IMPACT ASSESSMENT REPORT

MAKE INDIA CAPABLE WITH HEAD HELD HIGH FOUNDATION

MARCH, 2024

PREPARED BY NUSOCIA (IN2X SUSTAINABILITY ADVISORS PVT LTD)
FOR KOTAK MAHINDRA BANK LIMITED



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Ethical Consideration

Informed consent: The interviews were done after the respondents gave their consent. Even after the interviews were completed, their permission was sought to proceed with their responses.

Confidentiality: The information provided by participants has been kept private. At no point were their data or identities disclosed. The research findings have been quoted in a way that does not expose the respondents' identities.

Comfort: The interviews were performed following the respondents' preferences. In addition, the interview time was chosen in consultation with them. At each level, respondents' convenience and comfort were considered.

Right to reject or withdraw: Respondents were guaranteed safety and allowed to refuse to answer questions or withdraw during the study.

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Executive Summary

The "Make India Capable" (MIC) Project, funded by Kotak Mahindra Bank Limited's Corporate Social Responsibility (CSR) initiatives and implemented by Head Held High Foundation, provided six months of training to 692 dropout youth across 11 districts in 3 states of India. This training included foundational literacy, digital skills, sector-based exposure, and life skills. The project targeted individuals aged 18-30 to enhance their employability and entrepreneurship aspirations.

The Impact Assessment conducted between November 2023 to March 2024 found:

- 77% of the students liked the Computer Skills training, and 71.4% liked the English Speaking courses. Additionally, 59% of the respondents reported improved confidence in spoken English and computer operations.
- 461 (91.2%) students out of the 505 Job aspirants have been placed in various jobs with a median salary of 7000 rupees.

1. Introduction

1.1 Background

India has the largest youth population in the world, with around 66% of the total population (more than 808 million) below the age of 35.¹ According to projections from the United Nations Fund for Population Activities (UNFPA), India will continue to have one of the youngest populations in the world till 2030, experiencing a demographic window of opportunity, a "youth bulge" that will last till 2025.² This large, youthful population could accelerate economic growth if India invests in their participation and leadership to enable young people to transform the country's social and economic fortunes.

However, India's youth, especially those below 30, face several development challenges, including access to education and gainful employment. The NEET (Not in Education, Employment, or Training) category in India encompasses a significant portion of the youth population, with nearly one in three young Indians aged 15 to 29 falling into this category.³ This situation is even more pronounced in rural areas and among young women.

The challenges associated with this include high unemployment and under-employment among young people in rural areas and a decline in overall employability in low-skill occupations, posing a threat to inclusive development. The impact of this NEET population on the Indian economy and growth is substantial, as it represents a significant untapped potential for the country. The evolving aspirations of youth hold immense potential for creating a more inclusive and prosperous economy, and their inclusion in the workforce is crucial for India's goal of reaching a \$5 trillion economy by 2025.⁴

Addressing the barriers to education, employment, and training for this demographic is essential for unlocking this potential and fostering sustainable economic growth.

1.2 Project Introduction

To address the challenge of unemployment in the NEET category, The "Make India Capable" (MIC) Project (Unique ID KMBL202122008), funded under Kotak Mahindra Bank Limited's Corporate Social Responsibility (CSR) obligations and implemented by Head Held High Foundation, aimed

¹ https://www.ilo.org/newdelhi/info/WCMS_175936/lang--en/index.htm

² https://india.unfpa.org/en/topics/adolescents-and-vouth-8

³ The economic realities of rural youth in India

⁴ Press Information Bureau of India

to transform the lives of 692 youth in India who were not in education, employment, or training. The Project targeted individuals aged 18-30 and focused on providing foundational and digital literacy, sector-based exposure, life skills, and communication & personality development over six months.

Kotak Mahindra Bank Limited, a prominent private sector bank in India, demonstrates a commitment to social and environmental causes through its CSR initiatives. The bank's CSR efforts in India align with its vision of contributing to the sustainable development of the communities it serves. Kotak Mahindra Bank concentrates on vital areas such as education, healthcare, skill development, and community development to positively impact society.

The Head Held High Foundation is a non-profit organization empowering individuals in rural India through transformative education and skill development. The foundation focuses on providing marginalized communities with the tools and knowledge needed to break the cycle of poverty.

The MIC project was strategically developed to empower disconnected youth socially, personally, and economically through building foundational literacy, digital skills, financial literacy, soft skills, life skills, and work readiness among youth across 11 districts in Bihar, Karnataka, and Maharashtra, reaching to 148 villages within the districts.

1.2.1 Project Activities

The project began in April 2020 with youth mobilization, followed by aspiration mapping and baseline analysis. This process involved understanding the aspirations and motivations of young individuals and assessing their current skill levels. The project specifically targeted enhancing employability and fostering entrepreneurship aspirations to assist youth interested in starting their businesses.

The primary activities for Employment & Entrepreneurship Training were:

- Location Mapping: Selection based on socio-economic parameters of the communities and availability of local jobs
- Trainer Identification: Identification and Training of local talent as Trainers
- Awareness Generation & Mobilization Activity: Outreach and Identify willing and able candidates for employment & entrepreneurship
- Counseling: Inviting youth through local channels for orientation and counseling
- Training and Capability Building: A 6-month residential training with up to 1000 learning hours for Employment and Entrepreneurship

- Placement: Aiding in job placement, self-employment, or higher education
- Mentorship and Scheme Support: Providing mentorship from experts and alumni and compliance and scheme support for entrepreneurs
- Alumni Management: Support for a year with four touchpoints (30-90-180-365 days)

1.2.2 Project Objectives

Through the list of activities listed above, the project aimed to achieve the objectives below:

- 1. Empowering Economic Pathways: Building the capabilities of NEET and disconnected youth, facilitating access to education and skill-building to enable diverse economic opportunities, including jobs and entrepreneurship.
- 2. Lifelong Career Management: Making the youth lifelong career managers by incorporating comprehensive career guidance and counseling Projects to navigate and make informed decisions about their career paths.

2. Research Methodology

To evaluate the Project's effectiveness and understand the objectives below, Kotak has entrusted NuSocia, an impact advisory firm, to undertake the Impact Assessment of the Make India Capable project implemented by Head Held High Foundation.

2.1 Research Objectives

- 1. To assess the impact of the project on its beneficiaries
- 2. To identify best practices, success stories, and areas of improvement
- 3. To provide recommendations for scale-up/replication of Project strategy

2.2 Research Framework

The study combined Qualitative and Quantitative research based on appreciative inquiry, using the globally renowned OCED-DAC 'REECIS' (Relevance, Effectiveness, Efficiency, Impact, Coherence, and Sustainability) framework⁵ to assess the Project's impact.



[OECD-DAC REECIS Framework]

⁵ Evaluation Criteria - OECD

2.3 Sampling

To get an unbiased representation from the 692 participants and the other stakeholders, the research team used convenience sampling with a criterion for qualitative research and a probability sampling proportionate to the sample size to select respondents for the quantitative study.

Stakeholder	Virtual/Telephonic Key Informant Interview (Convenience + Criteria Sampling)	Survey* (Convenience Sampling)
Trainees	30	361
Parents	15	
Mobilisers	3	
Trainers	5	
Centre Management	3	
Recruiters	10	
HHH team	3	
Total	69	361

^{*}Statistically Significant Sample Size with 95% confidence level and 5% margin of error

2.4 Data Collection

- 2.4.1 Desk research: Desk research was conducted with the help of annual project reports, assessment reports, and other documents provided by implementation partners and the donor, along with open resources available on the Internet.
- 2.4.2 Key Informant Interviews: In-depth interviews with the help of an interview guide consisting of open-ended questions were conducted over the phone with the stakeholders listed above.
- 2.4.3. Surveys: To understand the project impact from a larger sample pool, researchers gathered answers through the surveys from the beneficiaries selected through stratified sampling in proportion to the beneficiaries at each center.

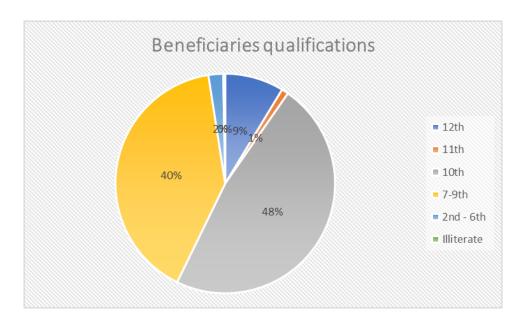
3. Findings

The project's primary research examined how the activities affected the beneficiaries and evaluated the efficiency of the processes for potential replication or modification in future implementations.

3.1 Impact on Beneficiaries

3.1.1 Demography:

The project enrolled 692 youth across Bihar, Karnataka, and Maharashtra states from 11 districts. Of them, 473 (68.35%) were female, and 219 (31.65%) were male students between 18 and 30 years old. Regarding educational qualification, the beneficiaries ranged from illiterate to 12th-passed-out.



It was observed that individuals aged 18-30 who were willing to join the course were admitted without any restrictions based on educational qualifications. Regarding religious beliefs, 463 students practiced Hinduism, 178 Islam, 50 Buddhism, and 1 Christianity. These students belonged to the affirmative categories of OBC (383), SC/ST (241), General (46), and Others.

3.1.2. Location mapping, Awareness generation, and Mobilization of Students:

Location mapping for initiating skill development training for rural disconnected youth involved several vital steps, including a needs assessment, prioritizing accessibility, assessing infrastructure availability, identifying local resources, ensuring safety and security, and recognizing suitable training centers.

Upon the location mapping, the project launched in three states, reaching 148 villages across 11 districts: Araria, Gaya, and Khagaria in Bihar; Gulbarga, Kalaburgi, Raichur, Tumkur, and Yadgir in Karnataka; and Chandrapur, Nagpur, and Yavatmal in Maharashtra. Community coordinators and mobilizers worked with local NGOs, Asha workers, SHGs, Gram Panchayats, schools, and colleges to mobilize students and generate awareness for the training project.

Based on the primary interactions, the study noted varied influences on trainees' decisions to enroll in the course across different states. In Maharashtra, trainees were often encouraged by friends to join together. In Bihar and Karnataka, however, influences came from a mix of friends, seniors, and teachers. Regarding motivations for joining the project, the top reasons included seeking employment, enhancing English communication skills, and acquiring basic computer knowledge.

"I got to know about the Project through my friends, and getting employable through the training was the factor that influenced my decision to participate." - Trainee, Bihar.

"My friend in the community informed me about the Project, and I was interested in the training and the spoken English classes." - Trainee, Karnataka.

This is in line with what was communicated by the mobilizers, who conveyed the practical nature of the training and various components involved in it as part of the mobilization process to the trainees.

"As a Mobilizer, my primary role is to create awareness and mobilize participants for the Make India Capable Project. I focus on promoting the benefits of soft skills, life skills, English speaking skills, personality development, communication, and computer literacy." - A Kumar, Mobilizer, Bihar.



Door to Door mobilization

3.1.3 Counselling:

The six-month training Project focused on employability skills, and counseling followed a structured process tailored to enhance the trainees' readiness for the job market:

- 1. Orientation and Assessment: Trainees were introduced to the Project objectives, and their skills, interests, and career goals were assessed. This stage set the foundation for personalized counseling.
- Goal Setting and Planning: In collaboration with counselors, Trainees established specific
 employment goals and developed a plan outlining the steps needed to achieve them. This
 included identifying target industries, updating resumes, and setting networking
 objectives.
- 3. Skills Development: Counselling sessions focused on enhancing employability skills such as communication, teamwork, problem-solving, and time management. Trainees participated in workshops or received one-on-one coaching to develop these skills.
- 4. Job Search Strategies: Trainees learned effective job search techniques, including networking, online job searching, and utilizing professional social media platforms. They received guidance on tailoring resumes and cover letters to specific job opportunities.
- 5. Interview Preparation: Counselling sessions prepared trainees for interviews by conducting mock interviews, providing feedback, and offering strategies to confidently present their skills and experiences.

6. Transition and Follow-Up: As trainees secured employment or internship opportunities, counseling support continued through the transition period. Follow-up sessions assessed job satisfaction, addressed challenges, and provided ongoing career guidance as needed.

Throughout the Project, counselors offered encouragement, motivation, and practical support to empower trainees to pursue meaningful employment.

3.1.4 Trainer Identification and Training:

The hiring process started with the Project manager submitting a request for manpower and providing job descriptions for project-wise trainers/resources. HR then initiated sourcing through job portals and referrals, screened CVs against job descriptions and conducted a preliminary telephone HR round to assess fit. Shortlisted candidates proceeded to a written test and virtual or face-to-face stakeholder interviews. Successful candidates moved to a final interview with the Head of the Academy. HR conducted reference checks and, upon successful validation, sent an email to collect personal documents and issued the offer letter to the selected candidate.

The foundation runs "The Academy," which represents the backbone of its training initiatives. It offers a "Train the Trainer" Project, a 30-day immersion course for trainers with a rigorous evaluation process built into it. These selected candidates went through the train the trainer training at Bangalore to familiarize themselves with the course structure, pedagogy, and objectives of the project.

Upon inquiring about the eligibility and the selection process from the Trainers, they responded that they had undergone the training designed by the HHH team, where they were made aware of the modules and the pedagogy.

"There was a criterion - graduate, good communication skills, and computer knowledge for the selection; HHH provided training to trainers, which was all paid off in Bangalore - they have taught us all the modules and how to behave with students and other HHH Project procedures." - Trainer, Maharashtra.

3.1.5. Training and Capacity Building:

The training curriculum covered English, Math, Computers, General Knowledge, Logic, and Life Skills. The training Project was subdivided into monthly sprints designed to make participants work-ready, address professional requirements, accelerate knowledge intake, and enhance awareness of career opportunities.

The sprint Project was divided into smaller modules, and participants must complete each module to qualify for the next stage. This training, facilitated by trainers in villages, was comprehensive and spanned approximately six months, with full-time classes held from Monday to Saturday, from 9:30 am to 4:30 pm.

Regarding training and capacity building for the trainees, the study noted significant variations in engagement and satisfaction levels among students, depending on their educational backgrounds and locations.

The project's primary goal was to empower dropouts and those with limited literacy to acquire fundamental computer skills, communication abilities, and life skills to enhance their employability. However, deviations were observed between the records and beneficiary responses regarding the educational qualifications of the students.

The interactions with the beneficiaries and trainers revealed that this has resulted in difficulty matching some trainees' aspirations and diminished interest, as the curriculum appeared basic for people with higher educational backgrounds.

"There were some outdated topics - like the computers were so basic and students knew that much already. I feel the section of the students who have completed graduation for them the curriculum was basic." - Trainer, Maharashtra.

This disengagement led to students leaving the course in the middle, and out of the 29 respondents from the three states, about 10 (35%) people mentioned that they discontinued the course within 15 days to 1 month.

"I left the course in the middle as I did not find it completion worthy - only used to get games and games nothing productive, In the name of computer course they only taught basic computers." - Trainee, Maharashtra.

Of the nine trainees interviewed from Maharashtra, one candidate expressed satisfaction and shared a success story. He mentioned how he transitioned from working in a hospital to becoming a salesperson, attributing this career shift to the skills he acquired during the training project.

"I have never handled computers before, but now I can handle it pretty well." - Trainee, Maharashtra.

As per the results from the research, training was better received in Karnataka and Bihar than in Maharashtra. One common factor observed among the positive responses in these two states was that the educational qualifications of the participants were typically between 10th and 12th grades or below.

"I believe the Project was essential for my personal and professional development. The Project equipped me with practical skills that have been invaluable in my professional journey. It also boosted my confidence and helped me adapt to different work environments." - Trainee, Bihar.

When asked about the top 3 modules they liked in the curriculum and the changes observed after the training, the 30 respondents over the telephonic interview and the 361 survey respondents mentioned they had seen growth in their Computer Skills, English speaking, Life Skills, Logical Reasoning, General Knowledge, and Financial Literacy in the order, and this improved confidence encouraged them to pursue higher studies and employment.

S. No	Top Liked Modules	Respondents	Changes Observed	Respondents
1	Computer Skills	278	Confident in Computer usage	213
2	English Speaking	258	Confident in English Speaking	213
3	Life Skills	158	Confident at work	84
4	Logical Reasoning and GK	122	Pursue Higher Education	64
5	Financial Literacy	86	Opening Savings Account	68

[&]quot;I have observed a significant boost in my confidence and problem-solving abilities. The Project also instilled a sense of professionalism and adaptability in me." - Trainee, Bihar.



Mirror speech practice



Typing practice

3.1.6. Job Placement:

The study aimed to assess the satisfaction of the beneficiaries and determine whether they achieved career improvement through the training provided by HHH. To accomplish this, the study asked beneficiaries how the training aided them in reaching their career objectives and which factors contributed to their success.

Respondents acknowledged that the training had improved communication and computer skills in all three states. However, they also noted that the Project didn't meet their expectations regarding job placement.

"The Project provided foundational skills, but the challenges I faced during job placement made me question if the Project adequately prepared participants for diverse career paths." - Trainee, Bihar.

As per the reports maintained by the HHH, Of the 692 trainees, 505 were job aspirants, 81 opted for higher education, and 108 opted for self-employment. Of the 505 job aspirants, 461 (91.2%) have been recorded as placed, while 44 (8.7%) were offered a job but haven't accepted the same.

State	No of people offered jobs	Median Salary	Major Sectors	Job roles
Maharashtra	152	7000	Retail, Manufacturing, IT-ITES	Sales Executive, Worker, Computer Operator
Karnataka	188	7000	Manufacturing, Retail, Business services, IT-ITEs	Helper, Machine operator, Sales Executive,
Bihar	165	7500	Manufacturing, Retail, Marketing, Banking	Machine Operator, Sales Associate, Computer operator

The salaries recorded ranged from 3,000 to 14,500 rupees, with the majority falling at 7,000 or below. For comparison, agricultural labor wages across many states in India exceeded these salaries offered.⁶ Moreover, the disparity was even more significant for trainees with graduate or higher educational qualifications. Given this information, it's understandable why students expressed dissatisfaction with the salaries offered.

When asked to rate their satisfaction with the course content, teaching quality & faculty coordination, and placement assistance, the students rated 4.01, 4.2, and 3.7 for each of these three parameters.

3.1.7 Entrepreneurship Mentoring and Support:

Of the 692 trainees, 108 had opted for self-employment/entrepreneurship, and 81 had started a small business. The details per the tracked project data show that most entrepreneurship trainees have opted for Tailoring, Beauty Parlours, Jewelry, Mehendi work, and Tutoring as their professions.

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⁶ Chief Labour Commissioner in India: https://clc.gov.in/clc/node/673

State	No. Of people started businesses	Trades	Median Income
Maharashtra	11	Sales, Beauty Parlour, Tailoring, Tuition	5000
Karnataka	52	Tailoring, Jewelry, Bangle making, Tuition	5000
Bihar	18	Tailoring, Tuition, General store	3000

The study observed that the trainees were exposed to bangle-making, tailoring, jewelry-making aspects, etc.

"The Project has equipped me with the skills needed for entrepreneurship. I am grateful for the knowledge gained, as it's the foundation for my venture, addressing the challenges I faced while pursuing my job". - Trainee, Bihar.

3.1.8 Alumni Management:

Alumni management was an initiative focused on tracking MIC trainees' progress after completing their training Project and embarking on their chosen change paths. Towards the end of their training, each trainee selects their career aspiration from four categories. Such as 1. Job placement, 2. Self-employment/Entrepreneurship, 3. Higher education, 4. Not decided on the choice distinction.

The alumni management process entailed identifying graduating batches, maintaining contact with alumni at intervals of 30, 90, 180, and 365 days, compiling and analyzing data, generating reports, and updating trainee details in the alumni tracker. Key initiatives include understanding the trainees' personal, social, and economic indicators and evaluating their training outcomes and Net Promoter Score (NPS).

4. Analysis

S.No	Criterion	Observations
1	Relevance	The project aimed to train dropout youth for employability in underserved rural areas, which is highly relevant. However, during implementation, there was a gap between beneficiary needs (Matching skills, up-to-date curriculum, job placements, etc.) and the delivery of services.
2	Effectiveness	The project partially achieved its goal of training the youth for lifelong employment readiness and economic empowerment. However, many trainees expressed dissatisfaction with placements and handholding efforts, and the salaries offered were below India's minimum wages for unskilled labor.
3	Efficiency	202.12 lakh rupees were allocated to train 692 students, averaging a cost of 29,208 rupees per beneficiary for job placements, with a median salary of 7,000 rupees across states. The study found it challenging to verify beneficiary data tracking and alumni management process, which were linked to the efficiency of the intervention.
4	Impact	The project enhanced the youth's confidence, communication, and computer skills of trainees up to the 12th standard qualification, particularly in Bihar and Karnataka. However, overall student satisfaction with job roles, salaries, and handholding support could have been higher.
5	Coherence	The project effectively utilized locally available training centers and trainers at the village level to facilitate ease of access for students. However, the study observed that more could be done to integrate the project with state- and national-level employment and entrepreneurship schemes to amplify the impact.
6	Sustainability	At the time of assessment, two years after the project's completion, respondents from Maharashtra reported limited recollection. In contrast, respondents from the other two states remembered the project but needed to be more content with the outcomes, leading them to disengage from the associated benefits.

5. Recommendations

The study recommends the suggestions below to improve the project outcomes and processes, which may help address the gaps and improve the overall impact.

- 1. Standard selection criteria: Establishing selection criteria that align closely with the project's objectives is essential for ensuring that the intended aspirations of the beneficiaries are met. Any deviation or mismatch in the selection process, diverging from the project's objectives and planned activities, may dilute the outcomes. This may lead to distrust and disengagement among the beneficiaries, who may feel that their needs and expectations must be adequately addressed.
- 2. Robust data tracking mechanisms: In the development sector, robust and unbiased data collection and tracking mechanisms are essential for informed decision-making and resource allocation. Accurate data provides valuable insights into development initiatives' needs, trends, and progress, enabling organizations to tailor interventions effectively and maximize impact. Moreover, unbiased data collection fosters fairness and transparency, enhancing trust among stakeholders and promoting accountability and credibility in the sector. Reliable data also allows organizations to measure Project effectiveness, identify areas for improvement, and demonstrate results to stakeholders, facilitating evidence-based advocacy and policy formulation. Technology-enabled tools like Grant Management systems and database management can further streamline data tracking and management processes, enhancing efficiency and effectiveness in development projects.
- 3. Qualification and Competency-based curriculum: Tailoring training curricula corresponding to the educational qualifications of beneficiaries is vital for the success of employment-focused development projects in India. This ensures that training content is relevant and engaging and effectively addresses skill gaps, maximizing Project effectiveness. Customizing the curriculum based on educational backgrounds avoids redundancy and promotes efficient resource utilization. Moreover, a matched curriculum promotes inclusivity, empowering individuals from diverse academic backgrounds to access employment opportunities and contribute to poverty reduction and economic empowerment.

6. Conclusion

The project's objective of training dropouts and illiterates in foundational skills, including language, communication, math, computer basics, logical reasoning, and life skills, through collaboration with locally available training centers and NGOs to make them employment-ready and economically empowered is commendable.

Enrolling 692 youth aged between 18-30 across 148 villages in 11 districts of Bihar, Karnataka, and Maharashtra, the project conducted full-day classes for six months, successfully enhancing the confidence, English proficiency, and computer skills of students with educational qualifications below 12th grade, as well as those lacking prior computer knowledge and struggling with language skills.

However, the project faced challenges in meeting the skill requirements and job needs of trainees with prior computer knowledge and educational qualifications beyond 12th grade. Moreover, the project fell short of matching salary expectations, with a median salary of 7,000 rupees for job roles such as Sales Executive, Machine Operator, Factory Worker, Helper, and Computer Operator. Similarly, entrepreneurship opportunities yielded monthly incomes of less than 5,000 rupees per person in occupations such as Tailoring, Beautician, Jewelry Making, and Bangle Making.

The study suggests prioritizing the development of training modules tailored to the target group's educational qualifications, skill gaps, and industry demands to enable access to higher-pay jobs. It also emphasizes the importance of accurate data for measuring impact and future tracking. Additionally, the project could consider aligning beneficiary categories with the existing curriculum or developing one that aligns with trainees' aspirations and educational backgrounds.

Annexure

Project Documents Reviewed

Progress Reports

• MIS Data: List of Beneficiaries

• Project Completion Reports

About NuSocia

NuSocia was established in 2017 with the mission to enable the impact ecosystem by delivering projects with an evident impact. Incubated at the NSRCEL, IIM Bangalore, we are a team of consultants, social sector professionals, data scientists, and researchers with a common passion for generating ideas that matter to people and the planet. We work with corporations, governments, foundations, and non-profits to help them maximize, manage, measure, and communicate their social impact. Clients select us for our expertise and ability to connect at the grassroots level, thus creating and delivering practical solutions to their unique requirements. As a knowledge-driven organization, we focus on research and collaboration to design innovative solutions. We work across the entire CSR lifecycle, offering services in CSR strategy, needs assessment, project design, implementation, monitoring & evaluation, impact assessments, communication, and more. With a global consulting team, localized partnerships, and a 60% female workforce, we are committed to creating an inclusive and diverse environment focused on equality, empowerment, and mutual respect.

Today, NuSocia has strengthened its position as a social impact advisory built on the core pillars of design thinking, collaboration, and knowledge-sharing.

