



kotak
Kotak Mahindra Bank



Health Program

April 1, 2022 - March 31, 2023
CSR Impact Assessment Report
Kotak Mahindra Bank Limited

Implemented by Kotak Education Foundation
Assessed by Aspire Impact | January 2025



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Assessment Methodology

Aspire Impact followed a comprehensive primary and secondary data collection approach for the **Impact Assessment of the Health Program 2022-23**. The stakeholders' feedback was captured through in-depth interviews and quantitative surveys.

The methodology encompassed developing a set of research guidelines and survey questionnaires to draw evidence towards each impact area, which helped draw reasonable conclusions at the current stage of the program. The assessment captures the end-to-end project impact along four dimensions of Aspire's proprietary 4P framework:

REACH	DEPTH	INCLUSION	SUSTAINABILITY
Assessing scale of the intervention, and coverage of lives touched.	Assessing effectiveness of the interventions and the quality of impact delivered.	Assessing equitable access providing equal access to opportunities and resources for people who might otherwise be excluded or marginalized.	Assessing ability to maintain quality of impact delivery and their environmental impact.

Research Design

- A **mixed method approach** which comprises Quantitative (structured questionnaire) and Qualitative (In-depth Interviews) research techniques was used to carry out the impact assessment and generate insights from the stakeholders.
- Secondary data research.

Research Objectives

Aspire Impact interviewed beneficiaries to assess the Impact across the below aspects:

- Assessing the **Reach, Depth, Inclusion and Sustainability** of impact.
- Providing insights to be based on quantitative and qualitative surveys.
- Providing recommendations for further improvement.

Data Collection Methods

- The study population consisted of **4753** adolescent girls who participated in the health program while they were in grades 7 and 8 during the 2022-23 academic year.
- The survey targeted a statistically significant sample size of **214** girls, calculated using a confidence level of **95%** and **6%** margin of error. We exceeded the target by achieving responses from **230 girls**.
- The table below shows the sample sizes achieved across quantitative and qualitative surveys.

In depth interviews			
Teachers	Female Students	Parents	Total
3	18	13	34

Quantitative Survey
Female Students
230

Executive Summary

The Health Program by Kotak Education Foundation was an initiative designed with a multifaceted approach to address anemia among adolescent girls. Kishori Sabhas were conducted with girls and parents to impart crucial knowledge on anemia, nutrition, hygiene, and goal-setting to improve their overall health & well-being. By integrating health education with experiential learning, the program aims to improve girls' health literacy, foster healthy lifestyle choices, and enhance their overall well-being while simultaneously developing critical thinking and communication skills.

In FY 2022–23, the program reached **7857** grade 7, 8, 9 girls across **61** schools. To assess its impact, data was collected via quantitative and qualitative methods, including surveys administered to **230** girls and in-depth interviews conducted with **28** key stakeholders comprising parents, teachers, and girls. This robust methodology provided valuable insights into the program's outcomes.

Below are the main findings of the impact assessment conducted by Aspire Impact to capture the end-to-end Impact of the program across 4 broad areas: Reach, Depth, Inclusion and Sustainability.

Program Reach: Awareness sessions on anemia, hemoglobin testing, medication made accessible

A total of **7857** adolescent girls were reached across 61 schools during the financial year 2022-23 through the program. Among them, **61%** actively engaged by participating in blood tests, reflecting their interest in health-related interventions. Additionally, **56%** of girls accessed healthcare services by visiting Kishori Friendly Clinics for consultations and receiving Iron and Folic Acid (IFA) supplements. The service quality at the clinics was highly appreciated, with **78%** of girls finding the services very effective in addressing their health needs.

Program Depth: Improvement in knowledge and improved ability to concentrate

The program significantly contributed to enhancing girls' knowledge and well-being, with **83%** of girls highly rating the initiative for increasing their awareness about healthy diet and personal hygiene. As a result, **77%** of girls reported experiencing increased energy levels, while **75%** observed improved focus in the classroom. The program also empowered girls to make informed decisions about their health, diet, and hygiene, with **85%** expressing confidence in making such choices compared to only **32%** before the intervention. Additionally, **71%** of girls reported adopting better eating habits, indicating a positive shift towards healthier lifestyles.

Program Inclusion: Designed to address the multifaceted needs of adolescent girls

The program exclusively catered to female students from low-income schools in Mumbai, ensuring that **100%** of the beneficiaries belonged to this vulnerable group. Prior to the intervention, **56%** of these girls had never heard of anemia or the health risks associated with it, highlighting the critical need for health awareness and education among the participants.

Program Sustainability: Girls feel empowered to take care of themselves and share their knowledge

The program not only empowered girls with essential health knowledge but also fostered long-term sustainability, with **89%** of girls reporting the ability to independently take better care of themselves. Parental involvement played a crucial role in amplifying the program's impact, positively influencing the family's health and dietary choices. The initiative received high appreciation, with **81%** of girls expressing satisfaction with the program. Additionally, **74%** of girls felt confident in sharing the knowledge gained with others, extending the program's benefits beyond the immediate participants.

Need and Intervention

The Importance of Optimum hemoglobin levels in girls

Adolescent girls' health and education are greatly impacted by anemia, especially iron-deficiency anemia.¹ **30% of non-pregnant women aged 15 to 49 worldwide suffer from anemia**, with teenagers being especially at risk because of their higher iron needs during growth and menstruation.² Their capacity to carry out daily chores may be hampered by health impacts such as weakness, exhaustion, cognitive decline, and developmental delays. In terms of education, anemia-related exhaustion lead to decreased attendance, poorer academic achievement, and fewer opportunities in the long run. **More than half of Indian women who are of reproductive age are iron deficient**, underscoring the critical need for access to healthcare and nutritional programs to end this cycle.³ Adolescent girls' quality of life and chances for the future can be significantly enhanced by treating anemia with iron supplements, education, and medical care.

Health Program

Goal: To improve the overall health and well-being of adolescent girls by addressing anemia through awareness, education, and medical interventions.

Objectives:

1. To raise awareness about anemia, its causes, and prevention among adolescent girls and their families.
2. To promote healthy nutrition and hygiene practices.
3. To conduct health check-ups, including blood test camps, to assess hemoglobin levels.
4. To provide medical support through Kishori Friendly Clinics.
5. To empower girls to adopt healthier lifestyles.

About the Program: Kotak Education Foundation " Health program" aimed to improve the health and well-being of adolescent girls by addressing anemia, a prevalent issue among them. The program focused on educating girls and their families about anemia, its causes, and prevention strategies through informative sessions for girls and parents (Palak Sabha). This included promoting good nutrition, hygiene, and the importance of a balanced diet. The program also provided essential medical interventions, including health examinations like blood test camps organized within the school and through Kishori Friendly Clinics to assess hemoglobin levels and necessary medical support.

Scope of the Assessment

During the 2022-2023 school year, the program successfully reached **7857** girls from grades **7, 8** and **9** across **61** schools. The impact assessment by Aspire Impact, focused on evaluating the effectiveness of the program in improving the health and well-being of **4753** adolescent girls who were in grades **7** and **8** during the 2022-23 academic year. The assessment specifically aimed to understand the following:

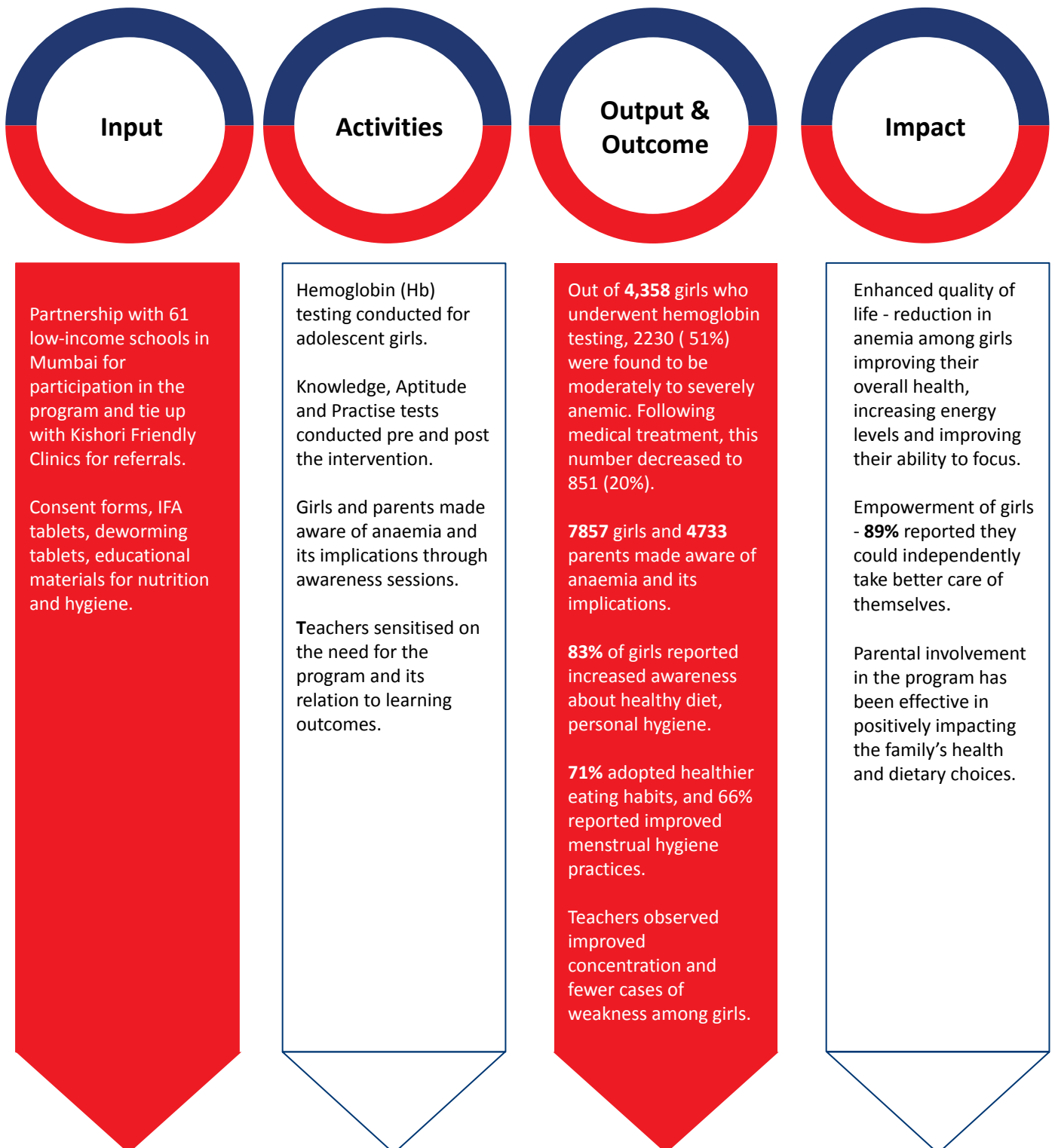
- **Reach:** Number of girls engaged, the participation levels of the beneficiaries with the program, whether they accessed the clinics, did blood tests etc.
- **Depth:** The effectiveness of the program in increasing knowledge in key areas such as nutrition, hygiene, and menstrual health, engaging parents and empowering girls to take care of themselves.
- **Inclusion:** How the program included adolescent girls with anemia/low hemoglobin levels from underserved communities by providing access to testing, medication, knowledge
- **Sustainability:** The long term effect of the training program in terms of impact on the family, benefits perceived, overall satisfaction with the experience.

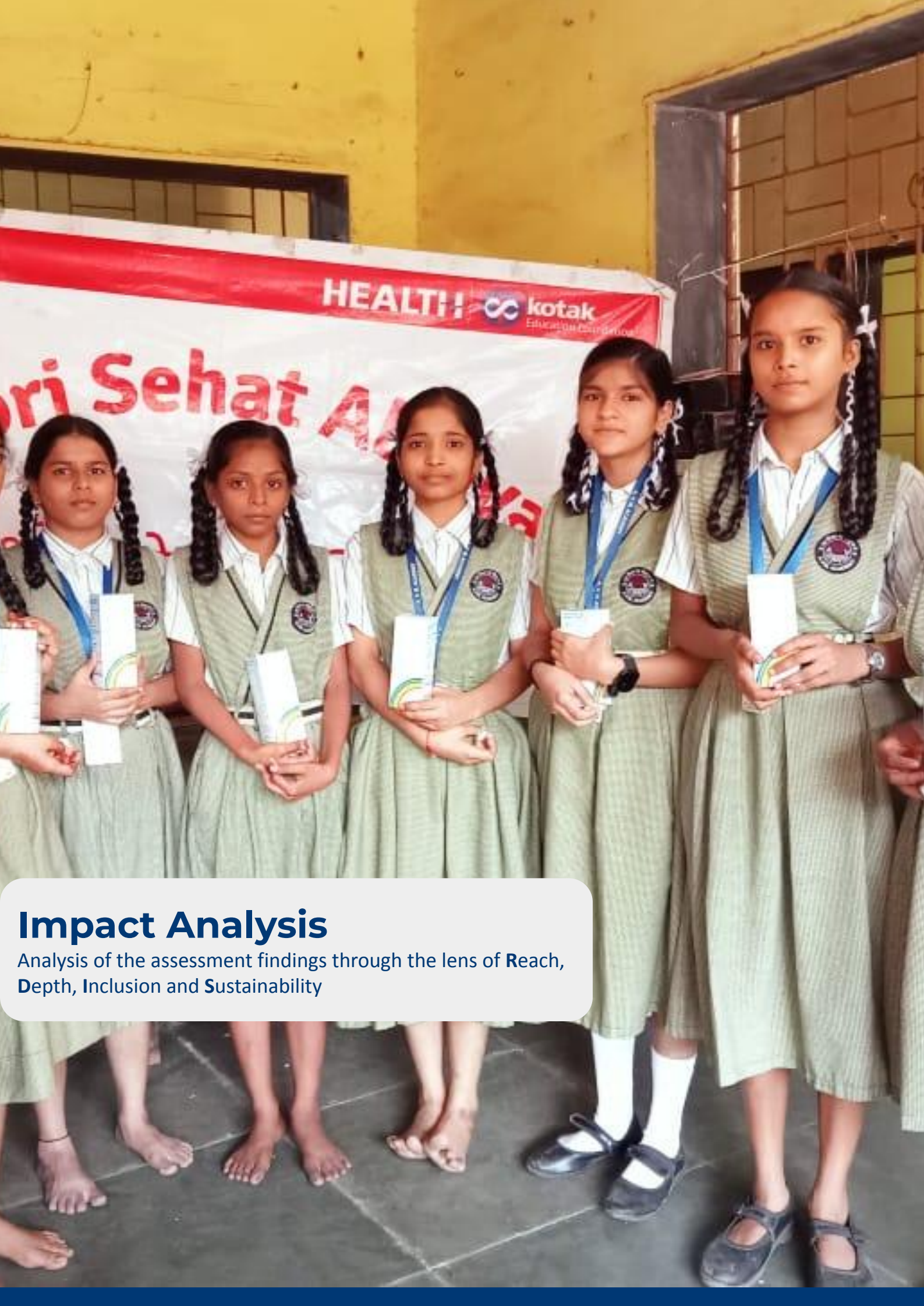
1. <https://www.who.int/news-room/fact-sheets/detail/anaemia>
2. <https://www.who.int/health-topics/anaemia>
3. <https://en.wikipedia.org/wiki/Anemia>

Theory of Change

Retrospective Theory of Change to map the actual pathways of change and assess the outcomes achieved.

Problems statement: Health issues may push families to deprioritize education for girls, leading to school dropouts. Anemia causes constant tiredness and low energy, affects cognitive abilities, reducing academic performance and long-term career opportunities. Health issues might prompt families to marry off girls early, further worsening their physical and mental well-being. Girls with anemia are likely to grow into anemic mothers, perpetuating intergenerational malnutrition in their children.





Impact Analysis

Analysis of the assessment findings through the lens of **Reach**, **Depth**, **Inclusion** and **Sustainability**

Survey Demographics

Understanding the demographics of beneficiaries is crucial for assessing the program's impact and ensuring it effectively reaches those most in need. This section provides an overview of demographic factors of the girls surveyed to assess the impact of the Health program in 2022-23.

Figure 1: Gender Distribution of Respondents, n = 230

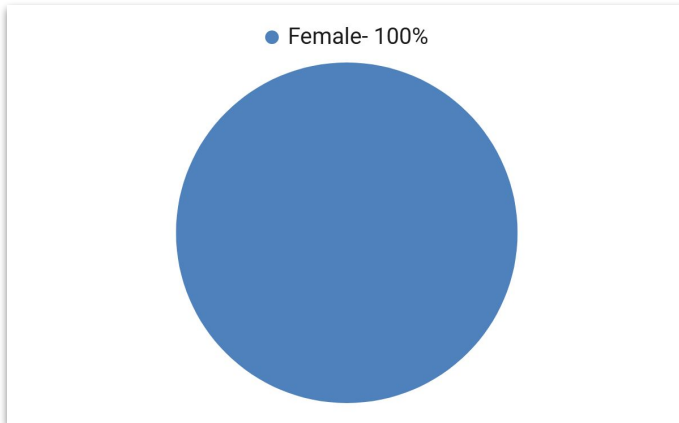


Figure 2: Grade wise distribution of respondents, n = 230

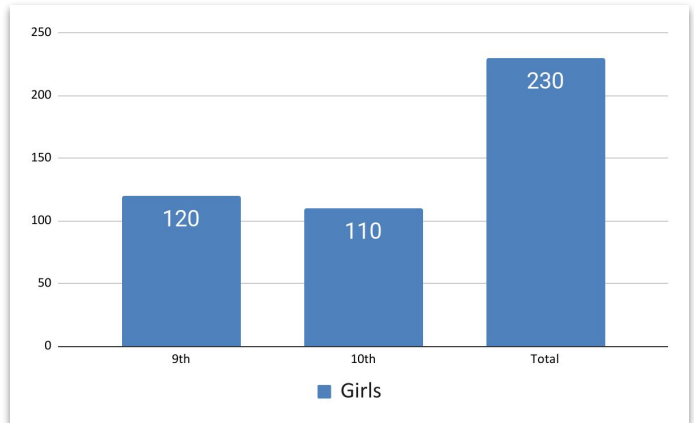


Figure 3: Language spoken at home, n = 230

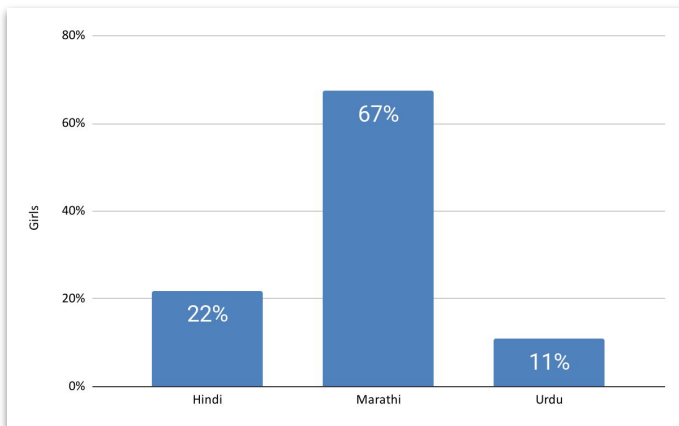
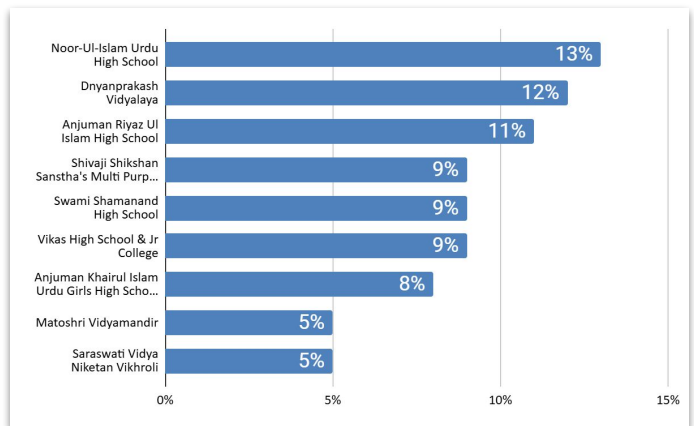


Figure 4: School, n = 230



Since the program was delivered to 7th and 8th graders in 2022-23, the impact assessment surveys targeted those same girls as they progressed to 9th and 10th grade. This approach allowed for a clear understanding of how the program impacted their health knowledge and behaviors over time, with a near-even distribution of girls surveyed from both grades.

The majority of girls surveyed (**67%**) reported Marathi as their mother tongue, followed by Hindi (**22%**) and Urdu (**11%**), reflecting the linguistic diversity of the participant group.

The primary survey was conducted across **11** schools, with the highest number of participants from Noor-UI-Islam School, followed by Dnyanprakash Vidyalaya.

Program Reach

The Reach of a program indicates the scale of the interventions & operations, and assesses the coverage of lives touched.

Knowledge related to anaemia & hemoglobin testing made accessible to adolescent girls and their parents.

56% girls reported no prior knowledge related to anaemia before the program.

61% reported participating in blood tests conducted as part of intervention in the school.

Figure 5: Prior knowledge about Anemia, n = 230

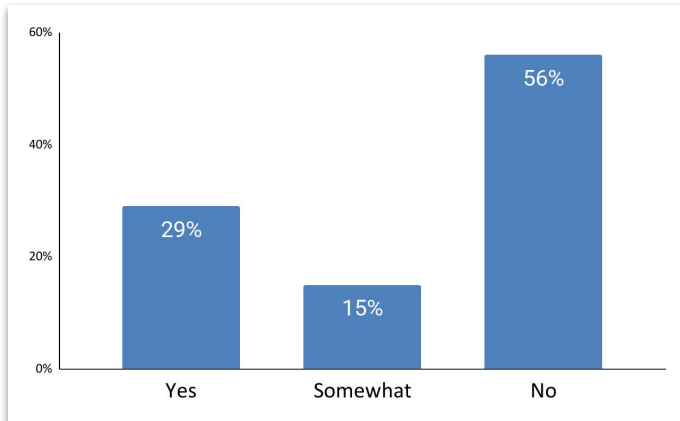


Figure 6: Participation in blood test, n = 230

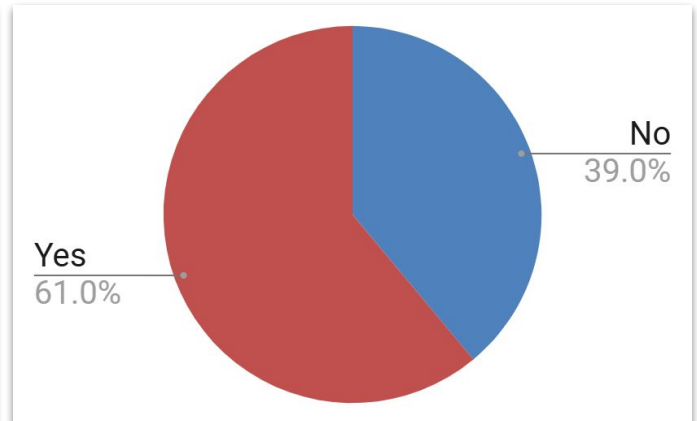


Figure 7: Visit to Kishori Friendly Clinic, n = 230

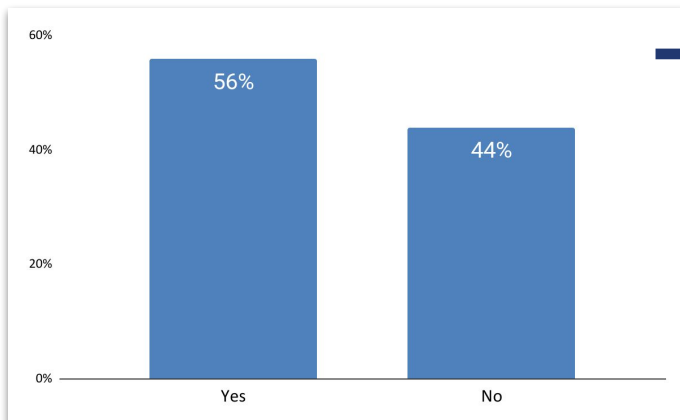
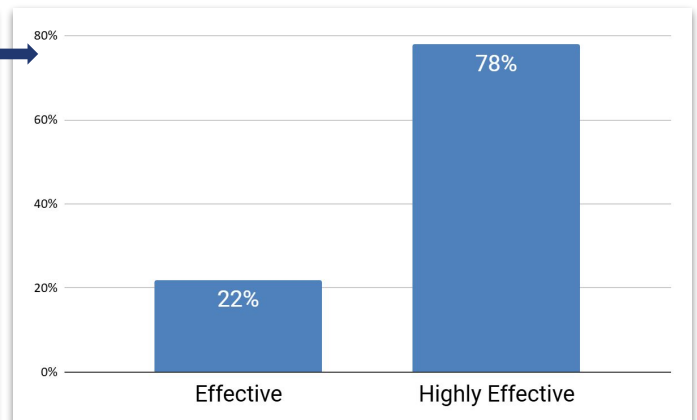


Figure 8: Service at Kishori Friendly Clinic, n = 130



Addressing lack of awareness and knowledge

The health program played a vital role in addressing the lack of awareness about anemia among adolescent girls. Prior to the intervention, 56% of the girls had no knowledge of anemia, while only 15% reported having some knowledge, highlighting the critical need for health education initiatives.

Creating access to medical care

The program saw significant participation, with 61% of girls taking part in the blood test camps, while 39% did not participate. The Kishori Friendly Clinics served as an essential healthcare touchpoint, with 56% of girls visiting the clinics for doctor consultations and receiving Iron and Folic Acid (IFA) tablets.

However, among those who did not visit, 58% were unaware of the clinic services, underscoring the need for greater awareness. Among those who accessed the clinics, 78% found the services very effective, while the rest rated them effective, indicating high satisfaction with the quality of care provided.

Parents expressed that the program's health interventions, including blood tests and medication, played a significant role in improving their children's overall well-being.

Impact Story

Empowered to make healthier choices

A Curious Mind and a Healthier Future

Esha Barve (name changed), a curious 10th grader, eagerly participated in the sessions organized by Kotak Education Foundation as part of its health initiative.

Learning about Healthy Living

Esha learned valuable information about maintaining a balanced diet. The importance of ditching junk food and opting for healthy alternatives like green vegetables. These sessions also shed light on a vital aspect of women's health – anemia. Esha learned how anemia, often caused by iron deficiency, can impact menstruation. Esha, along with other girls, underwent blood tests at school. Her initial hemoglobin levels were low, at 9.9. However when she diligently followed the dietary advice provided during the sessions, incorporating iron-rich foods into her meals she was able to see significant improvement in her overall health.

Addressing Esha's Anemia

Esha enthusiastically shared her learnings about anemia and an iron-rich nutritious diet with her family, particularly about maintaining good hygiene during menstruation. Esha's mother was impressed by her daughter's knowledge and the positive impact on her health and overall well-being.

Sharing Knowledge with Family

Esha strongly believed these sessions are crucial for all girls. Gaining knowledge about proper nutrition, hygiene, and menstruation empowers young women to make informed health choices. Looking back, Esha considers these sessions a turning point in her life, she states that "the connection between diet, anemia, and menstruation became clear. It was like solving a puzzle." They equipped her with the tools and knowledge to build a healthier future for herself and the girls around her.

Program Depth

The Depth of a program indicates the comprehensiveness of impact delivered through its operations.

Girls report increased energy levels and better ability to focus in class.

83% of girls rated the program highly wrt increasing their knowledge about healthy diet and personal hygiene.

Figure 9: Knowledge of topics covered, n = 230, (MCQ)

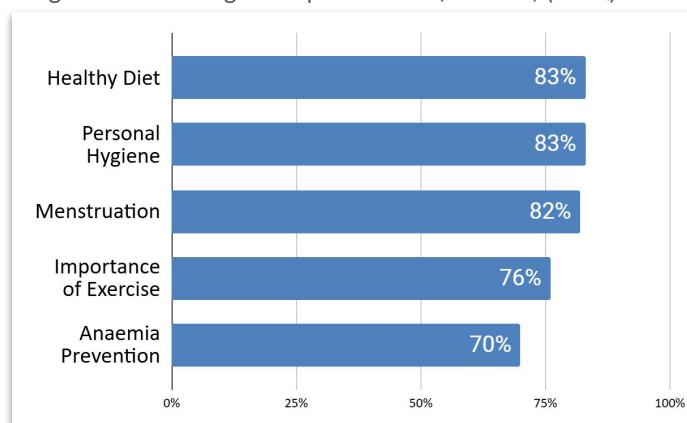


Figure 10: Awareness of various issues, n = 230

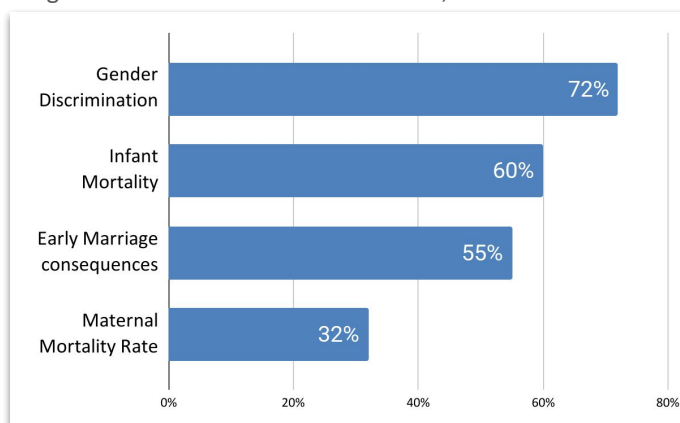


Figure 11: Knowledge, attitude, perception scores

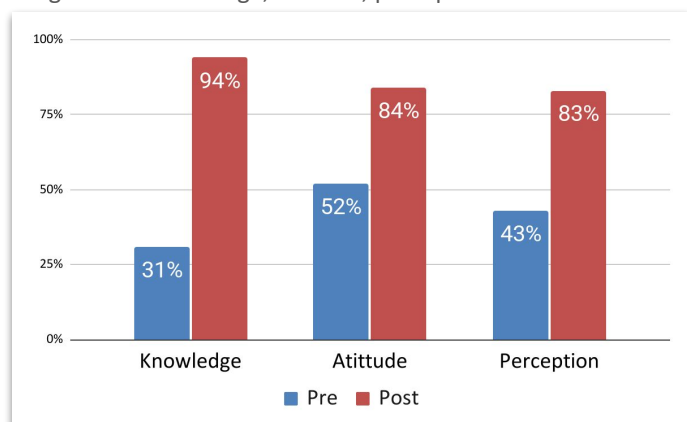
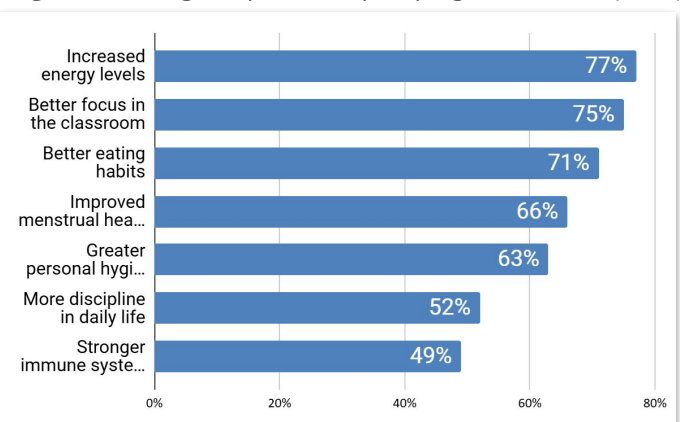


Figure 12: Changes experienced post program, n = 230, (MCQ)



Increased knowledge about key topics

The health program significantly improved participants' knowledge on key health topics, with **82-83%** of girls reporting increased awareness about healthy diet, personal hygiene, and menstruation. This progress is reflective of the pre- and post-test scores conducted during the program, where the knowledge scores rose from **31%** before the intervention to 94% after the sessions. During the in-person interviews girls shared their learnings about healthy practices, including proper hygiene and the importance of a balanced diet, to maintain overall well-being during their periods.

72% of girls demonstrated increased understanding of gender discrimination, awareness remained lower on critical concerns such as infant mortality (**60%**), early marriage consequences (**55%**), and maternal mortality rates (**32%**), indicating the need for continued sensitization on these issues.

Changes in day to day life

The program positively influenced the daily lives of participants, with a majority of girls reporting significant lifestyle changes. Improved energy levels were noted by **77%** of girls, while **75%** experienced better focus in the classroom.

Program Depth

The Depth of a program indicates the comprehensiveness of impact delivered through its operations.

Medical & dietary intervention enhanced girls' ability to concentrate, built a strong motivation to adopt healthier eating habits.

85% girls reported being very confident about taking decisions about their health, diet and hygiene compared to **32%** before the program.

Figure 13: Ability to concentrate, n = 230

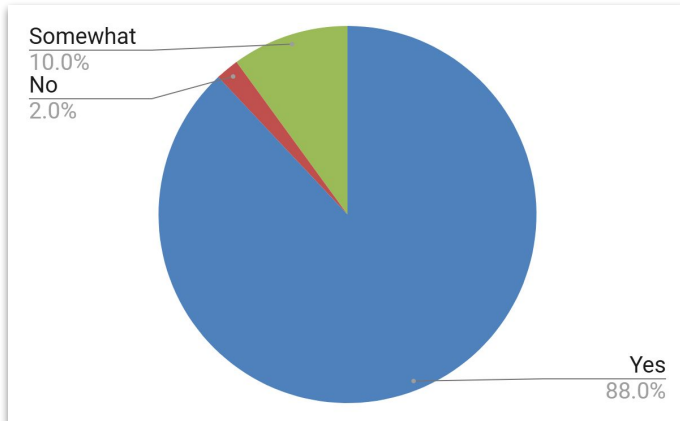


Figure 14: Motivation to eat healthier foods, n = 230

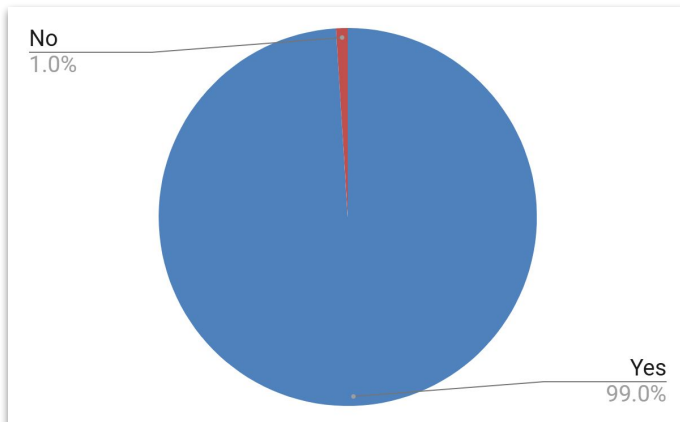
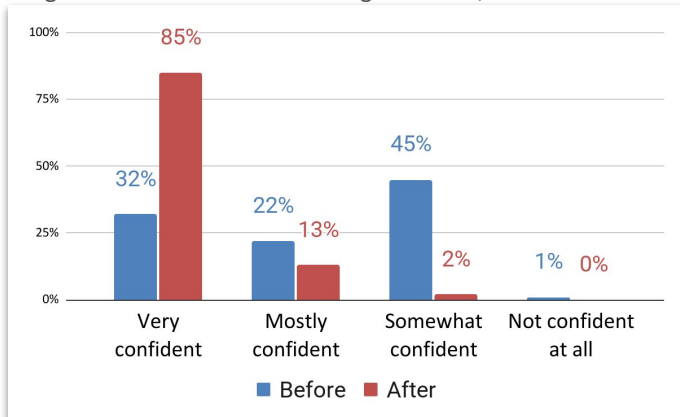


Figure 15: Confidence in making decisions, n = 230



Improved Concentration

The health program played a pivotal role in enhancing the overall well-being of adolescent girls through dietary and medical interventions. A significant **88%** of girls reported improved concentration levels after following dietary changes and taking prescribed medications to boost their haemoglobin levels, reflecting the program's positive impact on their health.

Empowered to make healthy choices

The sessions also motivated **99%** of participants to shift towards healthier and more nutritious food choices, including homemade meals with leafy vegetables, nuts, fruits, and the use of iron-kadai for meal preparation at home. Additionally, the program fostered greater confidence among the girls, with **85%** feeling more empowered to make informed decisions regarding their health, diet, and hygiene, compared to only **32%** before the intervention.

Knowledge sharing

Field observations revealed that girls gained knowledge about iron-rich foods and shared this information with their families, leading to improved dietary habits. This newfound confidence also extended to other aspects of health, such as a better understanding of menstrual hygiene.

“Before this program, I didn’t think much about my health. Through the Kishori Sayat Abhiyan sessions, I learned about hemoglobin, periods, and the importance of eating healthy. Now, I avoid junk food and eat home-cooked meals. There is a big change.” - Student.

Impact Story

Prioritising health as a family

Introduction of the Health Program

Geeta Dhonde, hailing from Mumbai, is a mother to two daughters. Her elder daughter, Lavanya (name changed) is in the 10th grade. Her school introduced the program, an initiative by Kotak Education Foundation. While Geeta was initially unsure about the program, Lavanya came home and shared details about the sessions which gave her reassurance.

Intrinsic Motivation for Iron-Rich Diets

Geeta shares that Lavanya underwent initial blood tests to determine her hemoglobin levels. Based on the results, she was prescribed iron supplements to enhance iron absorption and subsequently raise their hemoglobin levels. Lavanya's normal hemoglobin results post medication, surprised Geeta pleasantly.

However, the conversation sparked a realization – the program wasn't just about immediate health concerns but about preventive measures and education. Geeta, along with Lavanya understood the importance of girls understanding their bodies and potential health issues like anemia.

Positive Changes in Lavanya's Habits

Lavanya, influenced by the program, became more nutrition-conscious, reducing junk food and seeking healthier options. While exercise needed improvement, Geeta observed positive changes in her daughter's health awareness "seeing the numbers, the hemoglobin levels, made it real. It wasn't just theory anymore; it was about my daughter's well-being." The program facilitated open conversations between them about menstruation and related health concerns, dispelling fears and embarrassment associated with a natural process.

A Healthier Household

Healthier eating habits, like increased consumption of vegetables and fruits, were adopted. Geeta appreciated the program's focus on helping Lavanya with knowledge about her health, enabling her to make informed choices. She rated the program a perfect 10, suggesting the inclusion of regular exercise sessions for a more holistic approach.

Program Inclusion

Inclusion indicates the practice or policy of providing equitable access for people who might otherwise be excluded.

The program effectively addressed knowledge gaps and low hemoglobin levels among female students, resulting in improved awareness and overall health outcomes.

Figure 16: Gender, n = 230

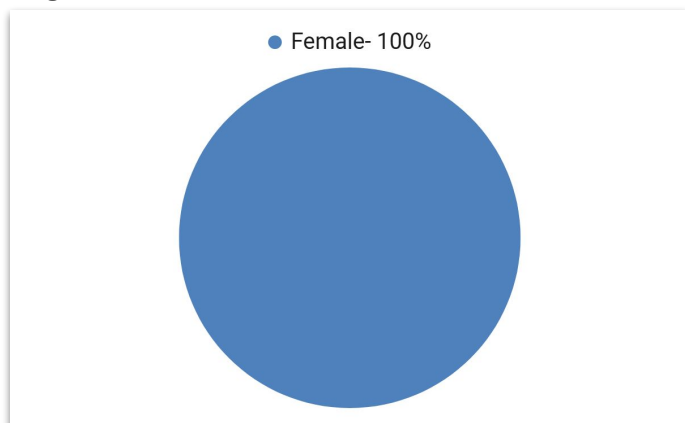


Figure 17: Prior knowledge, n = 230

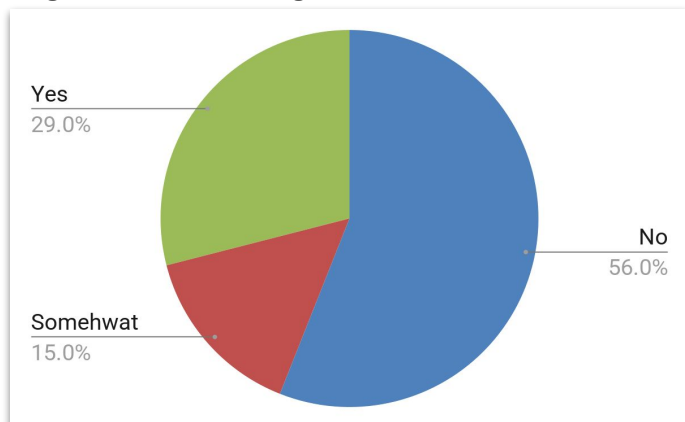
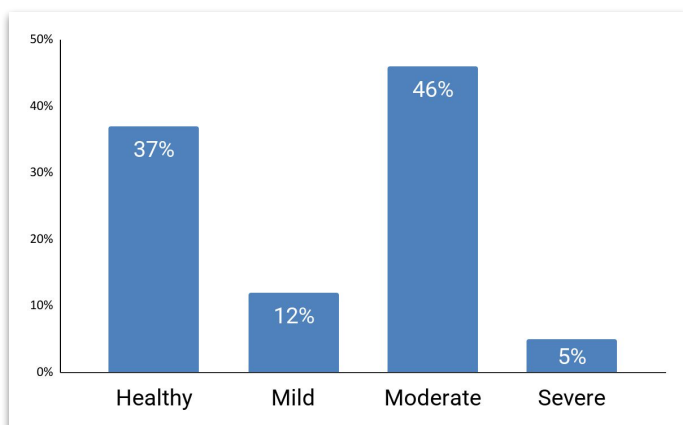


Figure 18: Anemic status in the beginning of the program, n = 4358



Filling knowledge gaps for adolescent girls

The health program addressed critical gaps in health knowledge among adolescent girls, with **56%** of participants reporting no prior understanding of anemia, menstrual hygiene, and hemoglobin levels before the intervention.

Field observations indicated that parents were unaware of the fact that low hemoglobin was causing their daughters to be low on energy, not being able to focus on class. The program played a pivotal role in bridging these knowledge gaps by providing accurate, accessible, and age-appropriate health education, equipping participants with the knowledge to make informed health decisions.

Creating inclusive learning environments by addressing medical barriers

A critical challenge addressed by the program was the prevalence of anemia, affecting **51%** of the girls, which significantly hinders academic performance by impacting concentration and energy. Teachers observed transformative changes, especially among girls previously unaware of the underlying causes of their health issues. By directly confronting this barrier, the program demonstrated a strong commitment to student well-being, fostering a more equitable and supportive learning environment for all.

"Before the Kotak Education Foundation's program, I didn't know much about iron deficiency. When the school conducted a blood test, we found my daughter's hemoglobin was low. They guided us on nutrition, and now I make sure she eats on time—dates, fruits, carrots, and even parathas. I see a big difference in her health." - Parent

Program Sustainability

Sustainability indicates the ability to maintain the quality of delivery through sustainable methods.

Girls feel empowered to take care of themselves and share their knowledge with others.

81% girls expressed that they were very satisfied with the program. Parental involvement in the program has been effective in positively impacting family's health and dietary choices.

Figure 19: Palak sabha attended by parents?, n = 230

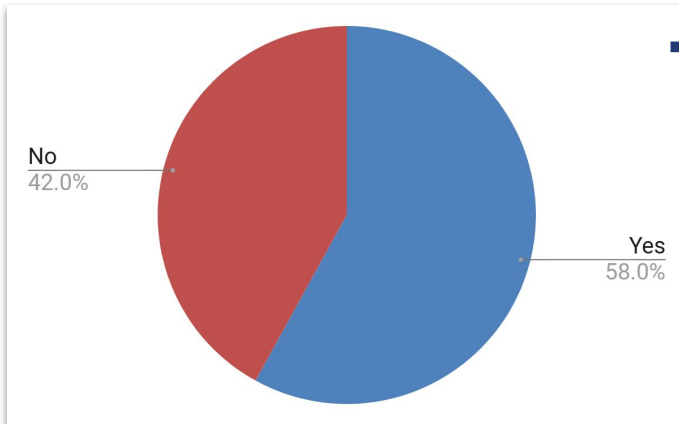


Figure 19.1: Impact on family's health, food choices, n = 135

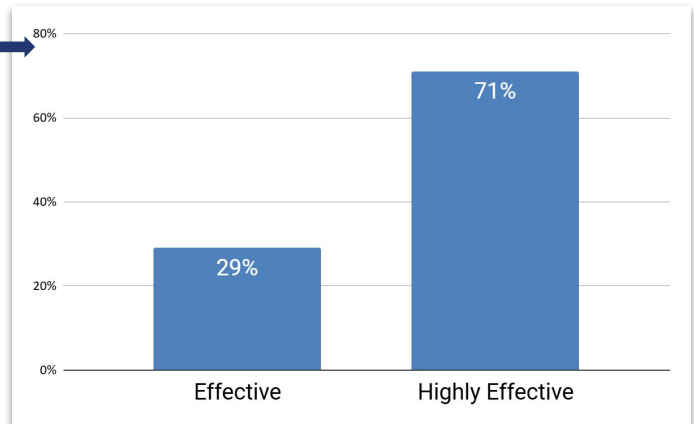


Figure 20: Learnings from the program, n = 230, (MCQ)

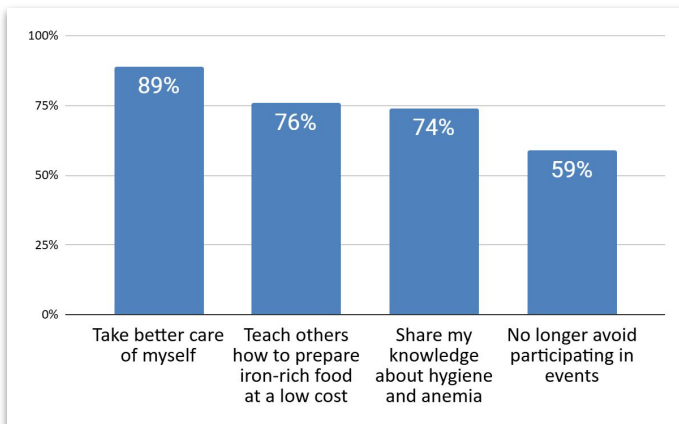
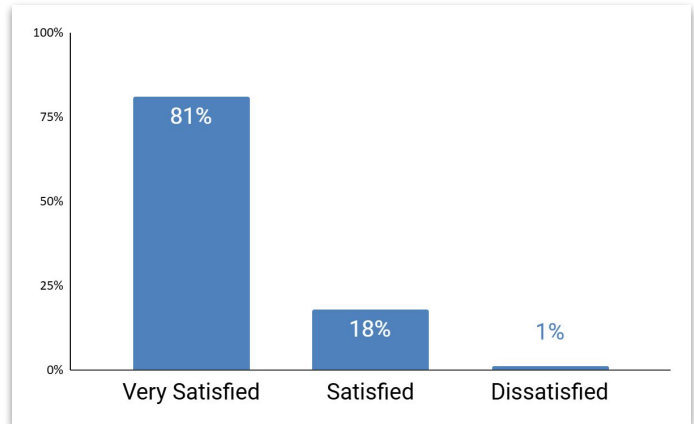


Figure 21: Overall satisfaction, n = 230



Educating parents to boost practices at home

58% parental attendance at Palak Sabha sessions proved vital in disseminating health awareness beyond the girls participating in the program. The sessions improved parents' awareness about how to take care of the children during adolescence. Parents were encouraged to give healthy foods in tiffin, fruits, dry fruits, dates, chikki. Parents reported that the children have the physical and mental health needed to focus on studies and happy about their children being part of the session. This involvement created a ripple effect, with **71%** of parents reporting increased awareness about the family's overall health.

Key takeaways

The program significantly enhanced the quality of life for participants, with **89%** of girls reporting they could independently take better care of themselves. Additionally, **76%** felt capable of teaching others how to prepare iron-rich foods at a low cost, while **75%** expressed confidence in sharing their knowledge about hygiene and anemia. Moreover, **59%** of girls reported being in better health, enabling them to participate in events more actively than before. Satisfaction with the program was overwhelmingly positive, with girls expressing that they were satisfied with the outcomes.

Impact Story

Girls choosing bravely, shaping their future

Initial Hesitation

Rekha Choudhary (name changed), a seasoned teacher of Sanskrit and Hindi at Vikas High School had become an unlikely champion of girls' health. For years, Rekha had witnessed the struggles of her young girls, many grappling with anaemia, malnutrition, and a lack of basic knowledge about their own bodies.

Then came the Health program, designed to empower young girls with vital information about menstruation, hygiene, and nutrition. Initially, the girls were hesitant, but Rohini's patient guidance and the program's engaging activities soon transformed their apprehension into curiosity and a thirst for knowledge.

Power of Knowledge

The program, with its interactive sessions and practical demonstrations, began to bring in some knowledge in the girls about the importance of a balanced diet, the role of iron-rich foods in combating anaemia, and the significance of proper menstrual hygiene. She mentioned that "Girls learned that 'feeling weak' wasn't just a part of life; it was a signal, a call for nourishment." They discovered that feeling dizzy or weak wasn't normal and that there were solutions available.

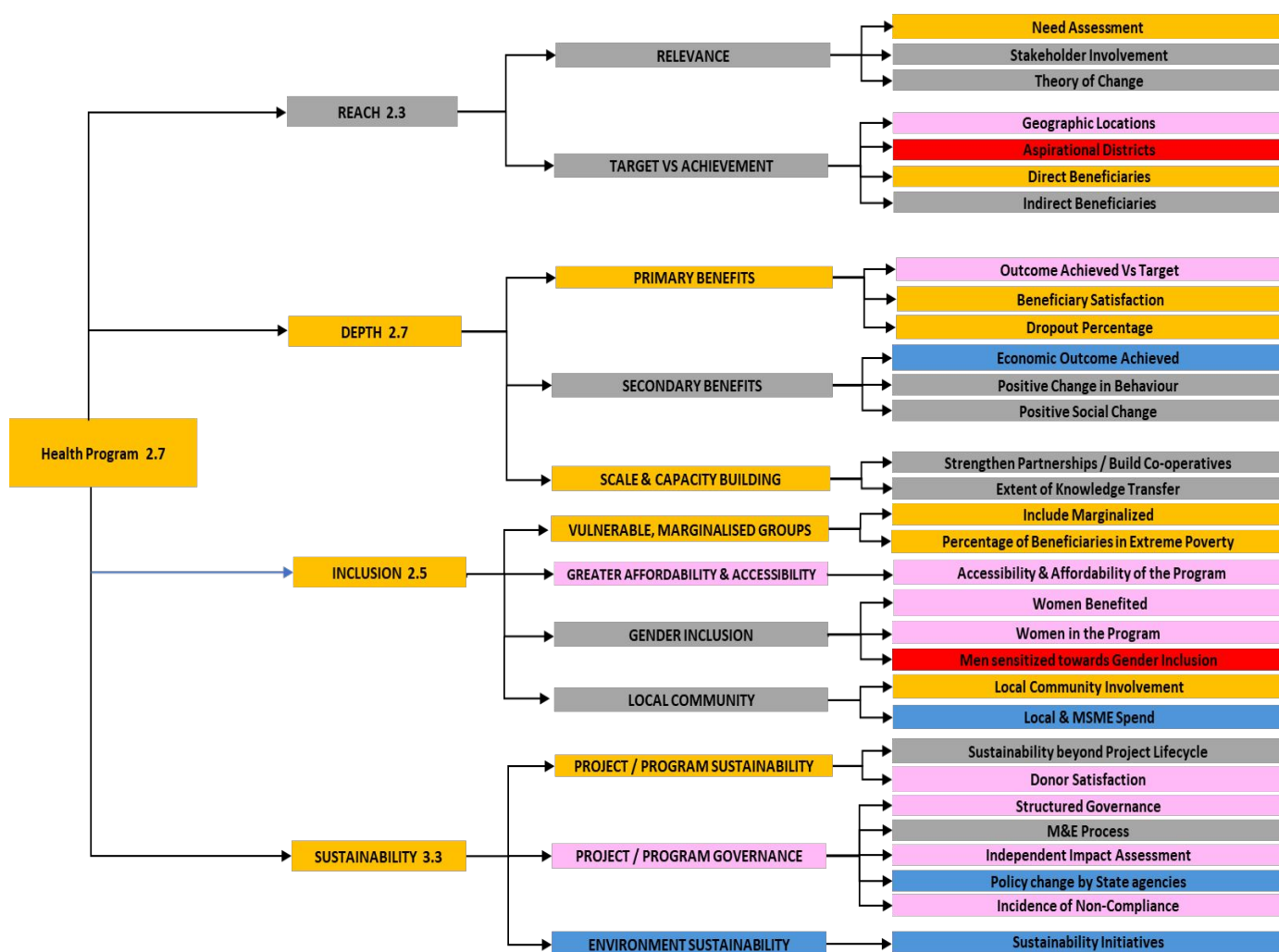
Effect of Change

The impact was profound. Girls who were once shy and hesitant started to speak openly about their bodies and their concerns. They began to take charge of their own health, making conscious choices about their diet and hygiene. The changes weren't confined to the classroom. The girls began to share their newfound knowledge with their families and friends, becoming advocates for better health within their communities. The program has not only empowered these young girls but had also ignited a spark of change within the entire community.

Impact Tree

Based on program data shared by Kotak Education Foundation , as well as findings from the primary data collection, Aspire Impact’s NPO assessment framework has provided the Health Program with an overall rating of **2.7/4** and we have thus awarded it with a **Gold Leaf**.

The Impact Tree provides a structured framework for evaluating the impact of an organization, ensuring a detailed and systematic assessment. This hierarchical structure ensures that the assessment captures both granular and holistic aspects of the organization’s impact, with ratings assigned to individual metrics and categories.



Ratings	Excellent	Very Good	Good	Fair	Poor	Not rated
Range	3.5 - 4.0	2.5 - 3.4	1.5 - 2.4	1.4 - 1.0	Less than 1.0	
Certificate	Platinum	Gold	Silver	Green		

Stakeholder Insights

During the qualitative interactions with the primary and secondary stakeholders of the project following insights were garnered.

Stakeholder type	Strengths and Successes	Challenges and Areas for Improvement
Girl students	<ul style="list-style-type: none"> Girls demonstrated improved understanding of health concepts, including anemia, iron-rich diets, and the importance of healthy habits, along with the benefits of reducing junk food and increasing intake of healthier foods like leafy vegetables. Proper menstrual hygiene, use of sanitary pads, correct pad disposal were noted as some of the biggest takeaways. The project significantly improved girl's overall health and well-being by increasing their knowledge of anemia, iron-rich diets, and hygiene. It encouraged healthier eating habits, and improved hygiene. 	<ul style="list-style-type: none"> Terms like "anemia" and "nutrition" were less understood as they are English words; explanation in Hindi/Marathi was more effective. Girls were unable to recall deeper concepts taught by the program such as consequences of early marriages.
Parents	<ul style="list-style-type: none"> Girls have been enabled to care of themselves without dependency on parents, in fact they advise their parents on how to improve diet, hygiene for the family. Parents recall learning about importance of freshly cooked homemade meals, and including iron rich foods such as jaggery, chana, peanut chikkis, rajgira ladoos. fruits, salads (beet), use of iron-kadai. They appreciate the low-costs ways taught to improve nutritional intake. Parents report that the children have the physical and mental health needed to focus on studies. 	<ul style="list-style-type: none"> Many parents reported that eating a balanced diet still remains a challenge: eg: children don't eat green leafy vegetables, and eat only rice and dal. Majority parents who were interviewed had not attended the sessions or attended them partially. It was observed that parents needed probing to recall the learnings from the program.
School Teachers	<ul style="list-style-type: none"> The project successfully addressed critical health concerns like anemia, leading to measurable improvements in the health of adolescent girls, empowering them to make informed health choices and adopt healthier lifestyles. Parents gained crucial insights into adolescent nutrition and its impact on child development, leading to improved care and support. 	<ul style="list-style-type: none"> Initial stigma and apprehension among female students stemmed from misconceptions about the project's intent, as they were sensitive topics for girls. Low parent participation due to time constraints Difficulties in providing healthy school meals.

Recommendation: While the foundation has completed the Health Program, given the shared target audience with the Umang program, integrating key topics like personal hygiene, nutrition, gender equity as part of the modules in Umang could ensure knowledge continuity for young adolescents for whom these inputs are critical. Moreover, the topics need to be made interactive and activity based for greater retention, for eg: iron-rich recipe competition, notice board activities, speeches on the topic like nutrition, hygiene as part of classroom activities.

SDG Alignment



Alignment with CSR Policy

The Schedule VII (Section 135) of the Companies Act, 2013, specifies activities that can be included in a company's CSR policy. The table below highlights how the Umang Program aligns with these approved activities:

Sub-Activity as per Schedule VII Section	Alignment
(i) eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water;	Partially
(iii) promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.	Partially

Alignment with SDGs

The Health Program also aligns with the United Nations Sustainable Development Goals (SDGs), addressing specific targets to ensure inclusive and quality education, promote gender equality, and foster economic growth.

SDG	Target	Alignment
 <p>3 GOOD HEALTH AND WELL-BEING</p>	<ul style="list-style-type: none"> By 2030, ensure universal access to sexual and reproductive health-care services, including for family planning, information and education, and the integration of reproductive health into national strategies and programmes 	Partially: By promoting awareness on adolescent health, hygiene, and nutrition through educational interventions.
 <p>4 QUALITY EDUCATION</p>	<ul style="list-style-type: none"> By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development 	Partially: By fostering knowledge on gender equality, healthy lifestyles, and personal hygiene among adolescent girls through educational sessions.

Annexure 1: Glossary

Term	Definition
Kishori Friendly Clinics	Kishori Friendly Clinics are health clinics designed to provide adolescent girls with accessible, safe, and supportive healthcare services. These clinics offer consultations, health check-ups, counseling, and distribution of Iron and Folic Acid (IFA) supplements, addressing key health concerns such as anemia, menstrual hygiene, and nutrition.
Iron and Folic Acid (IFA)	Iron and Folic Acid (IFA) supplements are essential nutritional supplements used to prevent and treat iron deficiency anemia, especially among adolescents, pregnant women, and children
Anemia	Anemia is a medical condition where the body lacks enough healthy red blood cells or hemoglobin to carry oxygen to the body's tissues. It often leads to fatigue, weakness, dizziness, and shortness of breath.
Palak Sabha	Palak Sabha refers to parent meetings organized as part of community-based programs to raise awareness among parents, especially mothers, about health, nutrition, hygiene, and overall well-being of their children.

Annexure 2: List of Figures

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Figure 2	Grade wise distribution of respondents
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Figures	Graph Title
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