

CSR IMPACT ASSESSMENT REPORT

PROVIDING SCHOLARSHIPS TO CHILDREN OF MARTYRS' ARMED FORCES PERSONNEL TO EMPOWER THEM FOR A BETTER FUTURE

Implementing partner: Cautam Cambhir Foundation



CONTENTS

Abbreviations	01
Chapter 2 Executive Summary	02 - 03
Project Background	
Project Activities	
Design Snapshot	
Key Output	
Key Impact	
Chapter 3 Introduction	04
Background and need of the Program	04
Objectives of the Study	04
About RBL Bank	04
About NGO Partner	04
Chapter 4 Research Methodology	05 - 07
Objectives of the Study	05
Definition of Research	05
Use of Mixed Methodology for maximum insights	05
Application of Quantitative Techniques	05
Application of Qualitative Techniques	06
Project Evaluation Framework	06
Ensuring Triangulation	
Research Design	
Study Tools	
Ensuring Commitment to Research Ethics	
Chapter 5 Key Findings and Impacts	08 - 16
Chapter 6 Impact Created Across Multiple Levels	17
Chapter 7 Sustainability	18
Chapter 8 OECD Framework	19 - 20
Chapter 9 Conclusion	21

01. ABBREVIATIONS

NGO Non-Governmental Organization

CSR Corporate Social Responsibility

SDG Sustainable Development Goals

02. EXECUTIVE SUMMARY

Project Background

The program implemented by Gautam Cambhir Foundation has been designed in a manner foundation has been designed in a miner which takes care of all important aspects of the targeted beneficiaries, the upport to pursue their education for the betterment of their lines is reflected through their intervention the Stakeholder engagement and continuous improvement was the crux for the successful delivery of all program milestones the continuous 8 practice support provided by RBL. Bank under their CSE initiatives ensured that the program gave out maximum levels of outcome along with creating a positive impact for the beneficiaries.

Project Activities



To provide scholarships to children of the martyrs' of the personnel of armed forces, paramilitary, and state police.



To conduct regular sessions with the children on career guidance.



Train the children in life skills and personality development so they can be job-ready.



Implementation year



Implementing partner



Financial Year of Impact Assessment

FY 2023-2024



Project location



Budget 1.75 Crores



SDG Goals



SDC1 - No Poverty
 Indicator 1-k- To ensure that all men and
 women, in particular the poor and the
 vulnerable have equal rights to
 economic resources, as well as access to
 basic services, ownership and control
 over land and other forms of property,
 inheritance, natural resources,
 appropriate new technology and
 financial services, including
 microfinance.

- SDC 10 Reduced Inequality
 Indicator 10.3 Ensure equal opportunity
 and reduce inequalities of outcome
- SDC 17 Partnerships for the Goals Indicator 17.17 Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.



Project Name

Providing Scholarships to Children of Martyrs' Armed Forces personnel to empower them for a better future



Research Design **Oualitative & Ouantitative**



Sampling Methodology Purposive and random sampling



Sample Size

Kev Dutput









Key **Impact**



100.0%

of the respondents reported feeling motivated due to the financial support



100.0% of the respondents reported that the

financial support provided was sufficient.



100.0% of the respondents expressed high

CHAPTER 3

INTRODUCTION

Background and need of the program

The 'Salute to Martyrs' program was initiated in response to the pressing need to support the children of military, paramilitary, and police personnel who had made the ultimate sacrifice in the line of duty, as well as war widows. ensuring they could lead dignified lives. Recognising the significant challenges these families face, the program aimed to provide comprehensive support to enhance their welfare. By collaborating closely with families, local institutions, and government bodies, the program sought to address the beneficiaries' intellectual, physical, and emotional needs, aligning its goals with Sustainable Development Goal No. 4. which advocates for inclusive and equitable quality education and lifelong learning opportunities for all.

Embracing technological advancements and forging partnerships with corporate entities, the program integrated seamlessly with educational frameworks to cater to the evolving needs of its beneficiaries. With a presence spanning various states across India. Including prominent regions like Delhi, Tamil Nadu, Kamataka, Kerala, Uttarakhand and Haryana, the program served over 200 children and war widows. The pressing need for such a program was evident in the lack of adequate support systems and resources available to these families, highlighting the importance of initiatives like Salute to Martys in instilling a renewed sense of belonging and individuality in the lives of its beneficiaries.

Objectives of the Program



To provide educational scholarships to children of armed forces, paramilitary, and state police personnel.



To conduct regular career guidance sessions to empower and guide the children towards future employment opportunities.



To impart life skills and personality development training to equip the children with the necessary skills for the job market.

About RBL Bank

RBL Bank is dedicated to making a positive impact on the lives of countless Indians through their social programs they identify and support causes related to Health. Education, and Livellhood opportunities to create sustainable communities, undertake socially manningful programs for the welfare and development of the community at large with an ultimately objectives for nation's social, economic progress and development of the marginalised.

About NGO Partner

Cautam Cambhir Foundation (CGP) is a not-forprofit charitable focused on empowering children of Martyrs and War Widows to lead a dignified life. CGP was founded in the year 2014 to provide educational and emotional wellbeing support to the children of Martyrs and helping war widows to build their self-esteem and confidence but soon morphed into a more holistic system of caring for the Martyrs families.

CHAPTER 4 RESEARCH METHODOLOGY

RBL Bank commissioned SoulAce to conduct an impact assessment study to evaluate the immediate and enduring impacts of the program implemented for the children of martyrs of the armed forces, paramilitary, and state police to empower them to pursue their education.

The impact assessment study was conducted in

Objectives of the study



To measure the enduring impact of the Salute to Martyrs program on the well-being of children and the



To assess the success of the program in empowering beneficiaries and fostering self-reliance.



To evaluate the immediate effectiveness of the program in providing scholarships and counselling sessions on career guidance and life skills.



the program model.

Definition of Research

Research can be described as a logical and oystematic search for new and useful information on a particular subject. Social science research refers to the systematic activity of gaining new understanding by following scientific principles and methods to minimise bias and subjectivity. It is contrary to writing something based on assumptions or speculations. Though information on certain facts can also be gained through common sense and based on general observation and hearasy, those facts will not be considered valid until they have been obtained methodically, which can stand the test of time. The defining characteristics of scientific research are objectivity, reflical neutrality, refliability, refli The identification of the research problem provides the starting point of research, which i then defined and redefined through a proper review of the literature on the problem of deliberations with research experts an knowledgeable others in the subject matter of interest. Each research problem has a multitud of perspectives and dimensions, and research cannot cover all of those in a single study. Thus we need to delimit the research problem into measurable problem and formulate objective make decisions on the research design, sample design, type of research instruments for collecting the data and how these data can be edited, coded, classified, tabulated, an interpreted so that findings and conclusions can be reached. Every research needs to have proper methodology to forsee the problem that could arise in the process and steer through it in a proper direction without losing focus.

Use of Mixed Methodology for maximum insights

The research problem pertained to assessing the impact of this initiative on local communities. The project's success lies in recognising the pressing need for integrated solutions that holistically some humanity.

Application of Quantitative Techniques

A quantitative study is needed when the focus is on presenting the study problem in terms of numbers, frequencies, percentages, etc. In quantitative research, standardised instruments such as questionnaires and intensive schedules are employed to collect data. Though the information that is obtained is easily amenable to various statistical measures and tests quantitative information has its limitations. It can uncover only the surface phenomens. It is unable to penetrate beneath the surface and identify what is hidden. This study used structured tools like the intensive schedule to assess the impact. This helped in obtaining quantifishle information.

Application of Qualitative

Techniques

Qualitative research can only unrawel enriched and hidden information that may not be evident on the face of it. The qualitative approach is distinguished by deeper probing and flexibility, and it can yield massive amounts of data that were not anticipated when the research was initiated. Quantitative techniques were used for better accuracy; to ensure anonymity, and at the same time, to cover a larger sample population. Qualitative techniques of interviews with key stakeholders and interviews with community people were adopted for a better understanding of the problem alongside quantitative research.

Project Evaluation Framework

After the collection of relevant information and perceptions through interviews, the OECO framework was applied, which has six evaluation criteria - relevance, coherence, efficiency, effectiveness, impact, and sustainability for each of the indicators.



Ensuring Triangulation

Triangulation was needed to increase the credibility and validity of the research findings. It was also a measure taken to ensure the trustworthiness of the research process. The findings of the quantitative research have been verified with the insights from qualitative research, and the report has also been structured to reflect this point.

Research Design



Name of the project

Providing Scholarship to Children of Martyrs' Armed Forces Personals to empower them for a better future



Implementing agency

Gautam Gambhir Foundation



Research design used

Qualitative and Quantitative



Sampling Technique

Purposive and stratified random sampling



Qualitative methods used

Interview and focus group discussions

Study Tools

Primary data was collected using two types of questionnaires.



Questionnaire Beneficiaries:

or Primary

Structured questionnaires were developed, the project details for each of the focus areas were reviewed, and indicators were predefined before conducting the surveys.



Questionnaire for Secondary Beneficiaries and Stakeholders:

Semi-structured questionnaires were developed for each type of sample of this group. Stakeholders were identified across the focus areas.

One-on-one discussions were done with beneficiaries to prepare case studies.

Ensuring Commitment to Research Ethics



Anonymity Anonymity refers to not revealing the

identity of the respondents. This research study strictly sticks to not revealing the identity of respondents unless the same is warranted for the illustration of success stories or case studies. After the research was completed, the study did not reveal which individual respondents answered which question in what manner. The results were revealed only as an aggregate, so no one would be able to single out the identity of a particular respondent. This was required to not break the trust of the respondent by not revealing the individual identity.



Confidentiality

Research subjects participate in the process only based on the trust that confidentiality is maintained. Hence, the research would not reveal any data regarding the respondents for purposes other than the research study.



Non-Maleficence

Research would not lead to harm to the research subjects. This study ensured that the respondents were not harmed in any way.



Beneficence

Any research study should lead to some benefits for the respondent. This research study also ensures that individuals, groups, and communities benefit and their well-being is enhanced.



Justice Justice refers to being fair to all. This

research study ensures equal treatment of all its research subjects and no biases or prejudices towards any group based on social stereotypes or stigma associated with being a member of a certain group or class.

CHAPTER 5

KEY FINDINGS AND IMPACTS

The Salute to Martyrs program was a holistic initiative aimed at supporting the educational, vocational, and health needs of children of families of armed forces, paramilitary, and state police personnel, as well as war widows.



Inclusivit

Children and mothers from martyrs' families

DEMOGRAPHY AND SOCIO-ECONOMIC STATUS OF THE BENEFICIARY POPULATION





CHART 2: GENDER-WISE DISTRIBUTION



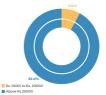
Respondents are predominantly aged 19 to 24.

- Female respondents had a higher representation than male respondents.
- A vast majority of the respondents reported having families with 4-5 members.
- A smaller portion of respondents belonged to families with six or more members.



4 members
5 members
6 members
More than 6 members

CHART 4: ANNUAL FAMILY INCOME



Key Program Inputs and Activities

ACTIVITY	INPUT	OUTPUT	IMPACT
Conducted virtual awareness sessions to sensitise family members about the benefit of getting COVID-19 vaccines	Conducted virtual sessions to develop an understanding of the importance of vaccination and taking serious precautions for Covid-19	Successfully conducted sessions and shared brochures in Hindi and English detailing the dos and don'ts of Covid-19	All the mothers and other elder members of the family have taken the dose of vaccination.
Conducted virtual individual counselling sessions on a weekly basis to ensure the healthy emotional, mental, and physical well-being of a child	Weekly sessions were arranged for individuals and children attending all the sessions.	Through this activity, children get support to protect their psychological and physical well-being.	Children develop self- esteem and self- confidence. Children were able to explore and solve their problems without fear.
The activity was conducted by forming groups as per the age and providing sensitisation sessions on social issues such as personality development, importance of education, health & hygiene, child importance of education, health & hygiene, child importance such importance such powerment. The system of the system of system	Animated videos on maintaining health and hygiene, education, and appropriate touching were shared with younger children.	This activity helped to spread awareness to the children on personal care and to maintain overall hygiene.	Children enhanced their knowledge apart from the spliabus. Children became more sensitive towards societal issues.
Telephonic follow-up on academic and personal growth of the children on a regular basis	Telephonic discussions with utors, schoolchildren and family members. Provided support in academics by sharing the curriculum with children experience and the curriculum with children in their studies and helped in resolving other related issues faced by the children in their studies and helped in resolving other related issues faced by the children in their studies and helped in resolving their provided in the substantial of the substantial that is the subs	The activity was conducted with all children on a weekly basis.	Children were able to find issues and solve them. Monitored by elder kids in studies created a special bond between elder and younger children.
Career counselling sessions were conducted with age group of 16-22 years children	Sessions were conducted by providing career guidance to help elderly children determine the conduction of the conduction	Children received career counselling twice a month. The group's queries were answered with relevant examples.	Children discover their strengths and weaknesses through counseiling sessions. Major changes occurred in children's vision towards their careers.

KEY ACTIVITY	KEY INPUT	KEY OUTPUT	IMPACT
Financial literacy session with mother	Provided sessions on financial understanding of banks to handle accounting by themselves. Sessions were conducted on using net banking. Mothers received sessions on accounting and managing the day-to-day expenses.	Mothers received sessions on accounting and manage day to day expenses.	Through these sessions, mothers saved themselves from being cheated Mothers were able to do savings.
Children were engaged in different co-curricular activities by forming age- appropriate groups	Children actively participated in the sessions according to their sessions according to their interests. These activities gave them a new start and innovativeness because they got bored with their daily routine.	Children were divided into groups as per common interest, and sessions were conducted regularly every weekend.	Ensured the energy was dispensed positively despite the lockdown and the continued development of the children.
Awareness sessions on Government schemes with mother	Vital information about the government schemes was shared with mothers through sessions.	Sessions were conducted with the mother on a monthly basis.	Mothers and children were able to identify schemes for the children of the Paramilitary Forces to gain admission to the medical and engineering fields.

Key Findings

This section of the report offers an overview of the program's key findings. The major findings include:



Topics covered in the meetings.



Frequency of the meetings.



from the meetings.

CHART 5: TOPICS COVERED IN THE MEETING

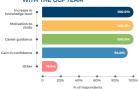


CHART 6: FREQUENCY OF THE MEETINGS



CHART 7: BENEFITS OF THE MEETINGS WITH THE GGF TEAM

5-6 times



- The main topic of discussion among respondents with the GGF team in the meeting was career guidance.
- Health and hygiene awareness was another significant focus area of the meeting.
- Most respondents attended the meetings 4-5
 times
- Key benefits reported by respondents include increased knowledge level, motivation to study, and career guidance.

 The majority of the respondents reported an increase in confidence.



100.0%

of respondents reported an increase in knowledge level, motivation to study, and career guidance.



94.0%

of respondents reported a gain in



The program covered important topics such as decision-making, which helped me gain confidence, stay focused and move forward in life.

-Amisha Sharma, beneficiary

- 9

"

Ritika Sharma from Rohtak participated actively in the program regularly. She eplyyed participating in the group activities where societal issues were discussed. She found the interaction to be very informative and shared that these sessions developed her knowledge of social issues such as women's empowerment, substance abuse, gender sensitisation, and the caste system in India. She mentioned that it is smething different and refreshing as it gives a different perspective and knowledge apart from the content of the regular syllabus followed in schools:

π

"

The counselling sessions helped me to discover my strengths and weaknesses and allowed me to improve them. The program had been effective for me and my family.

-Jaspreet Singh, beneficiary

77

CHART 8: MODE OF FINANCIAL SUPPORT



CHART 9: FREOUENCY OF TRANSFERRING THE AMOUNT



- Transferred to parent's bank account
- · Bank transfer was the chosen mode of financial support for the majority of respondents. A significant proportion of respondents opted to transfer funds to their parents' bank accounts.
- . The majority of the respondents mentioned that the amount was transferred 2 times.

Key Impacts

This section of the report explores the key impacts of the program. which are outlined below:

CHART 10: SATISFACTION WITH THE PROGRAM



Not Satisfied

According to the findings, all respondents expressed satisfaction with the training provided in the program.



of the respondents reported high satisfaction with the program.

The individual virtual sessions helped me to maintain and ensure my mental health and emotional and physical well-being.

-Abhay Mathur, beneficiary

CHART 11: FINANCIAL SUPPORT



The financial support provided effectively supported all respondents throughout the year. with all respondents confirming its adequacy. None of the respondents reported facing financial constraints during this period.



of the respondents reported that the financial support provided was sufficient.

CHART 12: FEELING MOTIVATED



All respondents stated that they felt motivated by the program due to the financial support provided.



100.0% of the respondents reported feeling motivated because of the financial 66 The fin

The Hanacial support being provided helped me a lot in pursuing my studies and moving a head in life. Without having to think of any financial burden I started regular, I started regular tending the weekly sessions conducted by attending the weekly sessions conducted by high confidence level and self-esteem I was much more efficient compared to before in exploring and solving problems without any fear.

-Payal Mehra, beneficiary

"

SUPPORT. KEY STAKEHOLDER SATISFACTION



MEMBER Relatives and





Stakeholders revealed that the program had brought about significant positive changes in the lives of the beneficiaries, particularly the children of armed forces, paramilitary, and state police personnel, as well as war widows. They emphasised the following points:



Stakeholders expressed gratitude for the online COVID vaccination awareness sessions provided for parents, which helped in alleviating concerns and promoted vaccination uptake among families.



Mothers, relatives, and family members appreciated the efforts made by the program to provide psychological and emotional support and stated that the program effectively recognised the importance of helping them cope with the trauma and challenges they faced.



Stakeholders conveyed satisfaction with seeing their children receive educational support and witnessing their progress towards fulfilling their dreams, and it acted as a source of encouragement and pride for the entire family.

Overall Impact of the project



ENHANCED EDUCATIONAL

Delivered the best educational facility, which consisted of enrolment in top-tier schools, provision of stationary and uniforms, and guidance for tuition aimed at enhancing children's educational opportunities.



INCREASED AWARENESS

Children actively participated in sessions related to sensitisation, leading to increased awareness about various societal issues.



SUCCESSFUL HIGHER EDUCATION COMPLETION

Children successfully enrolled in and completed their higher education studies, indicating the effectiveness of the program in supporting academic advancement.



EMPOWERMENT FOR CAREER PURSUITS

Some respondents began pursuing their dreams, which included preparing for civil services and other competitive exams, indicating the program's role in fostering aspirations and ambition.



DEVELOPMENT OF FINANCIAL LITERACY

Mothers attended financial literacy sessions, leading to heightened awareness of government schemes. The acquired knowledge-empowered mothers to become selfreliant and manage accounting tasks independently and contributed towards their financial empowerment.



Kishore Verma from Sonipat participated in the virtual sessions where topics and issues related to COVID-19 were discussed. Initially, she had a fear and a negative perception of the COVID-19 vaccine and feared taking any doses of the vaccine and was totally avoiding it. COVID-19 disease was spreading at a rapid rate, and that also stressed her out during the pandemic time. The sessions conducted online helped her develop an understanding of the importance of taking the vaccination and all sorts of steps and precautions that should be taken. These virtual sessions were attended both by her and other family members. She shared that the sessions used different communication materials, such as posters and brochures in both Hindi and English, which described the dos and don'ts of COVID-19. These materials supported understanding the concept in an easy manner. As a result of these informative sessions, she and other members of the family took the vaccination doses. She said that the program has been very supportive and engaging during the difficult times of COVID-19.



KEY CHALLENGES AND BARRIERS

During the implementation of the Salute to Martyrs program, several challenges were faced and are listed below:















Negative rumours about the vaccine



Lack of knowledge of online platforms



COMMUNICATION CHALLENGES

Low network coverage impacted virtual group activities, sessions, and cultural events and hindered effective communication.



DIVERSITY IN LANGUAGE

The diverse nature of the group created language barriers during both individual and group sessions, and it affected interaction and understanding of the content.



DISRUPTED TIMINGS

Varying school schedules during the pandemic disrupted the timing of online classes, creating obstacles in conducting timely individual and group sessions.



RESISTANCE TO VACCINATION

Families hesitated to accept vaccination doses due to prevalent negative rumours circulating in society about the vaccine.



LIMITED TECHNOLOGICAL LITERACY

Parents who were unfamiliar with smartphones, computers, and 4G technology found online platforms difficult to use, which limited their participation and engagement.

Impact Created Across Multiple Levels



INDIVIDUAL I EVEL

- Enhanced well-being and empowerment of children and war widows
- Improved access to quality education and holistic development opportunitie



FAMIL)

- · Strengthened family dynamics and economic stability.
- · Enhanced support systems and access to resources for families.



TOWN/VILLAGE LEVEL

- In a second and a second in the second and a second in the second in the
- landered community concision and engagement in wender initiatives.



BLOCK

- Facilitated community-led initiatives for education and empowerment.
- Strengthened networks and partnerships for local development.



DISTRICT

- Contributed to overall socio-economic development and welfare
- Improved educational outcomes and access to services at the district level



FVFI

- Supported state-wide efforts for inclusive education and social welfare.
- · Strengthened partnerships and collaborations with government bodies.



NATIONAL LEVEL

- · Raised awareness and contributed to national-level initiatives for social inclusion.
- Advocated for policy changes and reforms to support the welfare of children and war widows.
- Aligned with the Sustainable Development Coals (SDGs) to promote inclusive and quality education.

Sustainability



CAPACITY BUILDING

The program facilitated long-lasting impact through counselling sessions, empowerin mothers to develop the strength and capacity to tackle real-life problems and sustai themselves in society.



PROMOTING SELF-

Beneficiaries became self-reliant with program support, as evidenced by some respondents completing higher studies and securing jobs, leading to economic stability



ENHANCING SELF-CONFIDENCE AND DECISION-MAKING SKILLS

Counselling sessions with children contributed to increased self-confidence and selfesteem. They became adept at making decisions and confronting daily challenges without fear.



COMMUNITY ENGAGEMENT AND INFORMATION DISSEMINATION

Home visits and physical meetings with stakeholders and families facilitated direct engagement, providing valuable information on child development and promoting sustainability through community involvement.



FOLLOW-UP MECHANISMS

Follow-ups were made with direct and indirect beneficiaries, and that ensured sustained impact beyond the duration of the program, promoting continued growth and development among beneficiaries. 9 Ratnakar Bank Limited Gautam Gambhir Foundation

08. OECD FRAMEWORK





The Salute to Martyrs program was highly relevant as it directly addressed the educational, psychological, and emotional needs of families of armed forces, paramilitary, and state police personnel, as well as war widows who were facing trauma. By providing scholarship support to facilitate their education, the program aimed to alleviate their financial burders and promote their well-beino.

Delevance

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Coherence

The Salute to Martrys program exhibited strong coherence with Sustainable Development Coals (SDCs) 1, 10, and 17. It addressed SDC 1's Indicator 1.4 by ensuring equal rights to economic resources and access to basic services, particularly for marginalized individuals. Additionally, it aligned with SDC 10's Indicator 10.3, aiming to reduce inequalities of outcome by providing equal opportunities and support to disadvantaged families. Furthermore, the program exemplified alignment with SDC 17's Indicator 17.17 through effective partnerships between public, private, and civil society entities. maximising its impact and promoting sustainable socio-economic development within affected communities.











Effectivenes

The program demonstrated effectiveness in achieving its objectives by providing educational scholarships, career guidance, and life skills training to beneficiaries, including mothers. Children were empowered to pursue and complete higher studies, leading to increased employment opportunities and self-reliance. Additionally, mothers received support through financial literacy sessions and emotional guidance, contributing to their empowerment and enhancing their ability to manage household finances independently. This holistic approach positively impacted the socio-economic well-being of the beneficiaries and their families.





Efficiency

The program demonstrated efficiency in its implementation by using technology and integrating seamlessly with educational frameworks. These strategies enabled the program to maximise its impact while optimising resources and minimising operational costs. During the pandemic, the program team effectively managed risks by developing proper planning and utilising technological tools to ensure the timely completion of tasks. This proactive approach further enhanced the program's efficiency and effectiveness in delivering support to beneficiaries amidst challenging circumstances.

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The impact of the program was significant, as evidenced by the improved educational outcomes and socio-economic empowerment of beneficiaries. Children received vital support for their education, which led to enhanced prospects for their future, while mothers also received psychological and emotional support, which contributed to their overall well-being.

00001



Sustainability was ensured through its focus on holistic development and capacitybuilding among beneficiaries. By addressing the root causes of poverty and inequality through education and empowerment, the program laid the foundation for long-term socio-economic development and resilience within affected communities.

Sustainability



Relevance















Sustainability

CHAPTER 9

The Salute to Martys program, supported by RBL and implemented by the Gautam Cambhir Foundation, has significantly impacted the lives of beneficiaries by providing comprehensive support and opportunities for growth. Through initiatives such as educational scholarships, career guidance sessions, and life skills training, the program has empowered beneficiaries to pursue higher studies, secure employment, and become self-reliant members of society. These key activities have facilitated access to quality education and equipped beneficiaries with essential tools for personal and professional development. Additionally, the program has prioritised the psychological and emotional well-being of beneficiaries, offering support and guidance to navigate challenges and pursue their goals with confidence. Overall, the program has played a vital role in fostering holistic development and empowerment among beneficiaries, enabling them to thrive in their academic, professional, and personal lives.