunteers and provide IEC materials to them</li> <li>Collect and collate data shared by the volunteers</li> </ul>	
3																			<ul style="list-style-type: none"> <li>Conduct awareness sessions in the institutes</li> <li>Collect and collate data from the institutes</li> </ul>	

### Ensure institutes to be scholarship ready

This phase of the engagement will focus on ensuring that institutes are registered on the National Scholarship Portal so that students can apply and have login credentials to approve the applications.

Activities	A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
1 <b>Enroll institutes on National Scholarship Portal (NSP)</b>													<ul style="list-style-type: none"> <li>Support institutes to get U-DISE code if institutes do not have it</li> <li>Support institutes to get registered on the NSP by building their capacity, ensuring their proper documentation, Liaisoning with the government departments</li> </ul>	Institutes enabled for students to apply to NSP listed scholarship schemes
2 <b>Support institutes in the KYC process</b>												<ul style="list-style-type: none"> <li>Cap Dev staff of the institutes to get the KYC done</li> <li>Liaison with the government department to understand updated processes and facilitate new KYC</li> <li>Train NGO staff or volunteers to get KYC done in the outreach schools</li> </ul>		
3 <b>Support institutes in the verification and rectification process</b>												<ul style="list-style-type: none"> <li>Ensure that institutes have login credentials to approve applications of the students on NSP by helping them get one from the govt department</li> <li>Cap Dev staff of the institutes to get the verification and rectification done</li> </ul>		

### Applications to scholarship schemes

We will ensure that the students who are eligible for any of the schemes are making the application for the scholarship. If the student is unable to do it herself/himself, we assist by applying on their behalf.

Activities		A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
1	<b>Create profiles of the students from the collated data</b>													<ul style="list-style-type: none"> <li>Create a database of the student information and categorize them according to the schemes they are eligible for</li> </ul>	Ensure students apply to scholarship schemes
2	<b>Connect to students to ensure that they apply for the scholarship schemes</b>												<ul style="list-style-type: none"> <li>Calling each student and telling them to apply for the matched scholarship schemes</li> <li>Apply on the behalf of the students if they are unable to do so given resource constraints</li> </ul>		

### Track scholarship application status

We will liaison with the government department officials and seek regular updates on the progress of the schemes. We shall also keep institutes and students updated if there is a request from their end.

Activities		A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
1	<b>Liaison with govt department and track all the progress of the scheme</b>													<ul style="list-style-type: none"> <li>Connect with the govt department officials and gather info about the progress of the schemes</li> <li>Keep the students and institutes updated about the progress of the scheme</li> </ul>	Timely information to institutes and students
2	<b>Track scholarship results</b>												<ul style="list-style-type: none"> <li>Track student scholarship results from PFMS, NSP list</li> <li>Inform institutes and students of their selection</li> </ul>		

## II. Improve outreach of private scholarship schemes in Bihar

### Find, liaison, and partner with private scholarship providers

We will search for the scholarship schemes that are active in Bihar and shall try to partner with them for recommending deserving candidates to them. We shall also liaison with CSRs to sponsor new schemes in Bihar.

Activities		A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
1	<b>Scout for all private scholarship schemes</b>													<ul style="list-style-type: none"> <li>Search all the scholarship schemes which are active in Bihar through an online search</li> <li>Liaison and partner with the administrators of the scholarship schemes to consider students sent by YDF</li> </ul>	Partnerships with private scholarship schemes
2	<b>Connect to CSRs to work in Bihar</b>												<ul style="list-style-type: none"> <li>Identifying and connecting with CSRs to launch new scholarship</li> </ul>		

																			schemes in Bihar
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### Recommend eligible candidates to the private scholarship providers

We will search for the students who are eligible for the private scholarship schemes identified in the above step and will ensure students to apply for them.

Activities	A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
1 Recommend students to these scholarship schemes													<ul style="list-style-type: none"> <li>Identifying students for the active scholarships' schemes</li> <li>Supporting students to apply for these scholarship schemes</li> </ul>	No. of students applying to these private scholarship schemes

### III. Scholar

#### Alignment on the design of the scholarship program

In the first phase, YDF will work together with the Nalanda team to align on the specific aspects of the design of the scholarship program

Activities	A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
1 Align with NCF on the eligibility criteria, rate of scholarships, fund allocation													<ul style="list-style-type: none"> <li>Propose design of the scholarship scheme covering eligibility criteria, rate of scholarships, no. of seats, etc</li> </ul>	Design of the Veena Upendra Scholarship Scheme
2 Realign on the scholarship scheme design													<ul style="list-style-type: none"> <li>Reassess aspects of the design based on the nature and number of applications received</li> <li>Suggest changes and freeze the design</li> </ul>	

#### Outreach to students

This phase of the engagement will focus on ensuring effective outreach to students for the Veena Upendra Scholarship Scheme.

Activities	A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
1 Outreach by partnering with NGOs													<ul style="list-style-type: none"> <li>Identify NGOs working in Bihar and reach out to them through emails and telephonic calls</li> <li>Orient staff of the NGOs who have agreed to work with us</li> <li>Collect and collate data shared by the NGOs</li> </ul>	Outreach to students for Veena Upendra Scholarship
2 Outreach through community volunteers													<ul style="list-style-type: none"> <li>Identify volunteers who are willing to do outreach on the ground</li> <li>Orient the volunteers and provide IEC materials to them</li> </ul>	





																				<ul style="list-style-type: none"> <li>Collect and collate data shared by the volunteers</li> </ul>	
<b>3</b>	<b>Direct outreach to schools</b>																			<ul style="list-style-type: none"> <li>Direct calls to institutes and request them to outreach to their 12<sup>th</sup> std students</li> <li>Collect and collate data shared by the staff of the institutes</li> </ul>	
<b>4</b>	<b>Outreach over social media</b>																			<ul style="list-style-type: none"> <li>Create IEC materials and spread the word over FB, LinkedIn, and WhatsApp</li> </ul>	

### Due diligence and selection of the candidates

Once the target applications have been received, YDF will work on the following:

Activities		A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
<b>1</b>	<b>Conduct due diligence of the candidates</b>													<ul style="list-style-type: none"> <li>First level assessment of the students to check their eligibility</li> <li>Transfer money into the bank accounts of the beneficiaries or institutions and collect scholarship grant receipts</li> </ul>	The final list of selected candidates to whom we can provide scholarships
<b>2</b>	<b>Solicit additional info from the eligible students</b>												<ul style="list-style-type: none"> <li>Telephonic interview plus google form to collate information to check their vulnerability rating</li> <li>Collate info about candidates' admission and fee details</li> </ul>		
<b>3</b>	<b>Prepare a final list of candidates</b>												<ul style="list-style-type: none"> <li>Second level assessment to ascertain need and vulnerability and assign ratings to each candidate</li> <li>Create a ranked list of candidates based on vulnerability ratings and gender reserved seats</li> </ul>		

### Disbursal of scholarship grants

This phase of the engagement will focus on ensuring effective disbursal of the scholarship amount to students. In this phase, YDF will carry out the following activities:

Activities		A	S	O	N	D	J	F	M	A	M	J	J	Inputs	Outputs
<b>1</b>	<b>Provide scholarships to the students</b>													<ul style="list-style-type: none"> <li>Create a checklist for disbursal of funds including the required academic and financial documents necessary</li> <li>Transfer money into the bank accounts of the beneficiaries or institutions and collect scholarship grant receipts</li> </ul>	Scholarship amount disbursed to the students' accounts
<b>2</b>	<b>Organize a 1<sup>st</sup>-</b>												<ul style="list-style-type: none"> <li>Conduct event to felicitate</li> </ul>		



<b>year scholarship ceremony</b>													<i>students with scholarships</i> <ul style="list-style-type: none"> <li>• <i>Ensure that the money has been received and has been spent appropriately by engaging with the students, families, and institutions</i></li> </ul>	
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## PROJECTED TARGETS

The following is the tentative targets for the overall engagement.

Targets	Govt. Scholarships	Private Scholarships	Veena-Upendra Scholarship
# of students outreached	4000	250	1500
# of applications	2200	100	700
# of students getting scholarships	1400	25	250
# of institutes enabled	100	-	-
Total scholarship grants facilitated	65 lacs	5 lacs	35 lacs



## **State Scholarship Delivery Improvement Program (DIP)**

Within a radius of few kilometres of NIT Patna is situated the small Ayub Urdu Girls' School. The girls studying in Ayub Urdu School primarily come from conservative Muslim families and their parents usually earn their bread working as hawkers in the area. Even the most fortunate families make not more than Rs 10,000 a month. Living in these dismal conditions have moulded these families in a way that education is kept on the back burner while the immediate financial gain is given precedence. When it comes to girls, the condition is much more terrible because they are the first ones to be taken out of the school and married off at an early age.

For 12-year-old Zehra, the struggle is so painful that she begins crying as she talks about her family condition. Her brother often beats her up for wanting to go to school and get an education. "Bhaijaan dominates my mother too and she also has to listen to him in the end. It is extremely hard for her to pay me school fee, but the scholarship money has taken a huge burden off her shoulders," she says.

Just like her, Iqra also fails to hold back her tears when she starts sharing her story. A young 13-year-old Iqra tells us that she expects the scholarship amount to be at least Rs 10,000 a year and not just Rs 3,000. When asked for the reason of such an expectation, she says that will help her save money for the future. However, a little prodding makes her share the truth behind the story. Iqra dropped out of a CBSE school and enrolled in the Ayub School because she knew that her parents could not afford to pay the school fee of their three children.

### **Rainbow of Dreams**

Teary eyes Iqra finds it hard to speak as she shares that it is her dream to study in an English medium school so that she can learn the language which can guarantee her a job and better future. Her dream, according to her, can be fulfilled by the support of Just Rs 10,000 annually and yet it seems like a pipe dream.

All the young girls in Ayub Urdu School have such dreams. Someone wants to be a pilot while the other wants to be a computer engineer. Rabia aspires to be an air hostess because her brother works at the airport, and he once took her to see it. During this visit, she saw the women Cabin Crew and thought that she also wants to look as good and confident as them.

For all these young kids, paying a small amount like Rs 230 a month is a major issue, especially when their fates hang by a thread. If the school writes off its name for failing to pay the fee, they have no other option but to stay at home and engage in daily chores.



### Principal's Message

The school Principal, Sabeeha Siddiqui, has worked in the same institution for the last 32 years and understands the pain of these girls. Sabeeha Ji took over as the principal in 2016 and encountered the problem of managing all the paperwork related to scholarships provided by the government. "It used to be offline back then, and we used to ask the students to fill the forms by themselves. A lot of them would take the forms but never submitted them because they were so complicated. Others paid 200-250 to someone outside but even then, the forms had so many errors that their scholarship applications were never accepted," she says.

### Youth Dreamers' Foundation's support

"YDF has been working with us for a couple of years now. They have helped us in navigating the online scholarship processes of the National Scholarship Portal. They supported our school in getting it registered on the portal, helped us set-up Institute Nodal Officer, and has taught how to verify and rectify student scholarship applications on the portal.

"In the first year, we were able to fill 60 applications and this year, we have successfully filed more than 140 applications. Almost 80% of them have received the scholarship money in their accounts and this has given hope to others too," she adds.

The work that YDF has done with Ayub Urdu Girls' School has reaped many fruits in a brief period. So many hopes have rekindled and many more are waiting to receive the benefits of the scheme. There are thousands of such schools across Bihar and lacs of Iqras who are waiting for someone to lend a supporting hand.

Initiative	Purpose	Objective
State Scholarship DIP (Delivery Improvement Program)	To improve the efficiency and efficacy of public scholarship schemes	To demonstrate that scholarships if designed and executed well can improve GER of marginalized students in higher education by x%

In the first three years our approach was to reach out directly to the students and the institutes. .