

Skilling, Entrepreneurship & Livelihoods Program (Unique project ID: KMBL202223016)

Impact Assessment Report January 2025

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Prepared For- Kotak Mahindra Bank Limited



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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

Program ID	KMBL202223016
Year of completion	FY 2022-23
Program Duration	FY 2022–23 to FY 2023–24
Partner Organisation	Pratham
Location	Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Chhattisgarh, Punjab, Telangana, Gujarat, Uttar Pradesh

Kotak Mahindra Bank Limited (KMBL), a prominent financial institution in India, has supported the "Skilling, Entrepreneurship & Livelihoods Program" in collaboration with the Pratham Education Foundation in FY 22-23. This program addressed youth unemployment by providing vocational training to marginalized youth, particularly in rural and semi-urban areas. The initiative aligns with KMBL's commitment to corporate social responsibility (CSR) and the United Nations' Sustainable Development Goals (SDGs), focusing on education, healthcare, and livelihood enhancement.

The initiative targeted disadvantaged groups, including rural and tribal youth and low-income urban women aged 18-35. It operated through 17 training centers across nine states, employing a hybrid skilling model that combined virtual and hands-on training. Key achievements include:

- a. **Beneficiaries enrolled:** 4,105 students in five industry-specific trades: Beauty, Healthcare, Hospitality, Electrical, and Automotive.
- b. **Inclusion:** 64.7% of participants were women from diverse social backgrounds, including a significant representation from SC/ST and OBC communities.
- c. **Completion of training:** 3,587 youth completed the final training stage - 87.3% enrollment to completion rate.
- d. **Job Placement:** 3,311 trained students secured jobs, while others pursued entrepreneurship, higher education, or alternative paths—resulting in a ~92% placement rate among graduates.
- e. **Financial Independence:** Salaries range from ₹7,800 (beauty sector) to ₹11,459 (electrical sector), with top earners making up to ₹22,000, enhancing financial stability and family contributions.
- f. **Impact:** Beyond financial gains, beneficiaries, especially women, reported increased empowerment, confidence, and stronger agency in their families and communities.

The "Skilling, Entrepreneurship & Livelihoods Program" has made significant strides in equipping marginalized youth with essential skills for employment by addressing barriers to vocational training and focusing on post-placement support; KMBL and Pratham fostered sustainable livelihoods for vulnerable populations. Continued efforts are necessary to enhance the program's reach and effectiveness in combating youth unemployment in India.

1. Introduction

1.1 Background

Kotak Mahindra Bank Limited (KMBL), established in 1985 as Kotak Mahindra Finance Ltd., is one of India's leading financial institutions. Focused on innovation and customer-centric solutions, KMBL offers a wide range of financial services while actively contributing to community development. Through well-structured CSR initiatives aligned with the UN's Sustainable Development Goals (SDGs), the bank drives socio-economic progress in education, healthcare, livelihoods, environmental sustainability, rehabilitation, and sports.

The "Skilling, Entrepreneurship & Livelihoods Program" was a CSR initiative by KMBL in partnership with Pratham Education Foundation, a leading non-profit enhancing education and vocational training for underserved youth. Established in 1994, Pratham operated training centres across multiple states, offering courses in healthcare, hospitality, automotive services, electrician work, and beauty.

Launched in FY 2022-23, the initiative aimed to empower marginalized youth with employable skills and sustainable livelihoods. Through 17 training centres in nine states, it targeted disadvantaged groups, including rural and tribal youth and low-income urban women aged 18–35.

1.2 Youth Employment Challenge: Global Landscape

Youth unemployment is a critical global challenge, particularly for individuals aged 18 to 30. The International Labour Organization (ILO) reported that the global youth unemployment rate was approximately 13% in 2024, reflecting a gradual recovery from the pandemic-induced unemployment rate spikes during 2020 (ILO, 2024)¹. However, this recovery is uneven across regions, with South Asia facing exceptionally high levels of youth unemployment.

¹ [International Labour Organization \(ILO\). \(2024\). Global Employment Trends for Youth 2024.](#)

In South Asia, nearly half of the population is under the age of 24, making it home to the largest youth labour force in the world (World Bank, 2024)². Despite this potential, millions of young people face significant barriers to employment due to a lack of relevant skills and education. A UNICEF report highlighted that without substantial changes, over half of South Asia's youth risk being unable to secure decent jobs by 2030 (UNICEF, 2019). The ILO reported that youth unemployment rates in South Asia reached a peak of 15.1% in 2023, with young women disproportionately affected, and approximately 42% of youth are classified as NEET (not in education, employment, or training). These global trends resonate acutely in India, where systemic barriers hinder young people's access to quality employment opportunities.

1.3 Youth Employment Challenge: India Perspective & the Need for Project

In India, youth unemployment is a pressing issue that affects millions of individuals aged 18 to 30. The country has one of the largest youth populations globally, with approximately 250 million young people expected to enter the workforce over the next decade. However, 93% of this demographic lacks formal vocational training, resulting in a significant skills gap that hinders their employability (World Bank, 2024). According to the National Sample Survey Office (NSSO), youth unemployment rates have surged, particularly among educated individuals who struggle to secure jobs that match their qualifications.

The informal economy dominates employment opportunities for young people in India, with over 81% engaged in precarious jobs that often lack stability and benefits (ILO, 2024). This situation is particularly pronounced in rural and semi-urban areas with limited access to quality vocational training³. The COVID-19 pandemic has further intensified these issues, leading to significant job losses and reduced hiring across sectors that typically employ young people.

Several critical challenges that contribute to the high levels of youth unemployment in India:

Key challenges include:

1. **Lack of Awareness:** Many youths, especially in rural areas, are unaware of vocational training programs (KPMG, 2023).
2. **Access to Training:** Programs are often far from rural communities, though residential centres near major hubs are addressing this gap (KPMG, 2023).

² [World Bank. \(2024\). South Asia Development Update.](#)

³ [KPMG. \(2023\). Youth Employment in India: Challenges and Opportunities.](#)

3. Informal Employment: Many remain in unstable jobs due to a lack of skills and opportunities.
4. Post-Placement Support: Job dropouts are common due to inadequate support after placement.

Given the challenges mentioned above, there is an urgent need for targeted interventions to equip young people with relevant skills, such as the "Skilling, Entrepreneurship & Livelihoods Program" by KMBL and Pratham.

1.4 About the project

The "Skilling, Entrepreneurship & Livelihoods Program" by KMBL, in collaboration with Pratham, is focused on equipping marginalized youth with employable skills and creating livelihood opportunities. The project targeted disadvantaged groups, including rural and tribal youth and low-income urban women aged 18-35. The training was conducted through residential and non-residential centres, employing a hybrid skilling model combining virtual and hands-on practical training over 2 months duration.

Key Achievements and Goals

Category	Details
Target Beneficiaries	4,105 students across five industry-specific trades: Beauty, Healthcare, Hospitality, Electrical, and Automotive (4W)
Training Locations	17 Centers across 9 States
Expected Outcomes	75% of trained candidates secure job placements or self-employment opportunities (3,078 candidates placed)
Eligibility Criteria	<ol style="list-style-type: none"> 1. Minimum educational qualification: 8th-grade school dropouts 2. Age group: 18-35 years 3. Predominantly from rural and semi-urban areas

Training Model

The program employed a **3-stage Hybrid Skilling Model**:

1. **Level 1 (Awareness):** Self-learning courses introducing trades, job opportunities, and alumni success stories (7 days).
2. **Level 2 (Foundation Skills):** Instructors-led virtual theory sessions (15-25 days).
3. **Level 3 (Hands-on Skills):** Practical training conducted at Pratham centers, industry sites, or community-based setups (20-30 days).

Implementation Process

The program has adapted to the pandemic-driven challenges by pivoting to hybrid skilling methods and exploring new engagement strategies:

1. **Mobilization:** Pratham centres work with 100-500 villages per cluster, offering L1, L2, and L3 courses in various trades. Mentors identify youth for L1 self-paced courses, progressing interested participants to L2 virtual/hybrid foundation training and L3 hands-on training.
2. **Hybrid Training:** Theory sessions conducted through video calls and webinars, and onsite training.
3. **Practical Training:** Hands-on skills imparted through multiple models:
 - a. **On-The-Job Training (OJT):** Youth gain practical experience with local workstations and placement partners.
 - b. **Ustaad Model:** Local experts train community members within their villages or workplaces.
 - c. **Community Model:** Trainers visit villages with equipment to conduct training on-site.
4. **Placements:** Upon completion of their vocational training, students are placed with employers in their chosen industries, focusing on local job opportunities to address the hesitance of students and families to migrate for work.
5. **Post-Placement Support:** Pratham ensures job retention through follow-ups with students and employers, alumni networks, and WhatsApp groups. A structured tracking system monitors alumni at 3, 6, 9, and 12-month intervals, supporting job stability and long-term career growth.

1.4.1 Project Objectives:

By equipping youth with industry-specific skills, the program aimed to address structural unemployment challenges in rural and semi-urban areas with the objective:

- To provide employable skills to the youth by training in healthcare, beauty, hospitality, automotive, four-wheeler, and electrical trades.
- To build foundation skills among youth, such as the ability to speak English, soft skills development, financial literacy, and digital literacy.
- To provide candidates employment opportunities with industry-specific employers (home care agencies, hospitals, branded & local salons & spas, parlors & hotels, automotive manufacturing & servicing units, construction sites & manufacturing Industry, etc.)
- To create a platform that facilitates support post placement amongst students trained to create a long-lasting presence in their lives.

2. Approach and Methodology

2.1 Approach

The study aimed to assess the impact of the “Skilling, Entrepreneurship & Livelihoods Program,” supported by the KMBL CSR initiative. Pratham implemented The project at 17 vocational training centers across nine states in FY 2022-23, benefitting over 4105 youth. The Impact Assessment study is conducted for the following broad objectives and outputs:

- To evaluate the level of awareness and Impact on the beneficiaries
- To identify best practices
- To suggest areas of improvement and innovative approaches based on market trends

2.2 Methodology

Context Setting	Research Design	Primary Research	Analysis	Output
<p>Building common understanding of project terminology.</p> <p>Introduction to key stakeholders / implementation partners</p>	<p>Desk review of project documents</p> <p>Primary research tool preparation</p> <p>Sharing of inception report with tools for approval of KMBL</p>	<p>Training of field research team</p> <p>On-field data collection through qualitative methods to analyse programmatic elements</p>	<p>Data analysis based on OCED-DAC 'REECIS' Framework</p>	<p>Detailed report on observations, analysis, inferences, and recommendations</p> <p>Presentation of Findings</p>

A mixed-method approach, combining qualitative and quantitative techniques, was adopted for the Impact Assessment study. The study followed a well-structured, participatory, and research-driven strategy, implemented through a five-stage process outlined below:

2.3 Data Collection Tools

2.3.1 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.

2.3.2 Key Informant Interviews: In-depth interviews with the help of an interview guide consisting of open-ended questions were conducted with the Beneficiaries, Trainers, Mobilizers, Employers, Implementation Partner, and the Funder to understand the project's effectiveness.

2.3.3. Surveys: To understand the project impact from a larger sample pool, researchers gathered answers through virtual telephonic surveys from the beneficiaries selected through convenience sampling in proportion to the beneficiaries in each center.

2.3.4. Analyzing Financial Document: The study analyzed financial documents, such as utilization certificates, to assess the financial expenses of the project.

2.4. Sampling

The skilling initiative has benefitted 4105 youth directly and indirectly benefited the NGO's team members and other stakeholders involved with the project. To understand the project's impact and to get an unbiased representation of the beneficiaries, the research team used convenience sampling for quantitative research and purposive sampling methods to select respondents for qualitative research.

Primary research respondents

S. No	Stakeholders	Qualitative Assessment (Purposive Sampling)	Quantitative Assessment (Convenience Sampling)
		Key Informant Interviews (Virtual/Telephonic)	Virtual Telephonic Surveys
1	Beneficiaries	50	231
2	Trainers	8	-
3	Mobilisers	9	-
4	Employers	10 (2 from each location)	-
5	Program Team	4	-
6	Kotak CSR Team	1	-
	Total	82	231

Table 1: Primary Research Respondents

2.5. Analyzing the information

After the primary and secondary research, the team compiled and tabulated the acquired data. Tabulated data was sanitized to get insight as per the requirement of the study. The sanitized data was analyzed and triangulated with the findings of KIIs and Surveys. The data analyzed depicted points identified as the key objective of the study.

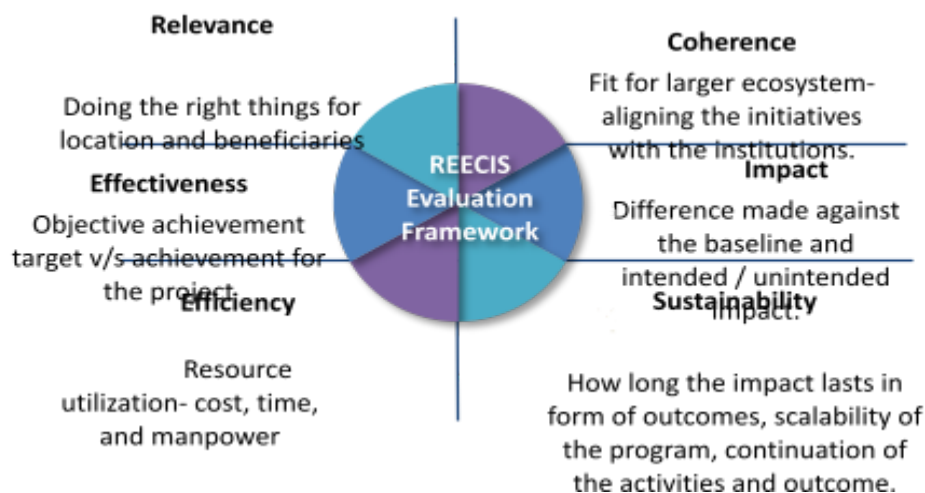


Fig 1: OECD DAC REECIS Framework

The assessment was done through the REECIS evaluation framework, developed by the Organization for Economic Co-operation and Development (OECD) and the Development Assistance Committee (DAC). It includes an analysis of the results based on parameters such as Relevance, Effectiveness, Efficiency, Coherence, Impact, and Sustainability, as explained above.

2.6 Documentation and Report Preparation

A detailed report for the Impact Assessment of the “Skilling, Livelihoods & Entrepreneurship” program covering all the research aspects following the data analysis findings was prepared in the prescribed format.

3. Findings and Analysis

3.1. Inclusiveness

The initiative reached 4,105 youth in FY 2022-23 through Level 1 (L1) training, with 3,587 of them completing the final Level 3 (L3) round, qualifying them for job placement and post-placement support. The gender ratio remained consistent throughout the program, with

64.70% women and 35.30% men from enrollment to completion, emphasizing empowering women candidates.

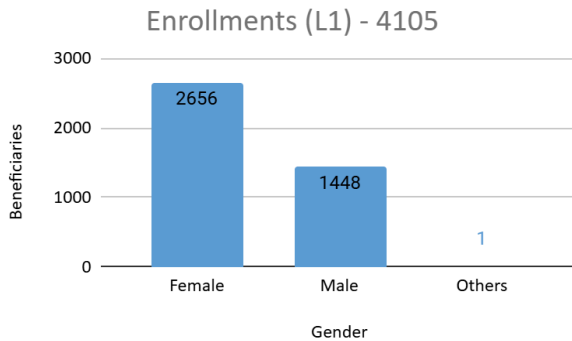


Chart 1: Enrollments at L1

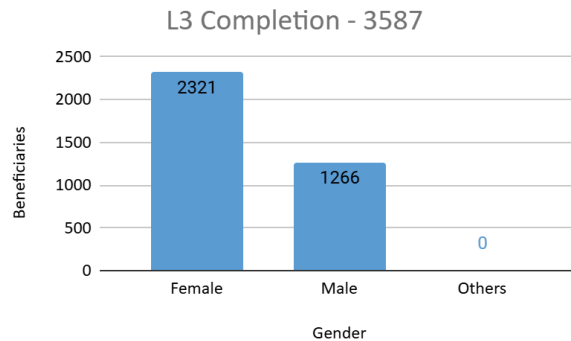


Chart 2: Completion at L3

Of those who completed the training successfully, the study interacted with 50 beneficiaries through in-depth interviews and 212 through surveys to cover the training courses' beneficiaries and get insights into the project aspects per the research objectives. Regarding the age distribution, 98% of the students enrolled were below 35 years of age.

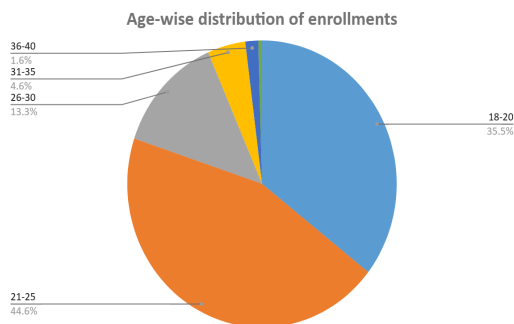


Chart 3: Age distribution of enrolled students

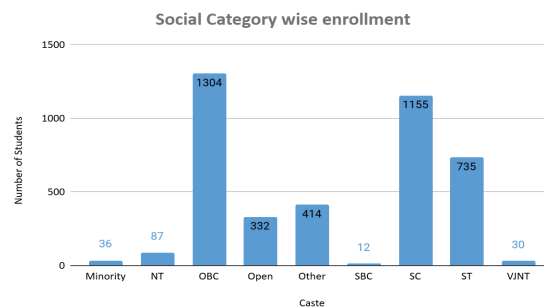


Chart 4: Social Category-wise enrollment

The program focused on enrolling students from varied social categories with an emphasis on supporting minority and other backward social groups, consisting ~82% of students belonging from SC/ST, Minority, OBC and Nomadic Tribes, etc. In terms of education, ~90% of the students

had 12th or below 12th grade qualification, while the remaining 10% had either Diploma, ITI or Graduation degrees. With regards to marital status, ~86% were unmarried, 13.8% married, and 11 students were either widowed or divorced.

The program's selection criteria were adhered to, as evidenced by approximately ~98% of the enrolled and graduated students aged 18-35. Women accounted for two-thirds of the enrollment, reflecting a strong focus on empowering women. Most students came from economically weaker families, with a significant proportion belonging to socially disadvantaged classes.

3.2 Relevance

In collaboration with Pratham, the “Skilling, Livelihoods & Entrepreneurship” by KMBL was highly relevant to its targeted geographies and beneficiaries. By focusing on economically disadvantaged youth aged 18 to 35 across nine states—Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Chhattisgarh, Punjab, Telangana, Gujarat, and Uttar Pradesh—the program addressed the pressing need for skill development in areas with high unemployment rates and limited access to quality education.

The program's geographic focus was strategic, targeting regions where youth faced significant barriers to employment, based on multiple factors such as past experience of running centers in similar regions, their performance in the previous year, need assessments showing strong interest in vocational courses, and the availability of job opportunities in relevant industries. Traditional job opportunities were scarce in many of these states, and the informal economy dominated. Recognizing this challenge, the project established vocational training centers in urban and rural areas, making accessing training without long commutes easier for youth. This approach eliminated barriers related to transportation and accommodation that often deterred young individuals from pursuing vocational education.

3.2.1 Tailored Training Programs:

To ensure relevance for the targeted youth, the program developed a curriculum that catered to local market demands in 5 major trades and 11 job roles to be adaptable to varying educational backgrounds.

The training was structured into three levels: Level 1 focused on awareness and self-learning about different trades; Level 2 provided foundational skills through virtual instructor-led sessions; and Level 3 involved hands-on practical training at Pratham centers or industry partner locations.

“The training was practical and easy to understand; I felt prepared for my job from day one.” - Trainee, Healthcare.

3.2.2 Addressing Awareness Gaps:

One of the major challenges identified was the lack of awareness among rural youth about available career options and vocational programs. To address this gap, Pratham engaged in extensive community outreach efforts. Mentors actively identified youth in local communities and offered them introductory courses that could be pursued at their convenience online through the first level of enrollment (L1).

“I had no idea there were so many job opportunities available until I joined Pratham. They opened my eyes to new possibilities.” - Trainee, Auto 4W.

3.2.3. On-The-Job Training and Ustaad Model:

The program also included innovative approaches like On-The-Job Training (OJT) and the Ustaad model. OJT allowed participants to gain firsthand experience in real work environments before formal placement. A beneficiary from the automotive sector noted, *“Working at a local workshop during my training made me feel job-ready; I learned so much about what to expect.”* The Ustaad model involved local experts teaching practical skills and fostering community engagement while providing participants with valuable insights into their chosen trades.

“Learning from someone who worked in my village made me feel connected and motivated.” - Trainee, Auto 4W.

3.2.4 Economic Inclusion:

The program targeted youth from poor households, aiming to lift them out of poverty through skill development. Approximately 41% of enrolled youth came from families with a monthly income below ₹5,000. This focus on economic inclusion was evident in the stories of beneficiaries who transformed their financial situations through stable employment after training. When asked about the reason for joining such a training course, 67% of the respondents stated they wanted to earn to support their families or improve their family's income to lead a better life, while 29% said they wanted to upskill.

“Before Pratham, my family struggled to make ends meet; now I earn enough to support my siblings' education.” - A graduate beneficiary.

The vocational training program's relevance lies in its tailored approach to meet the needs of economically disadvantaged youth across diverse regions. By setting up accessible training

centers, creating flexible curricula, raising awareness of career opportunities, and using innovative models like OJT and Ustaad, the program prepared participants for local employment. Positive feedback from beneficiaries highlighted the program’s significant impact on their lives and its role in fostering economic empowerment for marginalized youth in India.

3.3 Effectiveness

The project's implementation was structured around four key components, encompassing the entire vocational training lifecycle: mobilization, training, job placement, and post-placement support for the students, which was executed within the timelines and achieved the intended results at each implementation step.

3.3.1 Mobilization:

The mobilization process was key to engaging youth in vocational training. Mentors visited communities across 200 villages within a 20-25 km radius, using village mapping to reach potential beneficiaries. Teams of four mentors were assigned to 50 villages each, ensuring accurate information about available courses.

Enrollment strategies included online assessments through the YouthNet Job Portal, launched during COVID-19, allowing youth to register, watch training videos, and complete assessments. Selected candidates were invited to attend in-person courses. However, cultural barriers, particularly obtaining family permission for female participants, posed challenges. Continuous community engagement helped overcome these.

Mobilizers emphasized the importance of building trust. One noted, *"Pratham has been working in this area for years, helping us mobilize youth effectively."* Another said, *"Providing accurate information was crucial in convincing youth to attend."*

How did you find out about the training program?	Number of respondents	% of Total
Through friends/family	123	58%
Through a visit to the training center	24	11%
Through community mobilization or mobilization of Pratham	49	23%
Through newspaper advertisement	4	2%
Through local organization (Gram Panchayat)	8	4%
Through social media	3	1%

Other	1	0.5%
Total	212	100.00%

Table 3: Responses on how beneficiaries got to know about the program

The table above clearly indicates that friends and family played a great role in enrollment, while community mobilization helped create trust among the community to spread word of mouth.

However, the program team also highlighted several challenges that impacted enrollment in certain locations. One key issue was the lack of interest among local students due to the low salaries offered in the available courses, or the presence of better-paying opportunities within the area. Additionally, many students were reluctant to relocate far from their hometowns in search of employment. To address these gaps, students had to be mobilized from more distant areas where opportunities were limited. In wealthier communities, such as in certain parts of Punjab, there was minimal interest in training programs, as these communities often did not perceive a need for such initiatives. Furthermore, the team faced significant hurdles in mobilizing youth in regions like Morbi, where local participation remained particularly challenging.

3.3.2 Training:

Upon successful completion of mobilization, The training aspect of the project utilized a comprehensive hybrid skilling model. This model combined various delivery methods, including virtual training, in-person sessions at training centers, On-The-Job Training (OJT), and the Ustaad model. Trainers noted that the multi-tiered approach allowed for a gradual learning curve, making it easier for participants to absorb information. One trainer stated, *“The structured levels helped students build confidence as they progressed; they could see their skills improving step by step.”* This sentiment was echoed by beneficiaries who appreciated the clarity of the training process. A healthcare trainee remarked, *“Starting with basic concepts and gradually moving to practical applications made me feel prepared for real-world challenges.”*

The OJT component allowed students to gain firsthand experience in actual work environments. Beneficiaries who participated in OJT expressed that this exposure was invaluable. A participant from the automotive program shared, *“Working alongside professionals in a workshop taught me not just technical skills but also how to navigate workplace dynamics.”* Similarly, those involved in the Ustaad model, where local experts provided hands-on training, found immense value in learning from community members. One beneficiary noted, *“Learning from someone who has been in the field for years gave me insights that I wouldn’t have gotten from a textbook.”*

The responses from trainers and beneficiaries highlighted the effectiveness of integrating practical experiences into the training curriculum. The program graduated 3587 students out of

the 4105 that enrolled for the first level (L1), where Healthcare (39.3%) and hospitality (34.2%) constituted the majority, followed by Beauty (18.3%) trades, indicating the liking of women towards these trades. In contrast, the Auto 4W and Electrical trades contributed to less than 9% of the graduated students.

Trade	Course Name	L3 Completion - Genderwise				
		Female	%	Male	%	% Total
Auto 4W	4 Wheeler Technician			157	4%	4%
Beauty	Advance Beauty	27	1%			1%
	Beautician	630	18%	1	0%	18%
Electrical	Electrician			137	4%	4%
Healthcare	General Duty Assistant	1328	37%	80	2%	39%
Hospitality	Food and Beverage	156	4%	467	13%	17%
	Food Production	1	0%	76	2%	2%
	Housekeeping	175	5%	330	9%	14%
	Multifunctional Office Associate	4	0%	18	1%	1%
% of Total			65%		35%	100%
Total			3587			

Table 4: Tradewise L3 Completion

Some trainers and mobilizers suggested extending the training duration from the current 1-2 months to 3 months to enable more rigorous and well-paced instruction. They also recommended incorporating advanced training tailored to real-world requirements for each trade basis the current trends.

“The syllabus is good. However, I believe the syllabus could be more advanced. For example, the course should include intra-cap injections, which are not currently covered. This is important as students often ask about such skills, and they should be taught.” - Trainer, Healthcare Courses.

The hybrid skilling model implementation method successfully prepared youth for employment by combining theoretical knowledge with practical application. The positive responses from trainers and beneficiaries validated the effectiveness of this approach, demonstrating its potential to enhance employability among marginalized youth in India significantly.

3.3.3 Job placement:

The job placement process adopted a decentralized, locally-focused approach, partnering with over 5,000 industry partners across various sectors. This network helped Pratham connect trained youth with job opportunities matching their skills. An employer from Phoenix Health & Wellness Pvt. Ltd. shared, *“We hire Pratham’s candidates for roles like patient caretakers and elderly attendants, taking them to hospitals for check-ups and post-discharge care.”*

Placement began after beneficiaries completed Level 3 training, offering pathways for direct placements, On-The-Job Training (OJT), or apprenticeships with local experts (Ustaads). A participant from the automotive program said, *“It felt great to start working in my community.”*

Pratham’s placement teams assessed candidates and job openings to ensure a match between skills and career goals. A hospitality trainee appreciated the tailored approach: *“Pratham helped me find a job in a hotel that matched my interests perfectly.”*

The program adapted to market changes, especially when families hesitated to relocate for placements. Pratham focused on connecting youth with local employers, making the transition easier. A participant commented, *“Connecting me with a local employer made starting my job less stressful.”* The program achieved a ~92% placement rate, with 3,311 out of 3,587 youth securing jobs in sectors like healthcare, hospitality, and automotive services. A healthcare graduate shared, *“I found a job I’m passionate about, thanks to Pratham.”*

Program Name	Number of Students Placed	Number of students completed L3	% Completion
Auto 4W	147	157	94%
Beauty	559	658	85%
Electrical	108	137	79%
Healthcare	1316	1408	93%
Hospitality	1181	1227	96%
Total	3311	3587	92%

Table 5: Number of students placed

While 89% of students were satisfied, 11% said they needed more from the training in terms of advanced skillset, better job opportunities, and better co-ordination for job facilitation, especially the sentiment of training not meeting the beneficiaries expectation was high in

Electrical trade. A trainee said, “Though the content was good, I’m unsatisfied with the job coordination.”

Issues included low salaries and relocation concerns. A hospitality trainee remarked, “I’m working in my hometown with a ₹20k salary, while Pratham offers ₹10-12k jobs in cities like Nagpur.”

Trade	Lowest Salary Offered	Highest Salary Offered
Auto 4W	6,000	17,525
Beauty	2,500	17,000
Electrical	7,200	22,000
Healthcare	1,500	18,000
Hospitality	5,000	18,000

Table 6: Tradewise lowest and highest salaries

Overall, the job placement aspect of the program was characterized by a robust implementation strategy that prioritized personalized support and ongoing engagement with beneficiaries. The collaborative efforts between trainers and participants created an environment conducive to learning and personal growth, ultimately contributing to enhanced livelihoods for many young individuals across India.

3.3.4 Post-placement support:

Post-placement support was essential to help youth thrive in their new roles. After training, Pratham’s coordinators stayed in contact with beneficiaries for three months, offering guidance

and addressing challenges via tele-calls. Beneficiaries praised this support. A healthcare trainee shared, “Having Pratham check in made a huge difference. I felt supported and could discuss any issues.” A hospitality trainee echoed this, saying, “When I faced difficulties, my coordinator helped me navigate them.” Pratham also used alumni WhatsApp groups for ongoing engagement, allowing graduates to share advice and industry information.

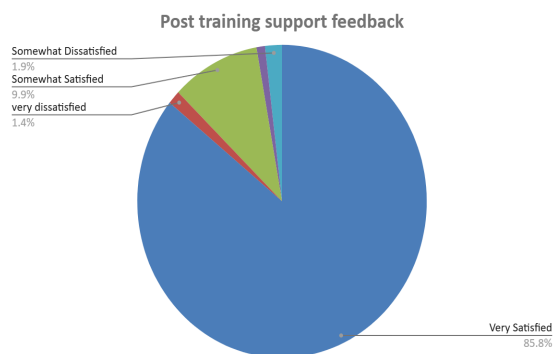


Chart 3: Post training support feedback

One participant noted, “The group became a lifeline for me.” Virtual alumni events provided networking opportunities, allowing graduates to celebrate successes and learn from each other.

This systematic approach to post-placement support led to higher job retention and satisfaction. Beneficiaries’ positive feedback reinforced the importance of these strategies in boosting confidence and resilience among youth entering the workforce.

3.4 Efficiency

The efficiency of the project's resource and fund utilization and its timely implementation have been evaluated through thorough monitoring and detailed financial reporting. This assessment is supported by progress reports and audited financial statements, which indicate the successful utilization of available resources to achieve the project's objectives.

3.4.1 Budget Utilization:

The project has demonstrated efficient budget utilization, costing 19,152 rupees per beneficiary. This cost encompasses essential components such as training, food, and accommodation, which are considered relatively low compared to industry standards. The centre heads and program teams prepared the budget collaboratively, ensuring alignment with project needs. Regular discussions helped finalize the budget, which was sufficient for the project's requirements. However, there have been mentions of rising costs in areas such as rent and electricity, necessitating adjustments in future budgets to accommodate these increases.

Budget Spent	Number of Students Graduated	Per Beneficiary Cost (Rupees)
6,87,00,000	3,587	19,152

Table 7: Per Beneficiary Cost

3.4.2 Resource Allocation:

Human resources have been strategically deployed throughout the project. Each training center is staffed with a well-defined structure: one center head, two technical trainers, one non-technical trainer, and mobilizers based on student numbers. This staffing model effectively covered training needs while maintaining quality. The project also included support staff to manage logistics efficiently.

3.4.3 Monitoring and Reporting:

The project employed robust monitoring mechanisms, including weekly meetings, monthly expense tracking, and quarterly reviews with KMBL. These practices ensured that activities progressed as planned and that any challenges were addressed promptly. A quarterly report is submitted to Kotak detailing program highlights and updates from each center. This systematic approach enhances transparency and allows for real-time adjustments based on feedback from beneficiaries and staff.

The Kotak CSR team actively participated in meetings with program heads and center staff, providing valuable feedback and suggesting improvements to enhance training quality and operational efficiency. Monthly reviews conducted by Kotak CSR ensure consistent progress tracking and gap analysis. *"The Kotak team frequently visits our centers, interacting with staff and participants to maintain transparency and effectiveness,"* praised the program heads.

Additionally, Kotak CSR's expertise in reporting and documentation ensures the program meets corporate accountability standards. Their suggestions, such as introducing on-the-job training (OJT) and exploring diverse roles in the hospitality sector, have added significant value to the program.

Despite the overall efficiency, there are areas identified for improvement. Suggestions include introducing advanced courses to align with industry demands and extending training durations to enhance practical skill coverage. Additionally, addressing logistical challenges that occasionally delay content delivery is crucial for maintaining the program's effectiveness.

3.5 Coherence

In collaboration with Kotak Mahindra Bank Ltd, the Pratham initiative demonstrated significant compatibility with local and national skill development and economic empowerment interventions, along with its alignment with the Sustainable Development Goals (SDGs).

3.5.1 Compatibility with Local and National Interventions:

1. Alignment with NSDC Standards: The program followed the NSDC curriculum, ensuring courses meet national certification and employability standards, enhancing integration with other skill development initiatives across India.
2. Collaboration with Government Schemes: Although Pratham shifted focus from PMKVY to CSR-funded initiatives due to reimbursement delays, the foundational skills from PMKVY remain relevant, aligning with government skill development efforts.

3. Partnerships with Local Authorities: Pratham formed local partnerships, like with the forest department in Chhattisgarh, to support skill-building initiatives that complement government programs and strengthen community engagement.
4. Industry Collaborations: Partnerships with healthcare providers and institutions like MGM University for curriculum updates ensure the training stays relevant to industry needs, facilitating smoother transitions into employment.

3.5.2 Alignment with Sustainable Development Goals (SDGs):

The initiative aligns with several SDGs, including SDG 4 (Quality Education) by providing vocational training to disadvantaged youth, ensuring inclusive education; SDG 5 (Gender Equality) by promoting female participation and overcoming cultural barriers limiting women's access to education and employment; SDG 8 (Decent Work and Economic Growth) by enhancing employability and contributing to economic growth in local communities; and SDG 10 (Reduced Inequalities) by targeting economically disadvantaged groups to reduce inequalities in education and employment opportunities. The program complements local and national skill development efforts, adhering to NSDC standards, collaborating with government schemes, forming partnerships with local authorities, and engaging industries, thereby enhancing community development and social mobility.

3.6 Impact

3.6.1 Enhanced Employability and Skill Development:

The “**Skilling, Livelihoods & Entrepreneurship**” program significantly enhanced employability and skill development among beneficiaries. Through a structured training program that combined theoretical knowledge with practical application, participants from various domains reported transformative experiences that prepared them for the workforce.

Training Program	Beneficiaries Placed	Average Monthly Salary (INR)	Highest Monthly Salary (INR)	Key Skills Developed
Healthcare	1,316	8,045	18,000	Medical skills, Patient communication
Hospitality	1,182	9,361	18,000	Customer service, Role-playing, Conflict resolution
Beauty	559	7,800	N/A	Hair styling, Makeup application, Skincare techniques

Automotive	147	9,900	N/A	Automotive service, Technical skills, Workplace dynamics
Electrical	108	11,459	22,000	Wiring, Installation, Maintenance

Overall, the project trained 3,587 youth across various sectors and achieved an impressive placement rate of 92%, with 3,311 individuals securing employment opportunities. The diverse range of industries involved—healthcare, hospitality, beauty, automotive services, and electrical work—demonstrated Pratham's commitment to providing comprehensive vocational training tailored to local job markets.

The primary responses from beneficiaries across different domains highlighted the profound impact of the vocational training program on enhancing employability and skill development. Pratham Education Foundation prepared participants for meaningful employment opportunities by equipping youth with technical expertise and essential soft skills. The quantitative outcomes further validated the effectiveness of this initiative in transforming lives and fostering economic empowerment among youth from disadvantaged backgrounds in India.

3.6.2 Financial Independence & Increased confidence:

This vocational training program empowered economically disadvantaged youth with essential skills for employment and entrepreneurship, boosting their financial independence and self-confidence. With a 92% placement rate, 3,311 participants secured jobs, contributing to household incomes. Salaries ranged from INR 7,800 in beauty to INR 11,459 in electrical work, with some beneficiaries achieving salary increases and promotions, particularly in international hotel industry roles.

“Because of my ITI and this program, I am working in a good company and earning a good amount, so financially, I am content that I can help my family.” - Trainee, Electrical trade.

This financial stability allowed many to pursue further education and improve their socio-economic conditions. Beneficiaries also reported increased confidence, with many taking on supervisory roles and encouraging others to join the program, fostering a culture of support and empowerment.

“Through the training provided on managing people, I’m able to take up supervisory responsibilities and confidently deal with people at the hospital.” - Trainee, Healthcare.

3.6.3 Impact on Community and Social Mobility:

Pratham's approach involves extensive community engagement through mobilizers who work directly within local villages. Mobilizers inform residents about available training programs and address cultural barriers that hinder participation, especially among women. For example, challenges such as family permissions and cultural reluctance to allow women to participate in specific job sectors are tackled through continuous dialogue and community involvement. This grassroots mobilization strategy has proven effective, as evidenced by the high enrollment levels and positive feedback from participants.

3.7 Sustainability

The sustainability of the Program was evaluated by examining the extent to which the net benefits of the intervention are likely to continue. This assessment considers employability outcomes, community impact, and ongoing support mechanisms.

3.7.1 Continuing Employability and Financial Independence:

The program has trained 3,587 youth, providing essential employable skills aligned with market needs. High placement rates show that many secured jobs shortly after training, laying the foundation for financial independence. Graduates are contributing to family incomes and improving their quality of life. Long-term tracking is needed to ensure sustained employment and income growth.

3.7.2 Community Impact and Engagement:

The program benefits not only individuals but also their families and communities. As beneficiaries gain financial independence, they contribute to local economies, promoting economic empowerment. Pratham's community engagement strategies, such as involving local trainers, ensure the program remains relevant and responsive to local needs, enhancing the likelihood of continued benefits.

3.7.3 Ongoing Support Mechanisms:

Post-placement support is essential for maintaining employment and career growth. The Pratham Alumni Network (PAL) offers mentorship and resources for advancement. Stakeholders recommend regular check-ins and additional training to keep up with industry demands, helping reinforce skills and foster long-term career growth.

3.7.4 Challenges and Areas for Improvement:

Despite these positive indicators, challenges remain that could affect sustainability. Feedback from stakeholders has highlighted gaps in connecting participants with relevant job opportunities in rural areas, as well as the need for flexible training schedules to accommodate

diverse participant circumstances. Addressing these issues through improved outreach and resource allocation will be essential for maximizing the program's long-term benefits.

In conclusion, the sustainability of the Pratham initiative hinges on its ability to maintain net benefits through continued employability, community engagement, and robust support mechanisms. While current outcomes are promising, ongoing evaluation and adaptation will ensure that the program's benefits endure over time. By addressing existing challenges and enhancing support structures, Pratham can further solidify its impact on the socio-economic landscape for disadvantaged youth in India.

4. Best Practices, Suggestions and Conclusion

The "Skilling, Entrepreneurship & Livelihoods" Program, supported by KMBL and implemented by Pratham, has used several best practices that have contributed to its success in vocational training and skill development for economically disadvantaged youth.

4.1 Best Practices of the Program:

- **Community-Centric Approach:** Pratham employed local mobilizers to directly engage with communities, raising awareness and building trust. These mobilizers addressed cultural barriers and encouraged female participation, ensuring broad access to the program.
- **Tailored Training Programs:** Through market assessments, Pratham identified skill gaps and developed vocational courses aligned with local industry needs. This ensured that the training remained relevant and helped boost employability, contributing to community economic growth.
- **Staggered Training Model:** The program utilized a tiered model beginning with awareness, followed by foundational skills and hands-on training. This structured approach helped participants progressively build competencies and prepare for the workforce. The inclusion of both theoretical and practical training through the *Ustaad* and *On-the-Job Training (OJT)* models was instrumental in the program's effectiveness.
- **Curriculum Update:** Pratham periodically updates its curriculum with insights from sector experts to ensure alignment with evolving industry needs. In addition, the organization offers permanent access to online learning resources for youth, strengthening continuity in learning and upskilling.
- **Post-Placement Support:** Pratham established the *Pratham Alumni Network (PAL)* to maintain long-term engagement with graduates. This network provides mentorship, peer support, and resources for career advancement, aiding job retention and continued professional development.
- **Partnerships with Local Industries:** Collaborations with local businesses and educational institutions ensured that training remained industry-relevant and led to meaningful employment outcomes. Pratham also maintains partnerships with district authorities to strengthen outreach and mobilization efforts at the grassroots level.
- **Focus on Gender Inclusion:** Pratham has demonstrated a commitment to breaking gender stereotypes by training women in non-traditional trades such as automotive repair. The organization's proactive approach toward gender inclusion is helping dismantle biases and expand employment opportunities for women with aspirations in male-dominated sectors.

4.2 Suggestions for Improvement:

- **Enhanced Flexibility in Training Schedules:** To accommodate participants with diverse responsibilities, stakeholders recommended offering more flexible training schedules and extending the program duration. However, if “paced learning” refers to fully *self-paced* modules, it may not be feasible within Pratham’s current hybrid model, which is structured and instructor-led rather than on-demand e-learning.
- **Increased Awareness Campaigns:** Expanding outreach through local media, district-level partnerships, and community events could enhance visibility and increase enrollment. Leveraging Pratham’s existing collaborations with local authorities can further deepen community reach.
- **Strengthening Post-Placement Support:** While PAL has been effective, additional follow-ups, peer mentoring, and workshops on workplace skills and career advancement would further enhance job retention and long-term success.
- **Continuous Curriculum Adaptation:** Pratham should continue its practice of incorporating feedback from alumni and industry stakeholders to update and refine training content regularly. This will ensure the curriculum stays aligned with shifting job market demands.
- **Focus on Gender Inclusion in Non-Traditional Fields:** To further advance gender equality, Pratham should scale up efforts to promote female participation in fields like automotive and electrical trades. This may involve targeted outreach, mentorship by female role models, and creating gender-sensitive training environments to encourage more women to break into these sectors.

4.3 Conclusion:

The Pratham initiative has demonstrated success in empowering disadvantaged youth through vocational training, with its community-centered approach, tailored programs, and strong industry partnerships. While the program has made significant strides, there are opportunities to improve its effectiveness and sustainability. By adopting more flexible training schedules, increasing awareness efforts, strengthening post-placement support, regularly updating curricula, and focusing on gender inclusion in non-traditional sectors, Pratham can further amplify its impact. These improvements will ensure the continued success of the program in promoting economic growth, social mobility, and empowerment across communities in India.

List of Abbreviations

- a) **KMBL** - Kotak Mahindra Bank Limited
- b) **SDGs** - Sustainable Development Goals
- c) **CSR** - Corporate Social Responsibility
- d) **OECD** - Organization for Economic Co-operation and Development
- e) **DAC** - Development Assistance Committee
- f) **REECIS** - Relevance, Effectiveness, Efficiency, Coherence, Impact, Sustainability
- g) **KII** - Key Informant Interview
- h) **FY** - Financial Year
- i) **NRLM** - National Rural Livelihoods Mission
- j) **PMKVY** - Pradhan Mantri Kaushal Vikas Yojana
- k) **OBC** - Other Backward Class
- l) **SC** - Scheduled Caste
- m) **ST** - Scheduled Tribe
- n) **OJT** - On-The-Job Training
- o) **PAL** - Pratham Alumni Network

About NuSocia

NuSocia (registered as IN2X Sustainability Advisors Pvt Ltd) is an impact advisory and research organization, founded in 2017 by a group of industry experts with nearly two decades of experience across various sectors of the social impact spectrum. Its mission is to strengthen the impact ecosystem through research, advisory, and training support. The organization was incubated at NSRCEL, Indian Institute of Management (IIM) Bangalore. NuSocia collaborates with Corporations, Governments, Foundations, and Nonprofits, helping them maximize, manage, measure, and communicate their social impact. Clients choose NuSocia for its deep expertise and its ability to connect at the grassroots level, allowing for practical, tailored solutions that meet their specific needs.

Through its unique process, commitment to excellence, and vast experience, NuSocia has become one of the trusted social impact consulting partners for clients, delivering and supporting projects nationwide and working with key industry names. Specializing in Program Management, NuSocia offers services across the entire program lifecycle, including strategy, needs-gap assessments, program design, implementation, monitoring and evaluation, impact assessments, program and process documentation, communication, and more.

With a global consulting team, localized partnerships, and a workforce that is 65% female, NuSocia is composed of CSR professionals, management consultants, social sector experts, data scientists, and social researchers, all united by a passion for creating meaningful, people-centered ideas.

The core team consists of members from diverse professional and educational backgrounds, such as Agriculture, Public Health, Environmental Conservation, Solid Waste Management, Watershed Management, Gender, and Social Entrepreneurship, among others. Collectively, the team possesses functional knowledge of over 10 Indian languages. Led by a woman founder and leader, NuSocia is committed to fostering an inclusive and diverse environment, with a strong focus on equality, empowerment, and mutual respect.