

mahindra
FINANCE

Mahindra & Mahindra
Financial Services Ltd

SWABHIMAAN PROGRAM

Impact Assessment Report
FY 2022-2023

Report by

SOCIAL LENS
OPTIMISE IMPACT



Certificate of Assessment

This certifies that an Impact Assessment for
the **Swabhimaan Program** has been successfully completed by Social Lens.

The activities of the programme for the period
April 2022 to March 2023 are in compliance with the themes
highlighted in the Corporate Social Responsibility policy of
Mahindra & Mahindra Financial Services Limited

June 2024



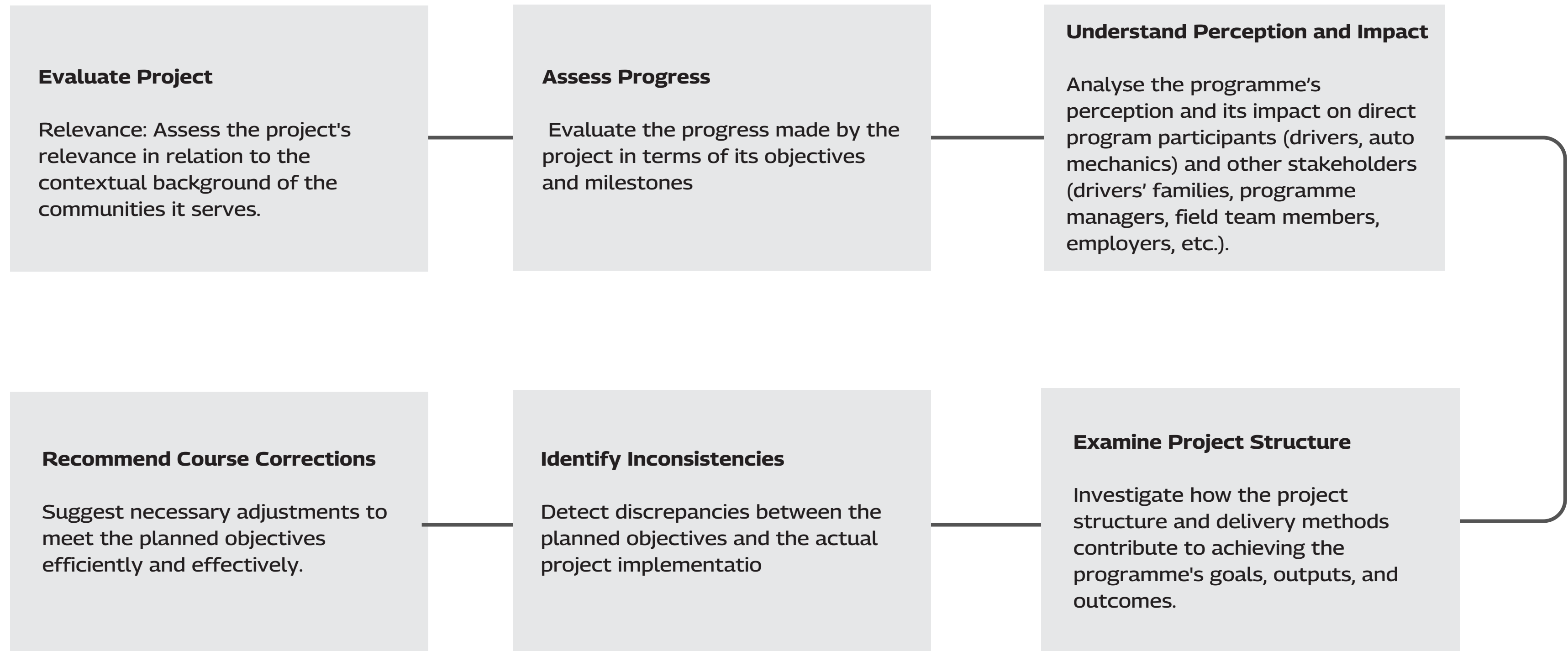
Vijaya Balaji
Founding Partner & CEO



Social Lens Consulting Pvt Ltd

OBJECTIVE OF THE STUDY

Mahindra & Mahindra Finances Limited Services (MMFSL) commissioned Social Lens Consulting to conduct an Impact Assessment of the Swabhimaan Project. The aim was to evaluate the benefits received by the programme's recipients and recommend measures for improvement where necessary. The study was conducted with the following objectives:



THE SWABHIMAN PROGRAM FOCUSES ON THE FOLLOWING KEY INITIATIVES

Driver training for Freshers:

To promote driving skills among male and female youth from marginalised communities.

Saksham Scholarship Programme for Drivers' Children:

To improve access to education by providing scholarships to driver's children. This is done in order to enable continuity in education.

Auto Mechanic Training:

To promote skill development through auto mechanic training for women to enhance their livelihoods.

Financial Literacy:

Creating financial awareness and literacy, enabling sound financial practices and behaviours across rural and urban India.



The program targets youth and LMV & LCV drivers from several major Indian states, including Maharashtra, Madhya Pradesh, Tamil Nadu, Delhi, Uttar Pradesh, Uttarakhand, Gujarat, Rajasthan, Telangana, and Karnataka. Ultimately, Swabhimaan aims to equip drivers with the necessary skills to remain relevant in their workplaces while also focusing on their family's financial well-being. This approach aims to enhance their overall satisfaction, even as they work long hours to support their families and contribute to the economy.

DRIVER TRAINING FOR FRESHERS (1/2)

OBJECTIVE: To promote driving skills among male and female youth from marginalised communities.



STRENGTHS

- High confidence in applying new skills, with 91% rating their confidence level at 4 or 5.
- 43% reported increased disposable income and savings post-training.



WEAKNESS

- 7.21% of participants secured jobs through placement support.
- Feedback indicated training was not relevant to career goals or current employment status.



OPPORTUNITIES

- Enhance the training program by incorporating more hands-on experience and updated EV information.
- Improve job placement support and resource distribution to ensure better employment outcomes.



THREATS

- 65.77% did not change their jobs post-training, indicating potential issues with the training's relevance.
- Financial instability persists, with 67.57% of participants reporting no income post-training as placement of freshly trained drivers is a challenge.



DRIVER TRAINING FOR FRESHERS (2/2)

Total number of beneficiaries trained in FY 2022-23 :
1,916
(Female: 713, Male: 1203)

- 10.81% earned between INR 5,000 to 10,000, 15.32% earned between INR 10,000 to 20,000, and 4.50% earned more than INR 20,000.
- 89.19% of the program participants learnt driving through the Swabhimaan program.
- 85.59% of the program participants opined that the trainers had relevant expertise.
- 72.07% felt adequately prepared for the job market.

KEY FINDINGS

UN SDG ALIGNMENT

- SDG 4: . Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
 - a. Target 4.3, 4.4 and 4.5: By 2030, ensure equal access to quality education and vocational training for all, increase relevant skills for employment, and eliminate gender disparities, especially for vulnerable groups.
- SDG 5: Achieve gender equality and empower all women and girls.
- SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

SAKSHAM SCHOLARSHIP PROGRAM FOR DRIVER'S CHILDREN (1/2)

OBJECTIVE: To improve access to education by providing scholarships to driver's children. This is done in order to enable continuity in education.

STRENGTHS

- High satisfaction with the scholarship program, with 75.88% finding it immensely helpful and 23.53% indicating it eased financial strain.
- Effective support in application process, with 91.53% overall satisfaction and 98.90% awareness of eligibility criteria.



WEAKNESS

- A notable percentage of program participants (25.41%) could not recall the scholarship provider, indicating a need for better branding.



OPPORTUNITIES

- Enhance awareness and branding efforts to ensure higher recall of the scholarship provider.
- Expand the scope of support beyond tuition to cover additional educational expenses like books and stationery, which were reported by 88.57% and 82.86% of participants, respectively.



THREATS

- Financial instability still affects a significant portion of participants, with 36.36% earning between INR 5000 and INR 10000 monthly, and 18.18% earning less than INR 5000.
- Without the scholarship, 77.01% of participants would face significantly increased financial burdens, threatening educational continuity.



SAKSHAM SCHOLARSHIP PROGRAM FOR DRIVER'S CHILDREN (2/2)

Number of beneficiaries trained in FY 2022-23- 3,136
(Female: 1846, Male: 1290)

- 75.88% of participants found the scholarship immensely helpful in easing financial burdens, enabling worry-free education for their children.
- 98.85% affirmed the scholarship improved financial management and reduced burdens, showcasing its practical benefits.
- 96.13% reported improved school/college attendance and performance, reflecting enhanced educational engagement.
- 93.79% praised the program's user-friendly process, with high overall satisfaction



- SDG 4: . Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
 - a.Target 4.b: By 2020, substantially increase the number of scholarships for higher education, including vocational and technical training, available to developing countries.

AUTO MECHANIC TRAINING (1/2)

OBJECTIVE: To enhance the skills and employability of aspiring auto mechanics through targeted training and certification, enabling them to meet industry standards and improve their career prospects.

STRENGTHS

- 86.96% of participants found the training center well-equipped, and 91.30% praised the trainers' expertise.
- 74% received certificates, boosting their job market credentials.
- 78% reported improved communication skills, while 61% felt more confident in their roles and responsibilities.

WEAKNESS

- Participants highlighted the need for more hands-on experience and on-the-job training.
- 52% recommended greater emphasis on advanced EV technology and vehicle upgrades, revealing gaps in the current program.
- Only 43% found the session duration adequate, suggesting many participants felt it was insufficient.

OPPORTUNITIES

- Integrate advanced EV technology into the curriculum, along with detailed repair diagrams and software guidance.
- Expand hands-on training opportunities to strengthen practical skills.
- Ensure alignment with market demands by incorporating updates on electric vehicles (EV) and BA6 standards.

THREATS

- 13% of participants earn up to INR 15,000 post-training, indicating income challenges.
- Rapid technological advancements in the automotive sector risk outpacing the current curriculum, underscoring the need for regular updates.
- Increasing industry competition calls for continuous skill upgrades.



AUTO MECHANIC TRAINING (2/2)

Number of beneficiaries trained in 2022-23 - 1,230 (male)

- The training center was deemed well-equipped by 86.96% of participants, and 91.30% affirmed the trainers had the necessary skill sets.
- After the training, 52% of program participants rated their skill improvement at 5, indicating substantial gains in technical competence.
- 78% of the program participants reported an improvement in their communication skills.
- 61% felt fully equipped for the job market.
- Post-training, 26% saw their income rise to INR 16,000-40,000, and 9% exceeded INR 46,000.
- 43% of participants reported beginning to save for the first time.



- SDG 4: . Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
 - a. Target 4.3, 4.4 and 4.5: By 2030, ensure equal access to quality education and vocational training for all, increase relevant skills for employment, and eliminate gender disparities, especially for vulnerable groups.
- SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

FINANCIAL LITERACY: “MONEY GYAAN SE JEEVAN AASAAN” CAMPAIGN

OBJECTIVE: To enhance financial awareness and literacy, enabling sound financial practices and behaviours across rural and urban India.

- Reach: 34 million unique users, with an average frequency of 2.4 (number of times the ad was shown to each user).
- Impressions: Approximately 300 million (number of times the ad was served on a device)
- Video views: Approximately 85 million (total views garnered for all three videos)
- Website visits: Approximately 0.4 million (visits on the website from the clicks on the ad buttons)
- Average time spent on website: 1.45 minutes



- SDG1: End poverty in all its forms everywhere
 - a. Target 1.4: By 2030, ensure equal rights to economic resources and access to basic services, property, technology, and financial services, especially for the poor and vulnerable.
- SDG 4: . Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

RECOMMENDATIONS

Challenge / Observation	Recommendation	Weight
<p>There is a significant issue with low employment rates among program participants, highlighting the need for improved job placement strategies and enhanced support systems.</p>	<p>Enhance Job Placement: Partner with local businesses to increase job opportunities. Set up a dedicated team to connect participants with employers and offer ongoing support.</p> <p>Career Counseling: Provide career guidance, resume building, and interview coaching to aid participants in their job search.</p> <p>Internship & Apprenticeship Programs: Offer practical work experiences through internships and apprenticeships to boost employability.</p>	<p>High</p>
<p>The training quality needs improvement to better equip participants with the essential skills and knowledge required for employment in their chosen fields.</p>	<p>Invest in Trainer Development: Offer continuous training for trainers to improve their skills and keep them updated on industry advancements.</p> <p>Innovative Practical Training: Incorporate real-world simulations and mentorship into the curriculum for hands-on experience and personalized industry guidance.</p>	<p>High</p>
<p>Mobilization efforts need refinement to better target and engage the right audience, ensuring the program reaches and attracts the most suitable participants.</p>	<p>Targeted Outreach: Use demographic data and community insights to design campaigns that engage the most suitable participants.</p> <p>Community Collaboration: Partner with local organizations, schools, and NGOs to raise awareness and build trust within the community.</p> <p>Digital Marketing: Leverage social media, email campaigns, and online ads to reach a wider audience and attract the right candidates.</p>	<p>High</p>

ANNEXURES 1/4

Research Methodology

The study employed a mixed-methods approach, combining quantitative and qualitative data from primary and secondary research.

Secondary Research: Program literature and reports from various organizations were reviewed to understand objectives and assess the program's relevance to the community.

Primary Research: A multi-stakeholder approach collected data from participants, families, staff, and employers through pre-tested, language-compatible tools via on-field and telephonic interviews.

- On-field and telephonic interviews of a sample of program participants directly involved in the intervention
- On-field and telephonic interviews with the program field-level staff, trainers, employers and the program management team

Ethical Considerations

Ethical considerations-Verbal consent was obtained from all participants, with the option to withdraw at any time. Participants were identified through implementing partners, who were present during data collection. Data confidentiality was upheld, and no unlawful methods or plagiarism were used in presenting the data.

ANNEXURES 2/4

Our Approach and Methodology

Intervention	List of key themes and indicators
Drivers Training for freshers	Skill Enhancement: Income & Living Standards Confidence & Independence
Scholarship Project for driver's children	Education Access Household Finances Children's Growth
Auto Mechanic Training	Skill Enhancement Income & Living Standards Confidence & Independence
Financial and Digital literacy**	Click-Through Rate Traffic Engagement Feedback

ANNEXURES 3/4

Limitations of the Study

Program participants may alter their behavior to align with perceived expectations of the researcher, consciously or unconsciously. Cultural differences may lead to misinterpretation of questions or responses, affecting data quality. Additionally, ratings on a scale may vary based on the surveyor's subjectivity and item interpretation. Poorly constructed items may fail to capture nuances, leading to ambiguous or misleading data.

Snapshot of assessment tools

Auto Mechanic Drivers

- Were you given any kind of orientation about the program? If yes, what all were you explained this program will help achieve?
- Did all the training session centres have the required physical infrastructures? (Probe - adequate space for the batch size, training equipment, etc.)
- Did the trainer have the required expertise/ was the training material and resources provided relevant? (Probe: knowledge, skills, attitude)
- What technical skills were you trained upon in the training?

Driver Training

- What was your motivation to join the Drivers training program?
- What were the skills/types of sessions you were trained upon in the program ?
- Did all the training session centres have the required physical infrastructures? What did you think of the resources that you were provided for the training? (probe: for the batch size, learning all of the skills)
- Were you provided with any resources during/after the training? (Probe - Reading material/ Videos/ etc)

Scholarship Program

- How were you made aware of the Scholarship?
- Were you made aware of the eligibility criteria in the program?
- What has been the overall contribution of this program for you?
- Had you not received the scholarship amount, how would it have affected you/ your family?
- Would you be able to continue the education of your child in the absence of the scholarship?