



**kotak**  
Kotak Mahindra Bank



## Vocational Education - Unnati

April 1, 2022 - June 30, 2023  
CSR Impact Assessment Report  
Kotak Mahindra Bank Limited (KMBL)

Implemented by Kotak Education Foundation (KEF)  
Assessed by Aspire Impact



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# Assessment Methodology

Aspire Impact followed a comprehensive primary and secondary data collection approach for the Impact Assessment of Unnati project(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 primary beneficiary population was defined as **2918** trainees who underwent Unnati Skilling program
- The survey targeted a statistically significant sample size of **231 students**, calculated using a confidence level of **95%** and **6.06%** margin of error
- The table below provides an overview of the sample sizes achieved across both quantitative and qualitative surveys.

Quantitative Survey - students						
	BFSI	Beauty	CRS	GDA	HSPT	MST
Unnati	99	31	54	4	24	22
<b>Total</b>	<b>231 quantitative responses</b>					

Qualitative interviews - all stakeholders				
	Trainees	Trainers	Employers	Community Mobilizers
Unnati	6	4	2	2
<b>Total</b>	<b>14 in depth interviews</b>			

# Executive Summary

The Unnati Skilling & Livelihood Program is a transformative initiative designed to equip youth from underserved backgrounds with industry-relevant skills, confidence, and career opportunities. The program offers structured training in **Banking & Finance (BFSI), Customer Relationship Service (CRS), Hospitality (HSPT), Beauty, Multi Skill Technician (MST) and General Duty Assistance (GDA)**, ensuring comprehensive skill development. With a strong focus on practical learning, communication skills, and job placements, Unnati bridges the gap between education and sustainable employment, empowering young individuals to build a secure and successful future.

In FY 2022–23, the Unnati program reached **2918** trainees. To assess its impact, data was collected via quantitative and qualitative methods, including quantitative surveys administered to **231** trainees and in-depth interviews conducted with **14** key stakeholders comprising trainees, trainers, community mobilizers and employers. This 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: Skilling program made accessible to economically disadvantaged youth**

In the Financial Year 2022-23, **2,918** youth were trained across various sectors, including Banking & Finance, Customer Service, Hospitality, Beauty, and General Duty Assistance. Among these, **47%** chose Banking & Finance, making it the most preferred domain in the Unnati skilling program. Accessibility was a key strength, with **90%** of trainees finding the training centres convenient to reach. Additionally, awareness about the program was largely driven by **friends and family**, highlighting the role of personal networks in connecting youth to skill development opportunities.

## **Program Depth: Engaging sessions, effective learning materials and support provided**

**56%** of participants enrolled in the program primarily to secure a job, and **67%** reported achieving their objectives through the program. Practical learning was a key strength, with **86%** of respondents feeling they had sufficient hands-on experience. Additionally, over **60%** rated improvements in their confidence, communication, and job readiness as 4-star. Regarding employment outcomes, **36%** secured jobs through KEF, while **29%** found employment independently. Job placements happened quickly for many, with **45%** securing a job within a month of completing the training, and **75%** of placed candidates finding jobs in the same domain as their training.

## **Program Inclusion: Empowered youth from diverse economic backgrounds, positive gender ratio**

**45%** of trainees were male and **55%** were female, reflecting a diverse group of learners. Before joining Unnati, **42%** of respondents were students, highlighting the program's role in transitioning youth into the workforce. Economically, **28%** of participants came from families earning ₹10,000-₹15,000 per month. In terms of education, **39%** of respondents were graduates, while **30%** had completed their 12th grade, showcasing a well-educated participant base.

## **Program Sustainability: Improved employability and job retention**

**58%** of respondents felt confident in maintaining a job after completing the Unnati program, reflecting its effectiveness in building job readiness. Participant endorsement was strong, with **34%** rating the program **10/10**. Overall satisfaction levels were high, as **47%** of respondents reported being satisfied, while **44%** were very satisfied with their experience.

# Need and Intervention

## The Importance of Youth Skilling

Youth from Below Poverty Line (BPL) families in India face systemic barriers to securing stable employment, including limited access to quality education, industry-relevant skills, and structured career support. Despite the growing demand for a skilled workforce, many young individuals remain unemployed or underemployed due to a mismatch between their skills and market requirements. Women and underserved communities are particularly vulnerable, facing additional socio-economic and cultural constraints that limit their participation in the formal workforce.

This intervention is essential to bridge the skill gap by providing structured, industry-aligned training, mentorship, and placement support. By ensuring high completion and placement rates, as well as long-term retention in jobs, this initiative fosters financial independence, improves livelihoods, and contributes to overall economic growth, ultimately breaking the cycle of poverty for BPL youth and their families.

## About the Unnati Program

The Unnati program is a structured skilling and livelihood initiative designed to equip youth from economically marginalised communities with industry-relevant skills, career support, and sustainable employment opportunities. The program focuses on holistic development, ensuring that participants not only acquire technical competencies but also gain essential soft skills and financial independence.

Some of the key features of the program were:

1. **Targeted Mobilisation:** Identifying and enrolling youth from BPL families across various locations, with a special focus on underserved communities and women.
2. **Industry-Aligned Skilling:** Providing training in key sectors such as Banking & Finance, Customer Service, Hospitality, Beauty, and General Duty Assistance to meet market demands.
3. **Holistic Skill Development:** Integrating soft skills, communication, digital literacy, financial awareness, and workplace etiquette into training modules.
4. **Placement Facilitation:** Partnering with 167 empanelled companies to provide job opportunities across diverse sectors.

## Scope of the Assessment

The assessment undertaken by us focused on the 2,918 youth, who underwent the Unnati skilling program for the year 2022-23. The evaluation sought to measure the program's impact on improving employability among participants. Key areas of assessment included:

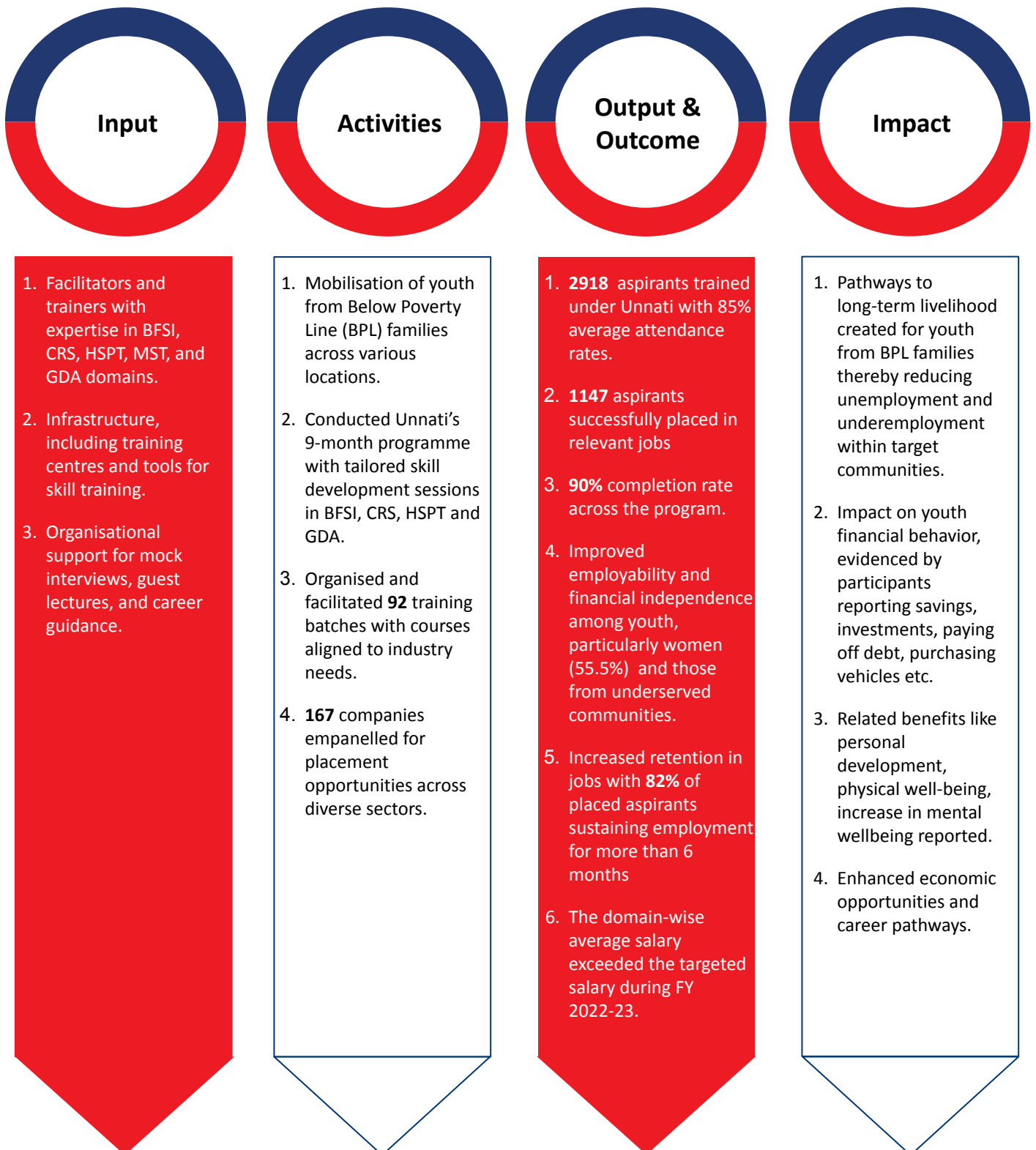
- **Reach:** Number of BPL youth enrolled, geographical coverage, outreach efforts.
- **Depth:** Skill enhancement, job retention rates, career progression, financial independence.
- **Inclusion:** Representation of women and marginalised groups, accessibility, customisation, equitable placements.
- **Sustainability:** Long-term employment stability, industry linkages, capacity-building, scalability potential.

# Theory of Change

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

A significant portion of youth from Below Poverty Line (BPL) families in India face multiple barriers to accessing stable and sustainable livelihoods. These challenges include limited access to quality education, lack of skill development opportunities aligned with industry demands, and inadequate exposure to career guidance and placement support.

Existing vocational training programmes often fail to address critical aspects like retention in jobs, employability beyond technical skills, and access to career pathways. This results in high unemployment and underemployment rates, leaving youth unable to break the cycle of poverty and achieve financial independence.



Note: The reported data reflects findings from the primary survey and internal program data.



## 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 students surveyed to assess the impact of Unnati program in 2022-23.

Figure 1: Gender distribution of respondents (n=231)

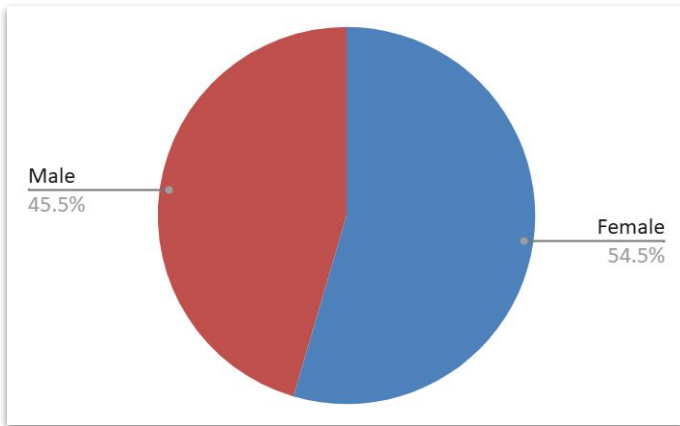


Figure 2: Age of respondents (n=231)

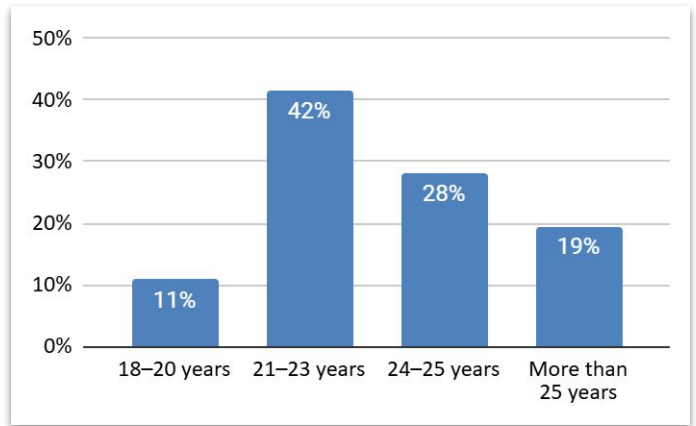


Figure 3: Caste Category (n=231)

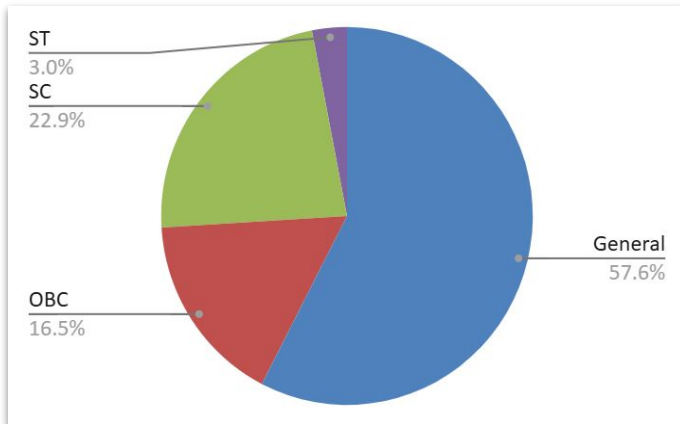
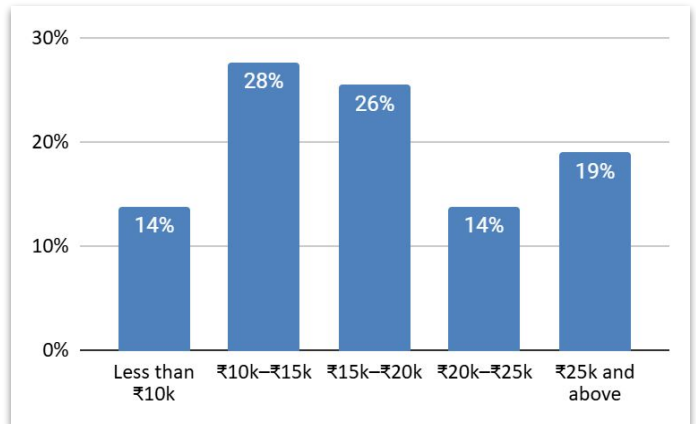


Figure 4: Monthly family income (n=231)



## Gender and Age Distribution

The gender distribution of respondents closely reflected the Unnati program's composition, with **54.5%** female and **45.5%** male participants. The largest age group was **21-23 years (42%)**, followed by **24-25 years (28%)**, while **19%** were above **25 years** and **11%** were **18-20 years**.

## Social Background

The program catered to diverse social groups, with **57.6%** from the General category, **22.9%** from SC, **16.5%** from OBC, and **3%** from ST communities.

## Economic Background

Financially, **28%** of respondents had a household income of **₹10,000-₹15,000**, followed by **26%** in the **₹15,000-₹20,000** range. Additionally, **19%** earned **₹25,000 and above**, while **14%** each fell into the **less than ₹10,000** and **₹20,000-₹25,000** brackets, showing the program's reach across economic backgrounds.

# Impact Story

## Finding confidence in uncertainty

Brian Dsouza (name changed), navigating the post-12th grade world during the COVID-19 pandemic, found an unexpected opportunity in Kotak Unnati's Customer Representative Services (CRS) course. Initially, his motivation was a mix of seeking skill development during a challenging time and having a safety net for potential job prospects.

However, the program proved to be much more than just a backup plan. It became a transformative experience, addressing Brian's shyness and significantly improving his communication skills. *"Taking a part with Unnati it built me confidence. And the English speaking skill also improved because of Unnati,"* he shared.

Brian highlighted the program's practical approach, emphasizing the value of activities, assessments, and the focus on building customer relationships. He appreciated the opportunity to meet new people and expand his social circle. When asked about the program's shortcomings, Brian had nothing negative to say. *"Everything was fine,"* he insisted, *"Everything was perfect."* He offered no recommendations for improvement, expressing complete satisfaction with his experience.

While Brian initially secured a job at Big Bazaar through Unnati's placement efforts, he ultimately pursued another opportunity. However, he credits Unnati with providing him the valuable interview skills and customer service knowledge that contributed to his success.

Brian's story is a showcase of the program's ability to empower young individuals, building their confidence and equipping them with the skills necessary to navigate the professional world. His journey highlights the positive impact of skill development programs, particularly during challenging times.

# Program Reach

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

**Banking & Finance emerges as the top choice of course with 48% participants opting for the same. 90% of the trainees said the training centres were convenient to reach, friends & family emerge as the top source of making candidates aware about the Unnati Program.**

Figure 5: Different courses selected (n=231)

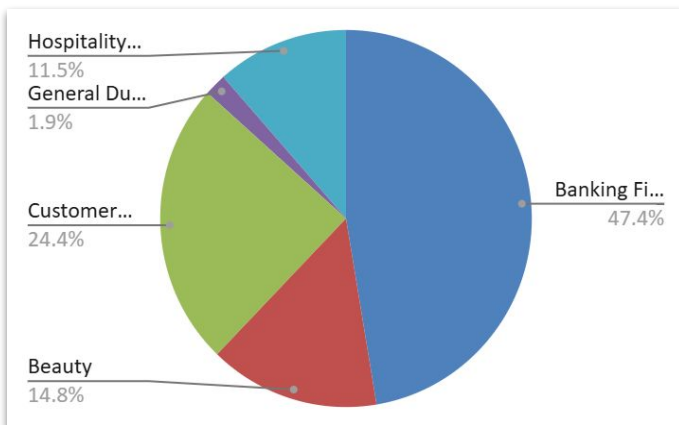


Figure 6: Centres the students attended Unnati program (n=132)

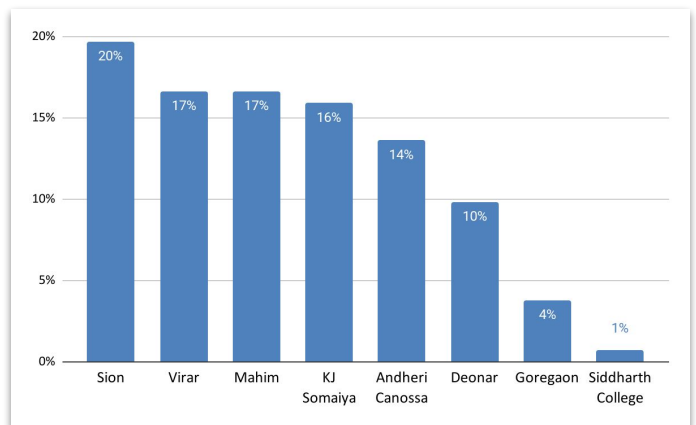


Figure 7: Convenience reaching the centre (n=132)

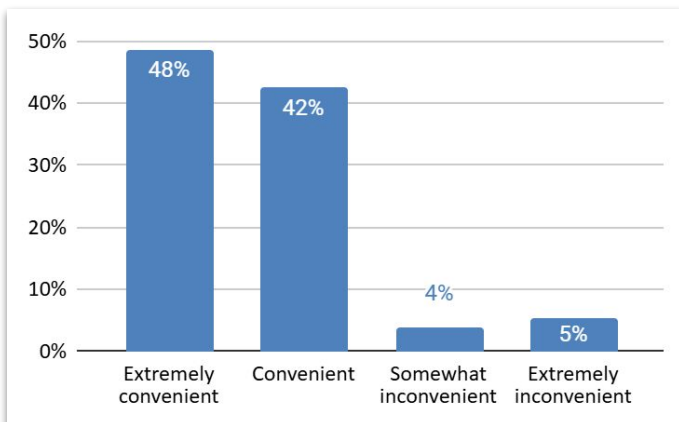
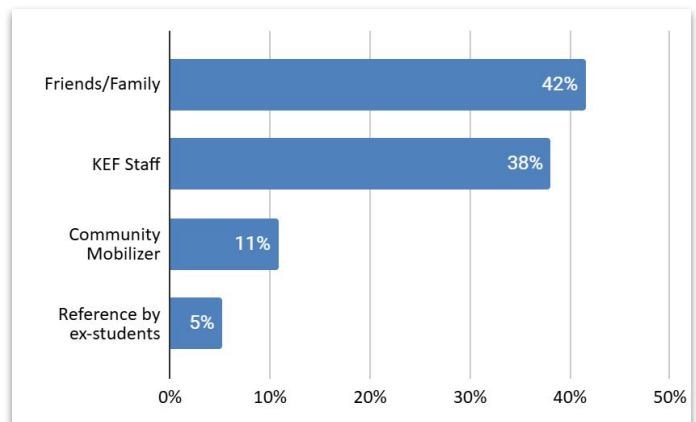


Figure 8: Medium of awareness of the Unnati program (n=231)



## Course Preferences

The Unnati program trained participants in various domains, with **47.4%** choosing Banking & Finance, followed by **24.4%** in Customer Service, **14.8%** in Beauty, **11.5%** in Hospitality, and **1.9%** in General Duty.

## Training Centres and Accessibility

Participants attended centres at Sion (**20%**), Virar (**17%**), Mahim (**17%**), Andheri (**14%**), Deonar (**10%**), Goregaon (**4%**), and Siddharth College (**1%**). BFSI students had online sessions. Accessibility was well-rated, with **48%** finding the commute extremely convenient and **42%** convenient.

## Awareness and Outreach

**42%** learned about Unnati through friends and family, **38%** from KEF staff, **11%** from community mobilisers, and **5%** from ex-student referrals, reflecting strong word-of-mouth awareness.

# Impact Story

## New heights new ambitions

For Vani Kelkar (name changed), Unnati was more than just a training program—it was the bridge between her aspirations and reality. Coming from a modest background, she wanted to build a career in finance but wasn't sure where to begin. The BFSI (Banking, Financial Services, and Insurance) course at Unnati became her stepping stone, equipping her with the skills and confidence needed to enter the banking sector. "The BFSI training at Unnati felt like an introduction to Finance. It gave me clarity, structure, and the knowledge to excel in my job."

Vani's dedication and the comprehensive training she received paid off quickly. Just one week after completing the course, she secured a job as a Relationship Manager at IDFC First Bank, earning ₹25,000 per month. With a strong foundation in financial services, she thrived in her role, working at the bank for 1.5 years. The hands-on learning, exposure to industry practices, and emphasis on communication at Unnati gave her the confidence to navigate the challenges of the professional world. While she had initially joined Unnati in search of a job, Vani soon realized that her ambitions stretched far beyond employment. As she gained experience in the financial sector, she discovered a deeper passion for finance and is now preparing for an MBA in Finance to take her career to the next level. "I came to Unnati looking for a job, but I left with a vision for my future." The BFSI training she received not only helped her secure a stable job but also gave her a glimpse of what a career in finance could truly offer.

Vani's journey is a testament to the transformative power of skill development programs. From securing a job in record time to now chasing her MBA dreams, her story proves that the right training can open doors to endless opportunities. "Unnati didn't just give me a job; it gave me the confidence to build my future."

# Program Depth

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

**Trainees rated each element - trainers, training materials, assessments, infrastructure - of the program high.**

**56%** of participants enrolled in the program primarily to secure a job.

**67%** of participants reported achieving their objectives through the program.

Figure 9: Ratings of training elements (n=231)

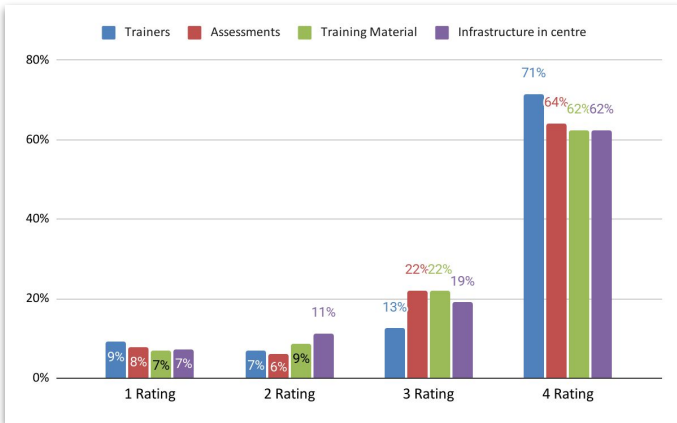


Figure 10: Objective of joining the program (n=231)

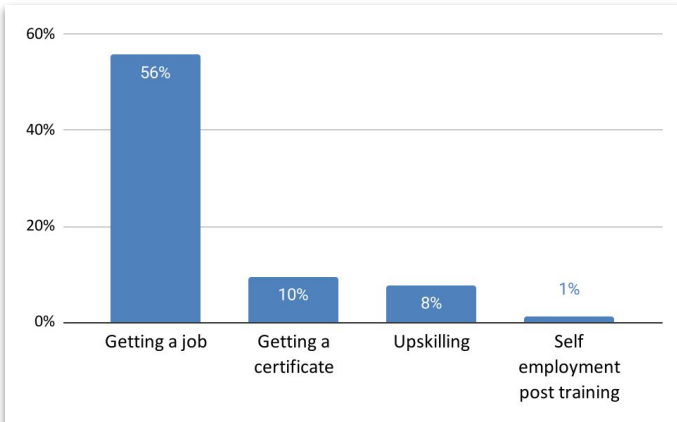
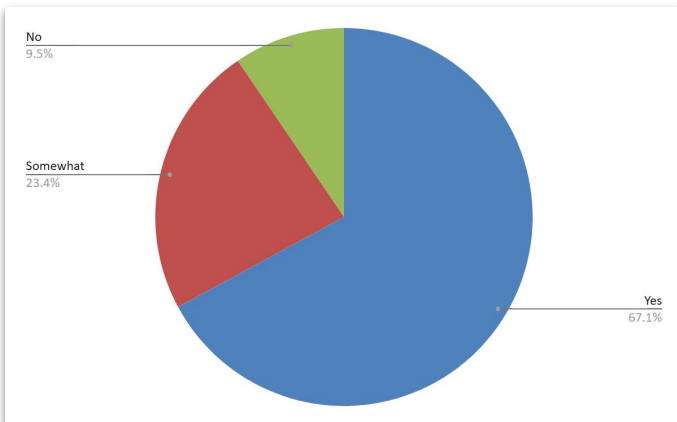


Figure 11: Whether the objectives were met (n=231)



## High ratings for each elements of Unnati project

The majority of respondents rated the training elements positively on a 4-point scale, with 4 being the highest and 1 being the lowest. **71%** of participants gave a 4-star rating to the trainers, while **62%** rated the training material and infrastructure at 4 stars. Similarly, **64%** provided the same rating for assessments. Lower ratings of 1-star and 2-star were minimal, indicating overall satisfaction with the program’s training quality.

## Motivation for joining Unnati project

The primary motivation for participants to join the program was employment, with **56%** enrolling to secure a job. Additionally, **10%** aimed to obtain a certificate, while **8%** sought to upskill. A smaller proportion, **1%**, intended to pursue self-employment post-training, highlighting the program’s appeal primarily as a pathway to stable jobs.

## Achieved desired objective

A significant majority, **67.1%**, of respondents reported that they successfully achieved their objectives through the program. However, **37.5%** felt their objectives were only somewhat met, and **1.5%** stated that their expectations were not fulfilled, reflecting opportunities for further enhancement in meeting participant goals.

*“Taking part in Unnati built my confidence. I was shy before, but now I can speak fluently with people. The training gave me the knowledge of how to pick up customers and how to pass an interview.” - CRS Trainee.*

# Program Depth

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

**86%** of respondents felt they had sufficient practical learning opportunities.  
 Over **60%** rated their confidence, communication, and job readiness improvements as 4-star.  
**36%** secured jobs through KEF, **while 29%** found employment independently.

Figure 12: Sufficient opportunity for practical learning (n=231)

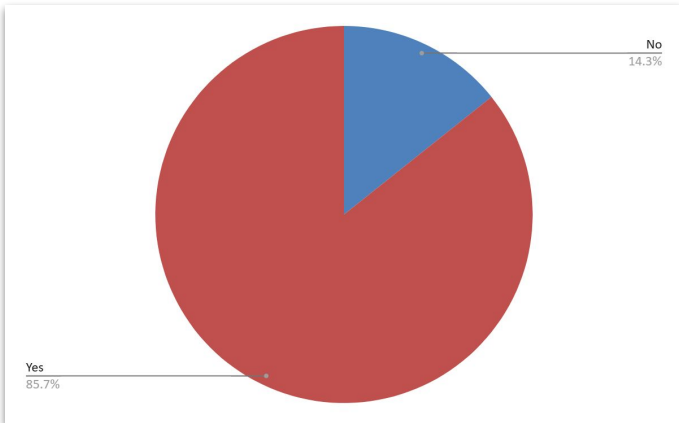


Figure 13: Ratings on improved aspects after training (n=231)

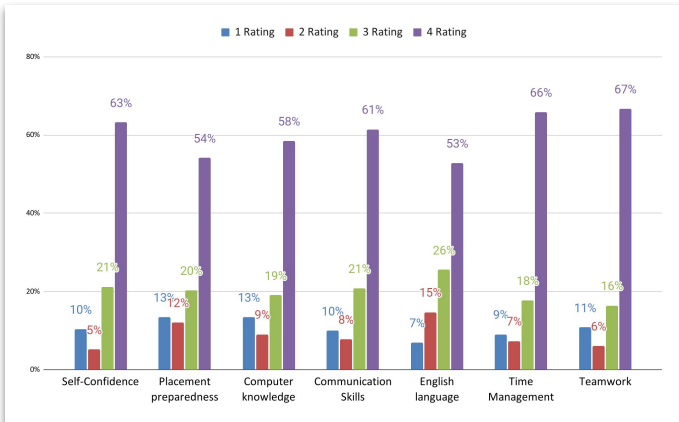
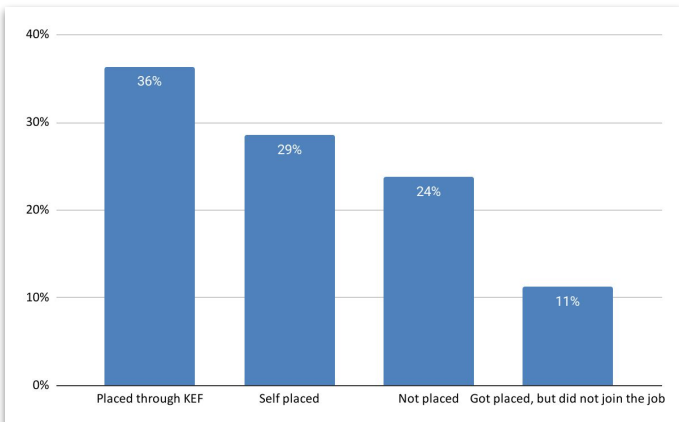


Figure 14: Source of placement (n=231)



## Sufficient practical opportunity

A

majority of respondents felt they had sufficient practical learning opportunities, with **86%** responding positively. However, **14%** believed they did not receive enough hands-on experience, indicating room for enhancement in practical training components.

## Improvement in skills

Participants reported significant improvements in key skill areas after training, with **over 60%** rating their confidence, communication, and job readiness as 4-star. These findings highlight the program’s effectiveness in preparing trainees for the workforce.

## Source of placement

Among those placed, **36%** secured jobs through the KEF initiative, while **29%** found employment independently. However, **24%** reported that they did not get a job, and **11%** initially secured employment but did not continue working after a few months, suggesting the need for continued post-placement support.

*“The training covered everything—100% of what we needed to succeed. I got a good platform from Unnati. I was only 23 and got a direct job after my 10th without any prior experience”- Hospitality Trainee.*

# Program Depth

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

- 45% secured a job within a month of completing the training.
- There is a significant rise in the average post program and per program salaries.
- 75% of placed candidates found jobs in the same domain as their training.

Figure 15: Time taken to get placed after the program (n=150)

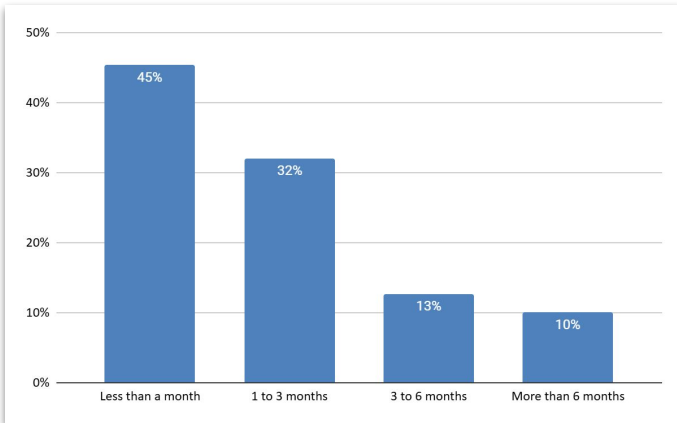


Figure 16: Salary comparison

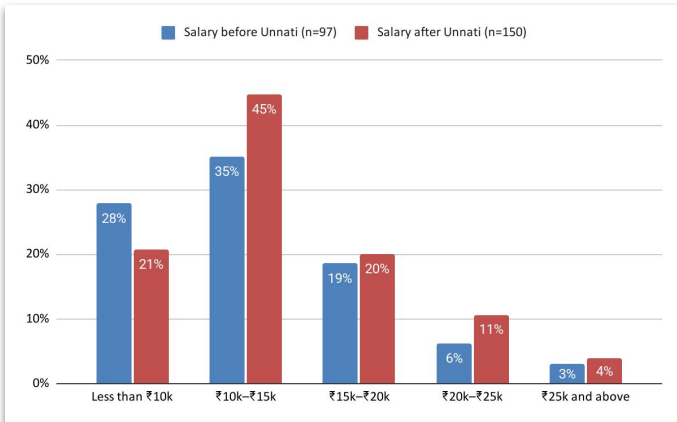
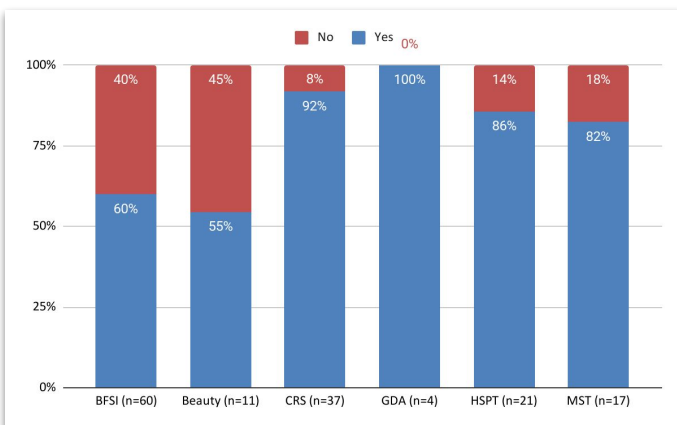


Figure 17: Placement is in same domain as training (n=150)



## Time taken for placement

The majority of participants secured employment soon after completing the training, with **45%** placed within less than a month. An additional **32%** found jobs within **1 to 3 months**, while **13%** took **3 to 6 months**. A smaller group, **10%**, required more than **6 months** to find employment, indicating that most trainees transitioned quickly into the workforce. The major reason as mentioned by 29% of the trainees for the delay was salary was not as per expectations. 18% said the job location was too far and 15% mentioned they had personal responsibilities thus furthering their placement time.

## Salary comparison

Post-training salary improvements were evident, with the percentage of participants earning less than **₹10,000** dropping from **28%** to **21%**. Meanwhile, those earning **₹10,000-₹15,000** increased from **35%** to **45%**, highlighting the program's impact on income levels. Additionally, the proportion of respondents earning **₹20,000-₹25,000** saw a slight rise of **5%**, reflecting overall financial growth.

## Jobs in same domain

A large majority of placed candidates, **75%**, secured jobs in the same domain as their training, reinforcing the program's alignment with industry needs. However, **25%** found employment in different fields, suggesting that some participants adapted their skills to alternative career paths.

# Program Depth

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

**64%** rated "Future Scope" as 4 stars, with work culture and benefits also well-rated.  
**30%** of respondents retained their jobs, while **26%** left within three months.  
**26%** left their jobs due to dissatisfaction, while **16%** left for better opportunities.

Figure 18: Ratings on job elements (n=150)

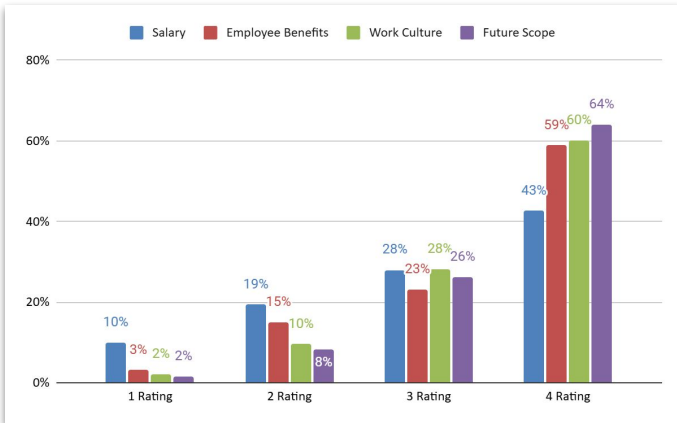


Figure 19: Job retention (n=150)

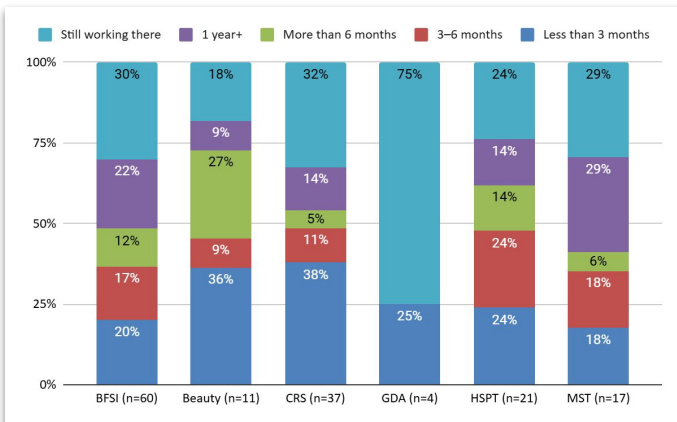
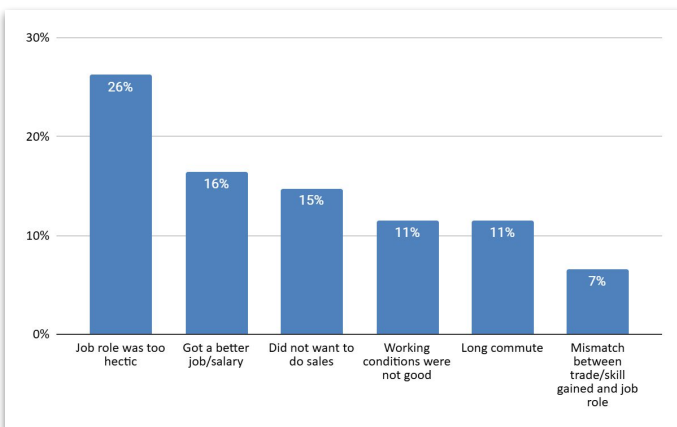


Figure 20: Reason for leaving the job (n=61) (Multiple response)



## Job element rating

The

majority of respondents expressed high satisfaction with key job elements, based on a **4-point rating scale**, with **4 being the highest** and **1 being the lowest**. **64%** rated "Future Scope" as 4 stars, followed by **60%** giving the same rating for "Work Culture" and "Employee Benefits." However, salary satisfaction was comparatively lower, with **10%** giving it the lowest rating of 1 star, indicating that while financial compensation remained a concern, other aspects of the job were well-received.

## Job retention

Job retention data revealed that **30%** of respondents were still working in the same job, reflecting a reasonable level of stability. However, **26%** left within three months, and **11%** remained employed for more than six months. These figures suggest that while some participants sustained long-term employment, early attrition remained a challenge.

## Reason for leaving the job

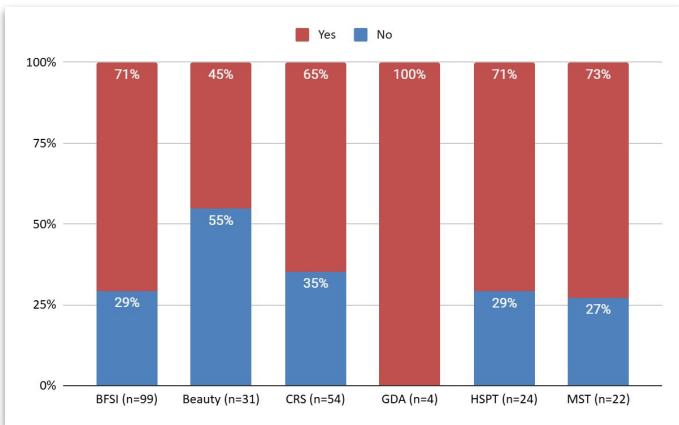
Dissatisfaction with the work itself was the most common reason for leaving a job, reported by **26%** of respondents. Additionally, **16%** left for better opportunities, while **15%** lacked interest in continuing sales-related roles. Long commutes were a concern for **11%**, whereas only **7%** left due to health reasons, suggesting that job-related factors played a more significant role in attrition than external circumstances.

# Program Depth

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

**67%** of respondents were employed at the time of the survey.  
**52%** reported improved financial well-being post-employment.  
**70%** of respondents started saving, while **16%** repaid debts and **12%** acquired new assets.

Figure 21: Current employment status (n=231)



## Current employment status

The

majority of respondents, **67%**, reported being currently employed, while **33%** were not employed at the time of the survey. This indicates a relatively strong employment rate among participants, reflecting the program’s success in supporting job placements and workforce integration.

## Changes post employment

Post-employment, **52%** of respondents experienced an improvement in their financial well-being, making it the most significant change. Additionally, **49%** reported personal development, highlighting the broader benefits of employment beyond financial stability. Furthermore, **27%** observed improvements in their physical well-being, while **23%** experienced enhanced mental well-being. However, **6%** reported no noticeable improvements, suggesting the need for continued support to maximise post-employment benefits.

## Financial growth post employment

Financially, **70%** of respondents started saving money after securing a job, demonstrating increased financial security. Additionally, **16%** were able to repay debts or loans, while **12%** acquired new assets. A smaller proportion, **12%**, invested in stocks, and **8%** purchased vehicles, indicating growing financial independence and long-term planning among participants.

*“After the program, my confidence and employability skills improved. With this job, I am able to support my family and contribute to our household.” - Trainee.*

Figure 22: Changes post employment (n=186) (Multiple response)

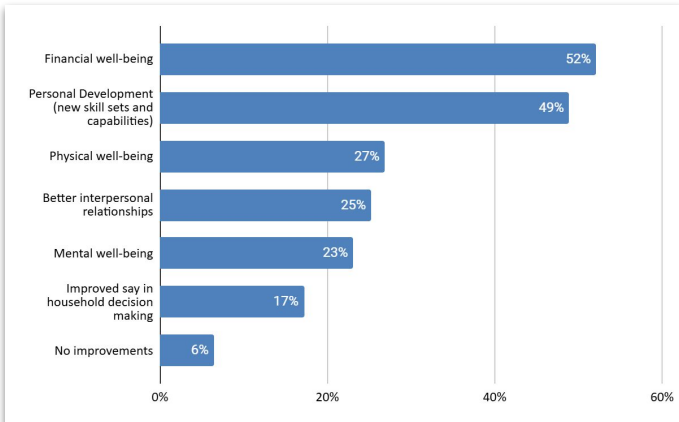
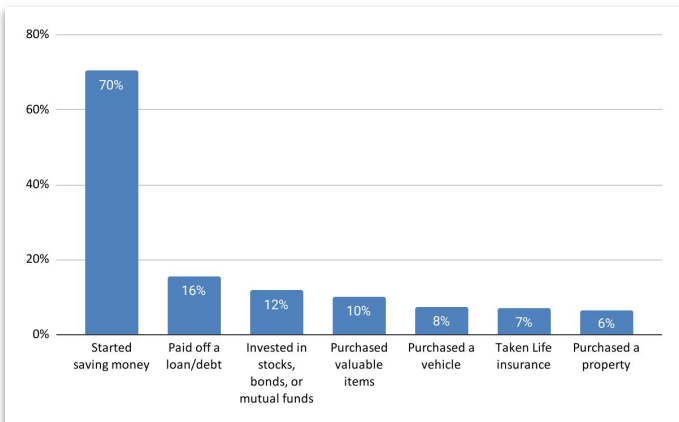


Figure 23: Financial growth post-job (n=186) (Multiple response)



# Impact Story

## Path to Independence

For Soumya Das (name changed), the decision to join the beauty course at Unnati was driven by her desire to learn new skills while continuing her education. While pursuing her FY BCom, she enrolled in the training program after learning about it from her school group, where she had registered her name. “I wanted a job, but I joined to learn skills,” she recalls, emphasizing her motivation to gain expertise in the beauty industry.

Soumya attended training at the Devanag centre, where she found the teachers to be the most valuable part of the program. *“The teachers were good. If we had any doubts, they would always solve them,”* she shares. She appreciated the engaging and interactive learning environment, which included fun activities and games, making the training experience enjoyable. The structured lessons and hands-on approach helped boost her confidence and employability skills, preparing her for the real-world challenges of the beauty industry. After completing the training, Soumya secured a job on her own and is now working as a beautician at Glamorous Beauty in Kedarnagar, earning ₹7,000 per month. Managing both her career and responsibilities at home, she takes pride in being able to support her family of five. The training gave her the foundation she needed to enter the workforce with confidence and expertise.

Soumya’s story is a testament to the power of skill development, proving that the right guidance and training can pave the way for independence and self-reliance. *“The training was good, it was fun, and it helped me gain confidence,”* she reflects, grateful for the opportunities Unnati has provided her.

# Program Inclusion

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

Unnati program demonstrates a commitment to inclusivity by supporting students from *marginalised backgrounds*, having a *positive gender ratio* and supporting students who face *economic challenges*.

Figure 24: Gender distribution(n=231)

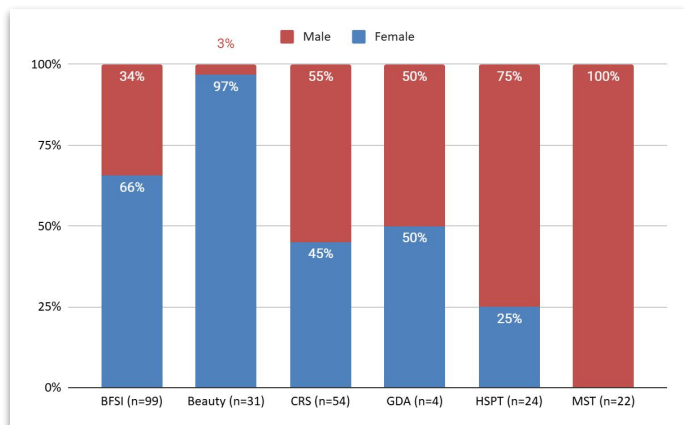


Figure 25: Caste distribution (n=231)

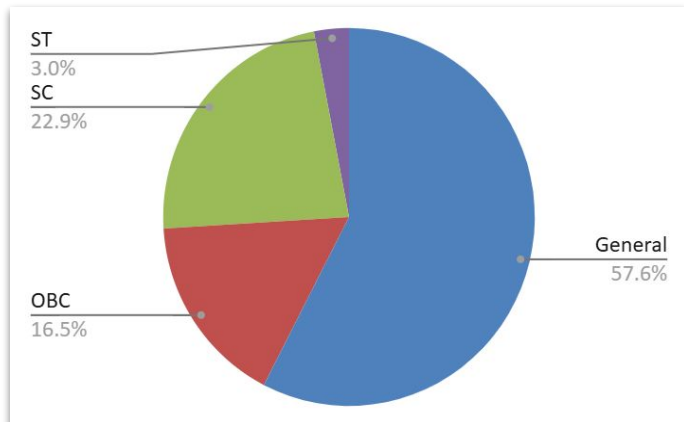
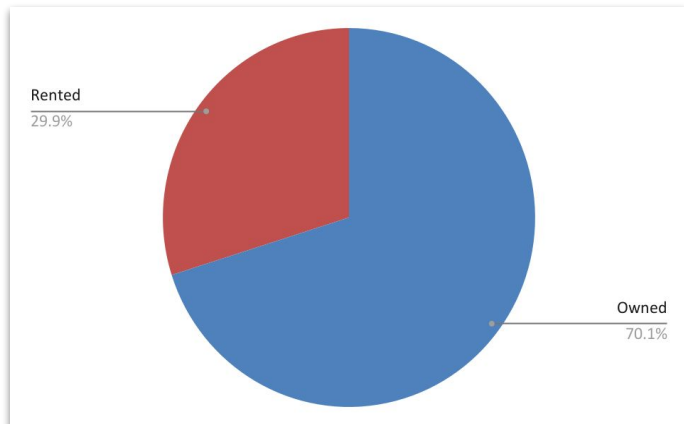


Figure 26: House ownership (n=231)



## Gender distribution

The gender distribution of respondents was **54.5%** female and **45.5%** male, indicating a fairly balanced representation of genders within the program. This highlights the program’s inclusivity in providing equal skilling and employment opportunities to both men and women.

## Caste distribution

The program catered to participants from diverse social backgrounds, with **57.6%** belonging to the General category, **22.9%** from the Scheduled Caste (SC) category, **16.5%** identifying as Other Backward Class (OBC), and **3%** from the Scheduled Tribe (ST) category. This reflects the program’s outreach to underrepresented communities and its role in promoting equitable access to skilling opportunities.

## House ownership

In terms of housing, **70.1%** of respondents reported owning a house, while **29.9%** were living in rented accommodations. This data indicates that the program reached individuals across varying economic backgrounds, reinforcing its impact on diverse socio-economic groups.

# Program Inclusion

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

**42%** of respondents were students before joining Unnati, highlighting its role in workforce transition. **28%** of participants came from families earning ₹10,000-₹15,000, reflecting diverse economic backgrounds. **39%** of respondents were graduates, while **30%** had completed 12th grade

Figure 27: Monthly household income (n=231)

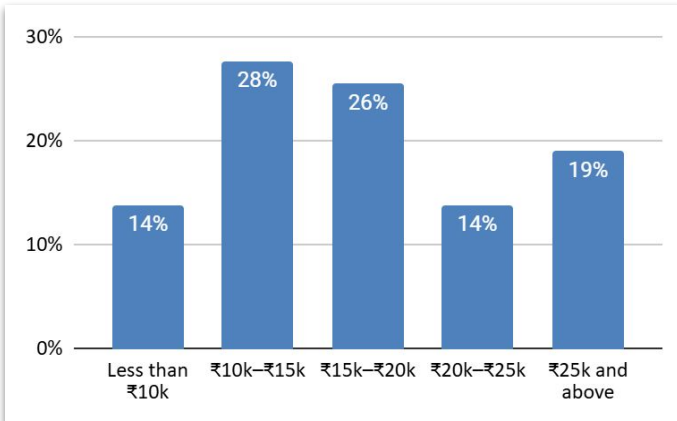


Figure 28: Educational qualification (n=231)

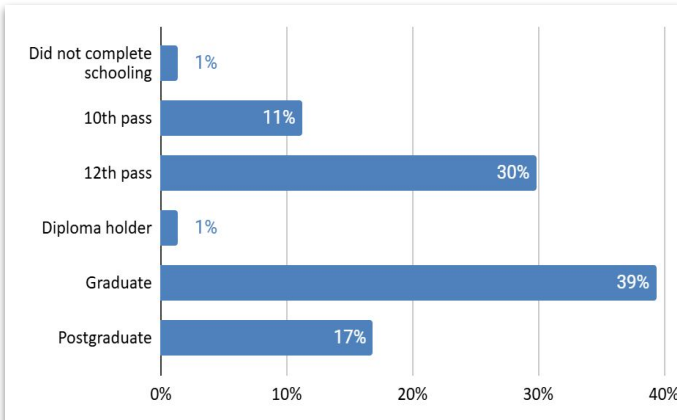
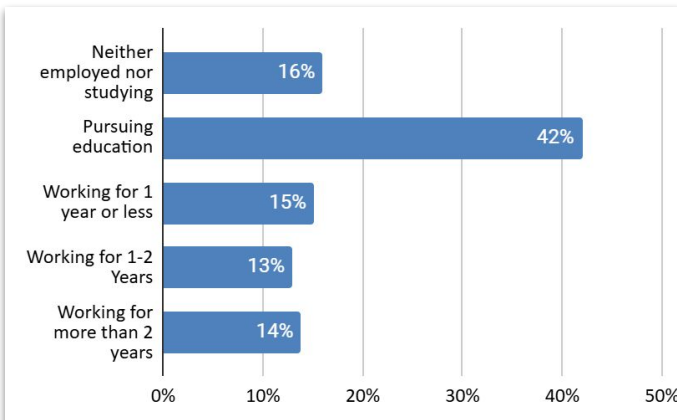


Figure 29: Employment status before the program (n=231)



## Monthly household income

The highest proportion of respondents, **28%**, reported a monthly household income between **₹10,000-₹15,000**, followed by **26%** in the **₹15,000-₹20,000** range. Additionally, **19%** had a family income of **₹25,000 and above**, while **14%** each fell into the **less than ₹10,000** and **₹20,000-₹25,000** categories. This distribution indicates that the program reached individuals from varied economic backgrounds, ensuring inclusivity.

## Educational qualification

In terms of education, **39%** of respondents were graduates, while **30%** had completed their **12th grade**. Those with postgraduate degrees made up **17%**, while **11%** had completed only their **10th grade**. Diploma holders and those who had not completed schooling each constituted just **1%** of respondents. These figures highlight the program’s outreach to individuals with diverse educational backgrounds, with a strong representation from those who had completed higher education.

## Employment status before joining Unnati

Before joining the program, **42%** of respondents were students, while **16%** were neither employed nor studying. Among those with prior work experience, **15%** had worked for a year or less, **13%** for **1-2 years**, and **14%** for **more than two years**. This data underscores the program’s role in bridging the transition from education to employment, particularly for young individuals entering the workforce.

# Impact Story

## Demonstrating inspired action

Aakash Gupta (name changed), a seasoned chef and the dedication of a lifelong mentor, has been a center head, a trainer, a guide, and hope for countless students aspiring to careers in the hospitality industry.

With over two decades of experience, including stints in Dubai and Muscat, he brings a wealth of real-world knowledge to his classroom. He understands the industry's demands, its challenges, and its rewards, and he's committed to sharing that understanding with his students.

KEF's Virar center which Aakash heads, draws students from far and wide. Not only do students travel to the centre from suburbs in Mumbai such as Santacruz, some also come all the way from the neighbouring state of Gujarat driven by their dreams of cruise ship careers and hotel jobs. Aakash's teaching methods are far from conventional. He believes in hands-on learning, transforming the classroom into a dynamic space where students not only learn theory but also practice real-world skills. He encourages them to cook, market, and sell their creations, building confidence and practical experience. He understands that many students arrive with little to no knowledge of the hospitality industry, often carrying unrealistic expectations. He tackles these misconceptions head-on, providing a realistic view of the demanding work schedules and the need for continuous learning. But he also emphasizes the rewards, the opportunities for growth, and the satisfaction of providing exceptional service.

Aakash's impact goes beyond job placements. He builds a sense of community, creating a supportive environment where students feel valued and encouraged. He shares stories of former students who have achieved success, inspiring them to pursue their dreams. He maintains connections with alumni, creating a network of support and opportunity.

Shy students find their voices, hesitant individuals gain confidence, and raw potential blossoms into tangible skills. He's the TRP, the draw, the driving force behind the center's success. He's the one who inspires students to wake up early, travel long distances, and believe in their ability to achieve their goals.

Aakash Gupta's work at Unnati Virar is more than just a job; it's a calling. He's building futures, one student at a time, and his impact will continue to resonate for years to come.

# Program Sustainability

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

**58%** of respondents felt confident in maintaining a job after completing the Unnati program. **34%** rated the program 10/10, highlighting strong participant endorsement. **47%** were satisfied, while **44%** were very satisfied, showcasing high overall program satisfaction.

Figure 30: Confidence in maintaining job after Unnati (n=231)

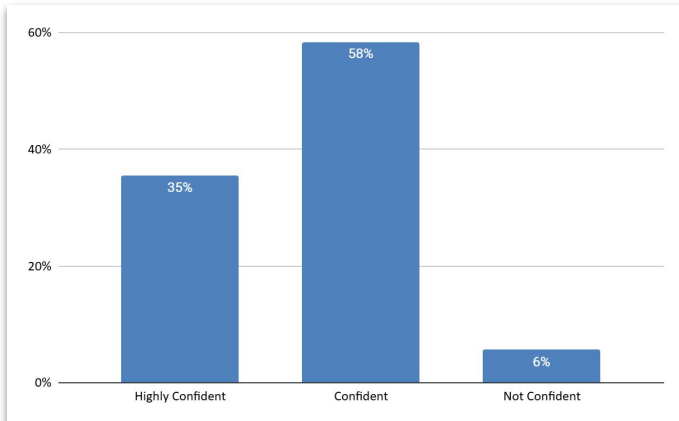


Figure 31: Likelihood of recommending the program (n=231)

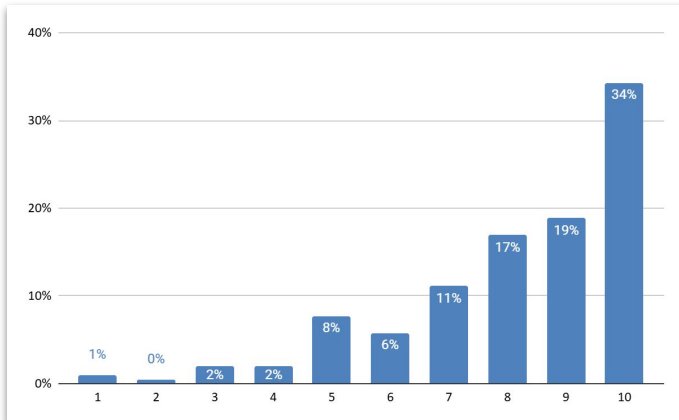
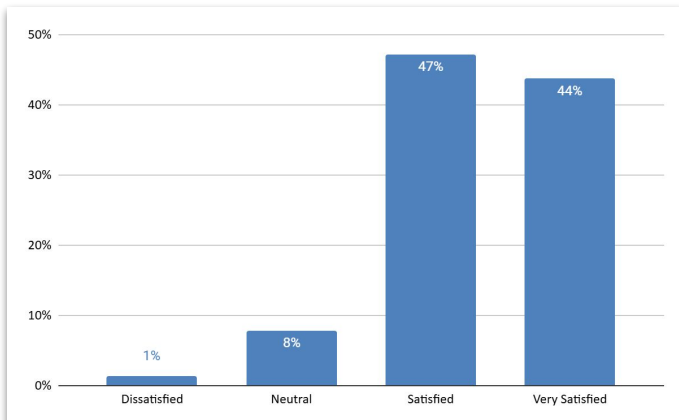


Figure 32: Overall satisfaction from the program (n=231)



## Confidence in maintaining job

Following the completion of the Unnati program, **58%** of respondents expressed confidence in maintaining their job, while **35%** reported being highly confident. Only **6%** indicated a lack of confidence, suggesting that the program effectively instilled job security and preparedness among participants, equipping them with the necessary skills for sustained employment.

## Likelihood of recommendation

The likelihood of recommending the program was measured on a **10-point scale, with 10 being the highest and 1 being the lowest**. The majority of respondents rated the program highly, with **34%** giving it the highest rating of **10**, followed by **19%** rating it **9**, and **17%** rating it **8**. Lower ratings were minimal, indicating a strong overall endorsement and participant satisfaction with the program's quality and effectiveness.

## Satisfaction among aspirants

Satisfaction levels among participants were notably high, with **47%** reporting they were satisfied and **44%** indicating they were very satisfied. Only **8%** remained neutral, while a negligible **1%** expressed dissatisfaction. These results highlight the program's positive impact, demonstrating its ability to meet participant expectations and contribute meaningfully to their professional growth.

# Impact Story

## Mobilizing the future

Prajakta Kulkarni (name changed), a seasoned resource mobilizer at Kotak Education Foundation's Unnati Program in Deonar, Mumbai is the vital link between the center and the surrounding communities. With 15 years of experience, she navigates the complex social landscape of Govandi, Shivaji Nagar, and beyond, connecting with individuals and families to offer them pathways to skill development and employment.

Her role is multifaceted. She's a communicator, an advocate, and a bridge. She goes door-to-door, connects with community leaders and ICDS (Integrated Child Development Services) workers, and builds trust within the neighborhoods. Her mission is clear: to fill the center's batches with motivated students, ensuring that Kotak Unnati's programs reach those who need them most.

Prajakta's work is not without its challenges. The competitive landscape of skill development, with numerous NGOs offering similar programs, creates a crowded space. The allure of quick, easy jobs like those at Domino's, offering immediate income, often overshadows the long-term benefits of structured training.

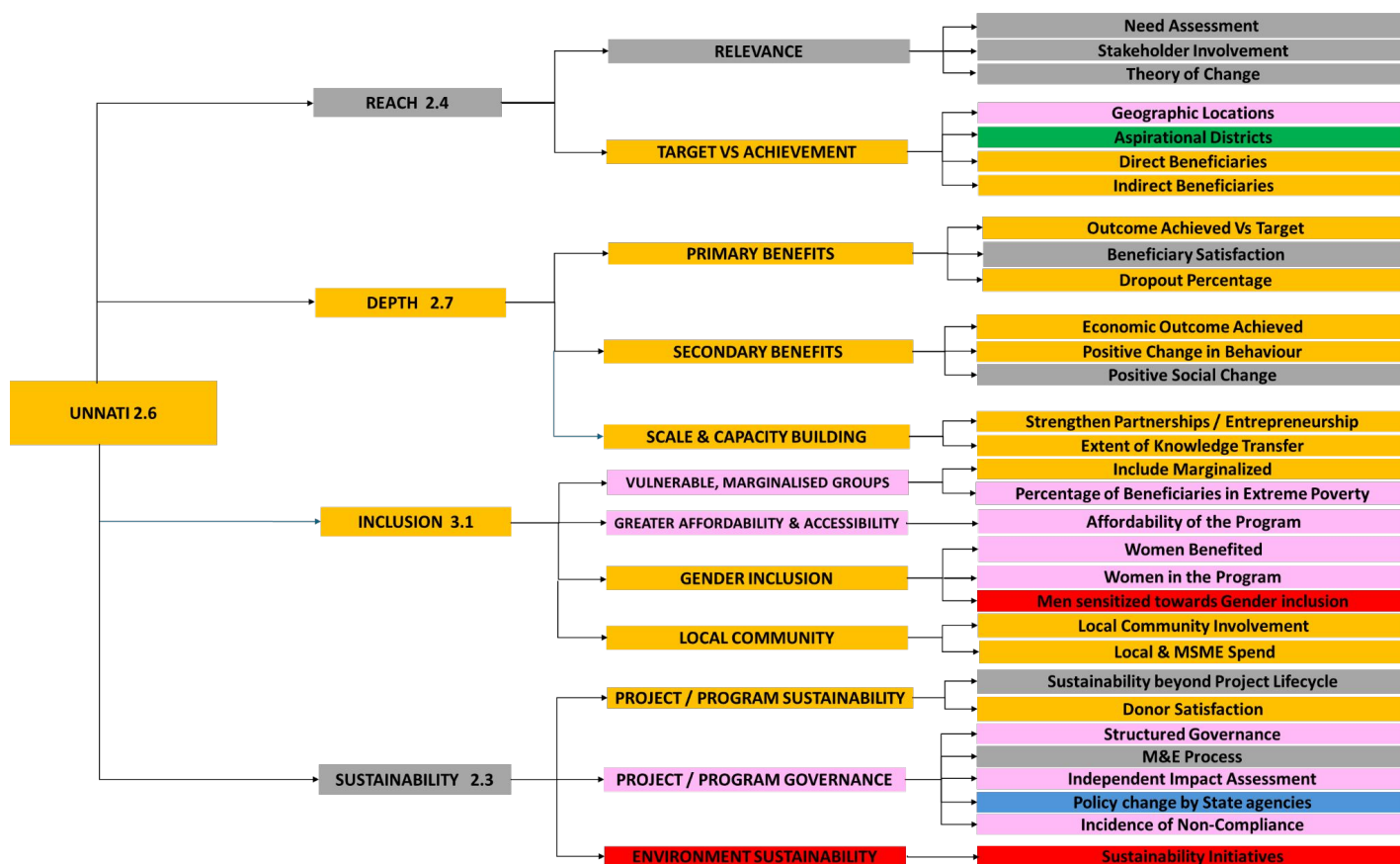
Prajakta's approach is strategic. She understands the power of community networks, leveraging ICDS meetings and job fairs to reach large numbers of potential candidates. She also recognizes the unique dynamics of her target population. While the program focuses on individuals aged 18-25, she engages with families, understanding that parents often play a significant role in their children's decisions. "We have the same rapport with both," she explains, "Because sometimes, the child can take a decision on his own. Only when the parents of the family say, he can come."

Prajakta sees firsthand the transformative impact of Kotak Unnati's programs. She witnesses the shift in students' confidence, their improved communication skills. She acknowledges the challenges of student retention, particularly in the early stages of the program. She emphasizes the importance of setting clear expectations from the outset, ensuring that students are committed to completing the training. She also provides ongoing support, counseling students and their families to address any concerns. "Our target is to increase the number of courses," she states, "So, according to that, we have to increase the number of team members." Her dedication to her work is evident. She navigates challenging environments with ease, building rapport and trust within the communities she serves. She is a vital asset to Kotak Unnati, a voice for the underserved, and a catalyst for positive change.

# Impact Tree

Based on program data shared by Kotak Education Foundation , as well as findings from the primary data collection, our assessment methodology has provided the Unnati Program with an overall rating of **2.6/4** 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
Trainees	<ul style="list-style-type: none"> <li>● Improved confidence and English speaking skills.</li> <li>● Gained knowledge on how to interact with sensitive customers.</li> <li>● Learned how to build relationships with customers.</li> <li>● Gained skills to pass job interviews.</li> <li>● Opportunities to meet new people.</li> </ul>	<ul style="list-style-type: none"> <li>● Some students raised concern over not receiving certificates</li> <li>● Low salary from the placements received was a concern.</li> </ul>
Centre Heads	<ul style="list-style-type: none"> <li>● Provide remedial help to low-performing trainees through individual sessions.</li> <li>● Offer additional mock interviews and feedback to students who are not selected.</li> <li>● Provide continuous counseling and support to placed students.</li> <li>● Retention rate of placed students has increased due to continuous tracking and counseling.</li> </ul>	<ul style="list-style-type: none"> <li>● Students, even graduates, have unrealistic expectations like, higher salary and may lack necessary skills for the higher level jobs in BFSI industry</li> <li>● Attendance is a challenge, particularly with undergraduate CRS batches.</li> <li>● Students from far away locales, desire jobs near their homes, limiting placement opportunities.</li> <li>● The physical appearance of centers varies, impacting the perceived quality and professionalism. Some centers, like Virar, need maintenance and improvement.</li> <li>● Many hospitality students initially lack a clear understanding of the industry's demands and realities.</li> <li>● Students sometimes join because someone told them to, not because they have passion for the field.</li> </ul>
Employers	<ul style="list-style-type: none"> <li>● Candidates are good team players.</li> <li>● Follow ups from Unnati team to check on the progress of their trainees is commendable</li> </ul>	<ul style="list-style-type: none"> <li>● Trainees are not adequately prepared for the full range of responsibilities involved in the job. Leads to dissatisfaction and high attrition.</li> <li>● Disconnect between expectations and reality contributes to early departures.</li> </ul>
Community Mobilizers	<ul style="list-style-type: none"> <li>● Ongoing support and counseling provided by mobilizers, especially during the initial stages, helps reduce dropout rates.</li> <li>● Keeping detailed records of contacts and outreach efforts.</li> </ul>	<ul style="list-style-type: none"> <li>● Post-COVID, there's a surge in NGOs offering similar skill development programs, leading to saturation and competition.</li> <li>● Placement with desired salaries of ₹ 16,000- ₹ 17,000 is difficult.</li> </ul>

# Recommendations

Particulars	Current Scenario / Observation & Findings	Recommendation
<b>Student Engagement</b>	<ul style="list-style-type: none"> <li>As per the trainers there are some challenges in student engagement in class</li> </ul>	<ul style="list-style-type: none"> <li>Continue and expand practical activities and hands-on learning experiences.</li> <li>Provide realistic insights into the industry from the beginning.</li> <li>Emphasize the benefits and opportunities within the industry.</li> <li>Continue to build student confidence through public speaking and performance opportunities.</li> </ul>
<b>Alumni Network</b>	<ul style="list-style-type: none"> <li>No alumni networking activities</li> </ul>	<ul style="list-style-type: none"> <li>Maintain and strengthen alumni networks through WhatsApp groups and other communication channels.</li> <li>Encourage alumni to provide referrals and support for current students</li> </ul>
<b>Program Content and Development</b>	<ul style="list-style-type: none"> <li>Mismatch between content and the job</li> </ul>	<ul style="list-style-type: none"> <li>Periodically review and update program content to ensure it remains relevant to industry needs.</li> <li>Consider gathering feedback from employers to further refine training programs.</li> <li>Consider incorporating training on additional skills, such as TALLY</li> </ul>
<b>Balancing Expectations</b>	<ul style="list-style-type: none"> <li>Students may have unrealistic expectations about job roles, locations and travel requirements.</li> </ul>	<ul style="list-style-type: none"> <li>Enhanced Pre-Placement Counseling</li> <li>Ensure that trainees fully understand the job description and expectations before accepting employment.</li> <li>Collaborate with employers to identify hyper local job opportunities</li> </ul>
<b>Center Appearance and Standardization</b>	<ul style="list-style-type: none"> <li>Some centers, center needs infrastructure maintenance &amp; upgradation</li> </ul>	<ul style="list-style-type: none"> <li>Implement a standardized approach to center maintenance and appearance.</li> <li>Ensure all centers are clean, well-maintained, and visually appealing.</li> <li>Display student photos and success stories within the center to create a sense of community and motivation.</li> </ul>
<b>Parents counseling</b>	<ul style="list-style-type: none"> <li>Parents discouraging students from doing housekeeping jobs in hospitality and cleaning jobs in Customer support representative jobs.</li> </ul>	<ul style="list-style-type: none"> <li>Develop strategies to engage parents and address their concerns about their children's employment.</li> <li>Organize workshops or meetings to educate parents about the benefits of skill development and employment.</li> </ul>

# 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 Unnati Program aligns with these approved activities:

Sub-Activity as per Schedule VII Section	Alignment
(ii) Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, elderly, and differently abled, and livelihood enhancement projects.	Completely

## Alignment with SDGs

The Unnati 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><b>1</b> NO POVERTY</p>	1.2 Reduce at least by half the proportion of people living in poverty in all its dimensions.	<b>Completely:</b> By providing skill training and employment opportunities, Unnati helps youth achieve financial stability, reducing poverty.
 <p><b>4</b> QUALITY EDUCATION</p>	4.4 By 2030, substantially increase the number of youth and adults with relevant skills for employment and entrepreneurship.	<b>Completely:</b> The program offers structured vocational training
	4.5 By 2030, eliminate gender disparities in education and ensure equal access to all vulnerable groups.	<b>Completely:</b> The program maintains a gender-inclusive approach, with a significant number of female participants
 <p><b>5</b> GENDER EQUALITY</p>	5.5 Ensure women's full and effective participation and equal opportunities for leadership in all spheres.	<b>Partially:</b> The program maintains a gender-inclusive approach, with a significant number of female participants
 <p><b>8</b> DECENT WORK AND ECONOMIC GROWTH</p>	8.6 Promote youth employment, education, and training.	<b>Completely:</b> Unnati collaborates with companies, training centres, and stakeholders to enhance skill development and employment opportunities.

# Annexure 1: Abbreviations

Term	Definition
CSR	Corporate Social Responsibility
KMBL	Kotak Mahindra Bank Limited
SCERT	State Council of Educational Research and Training
KEF	Kotak Education Foundation
BFSI	Banking & Finance
CRS	Customer Relationship Service
HSPT	Hospitality
GDA	General Duty Assistance
MST	Multi Skill Technician

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