



IMPACT ASSESSMENT REPORT

Skill to Livelihood in 2024-25

Implementation Partner: Anudip Foundation for Social Welfare



Impact Assessment By: Give Grants

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Abbreviation

BFSI	Banking, Financial Services and Insurance
BPO	Business Process Outsourcing
CCSS	Certificate in Customer Sales and Service
CCSS-DIYA	Certificate in Customer Sales and Service under the DIYA initiative
CSR	Corporate Social Responsibility
DIYA	Digital Inclusion for Youth Advancement
HDBFS	HDB Financial Services
ICT	Information and Communication Technology
IT	Information Technology
ITES	Information Technology Enabled Services
KYC	Know Your Customer
LMS	Learning Management System
MIS	Management Information System
NBFC	Non-Banking Financial Company
OECD-DAC	Organisation for Economic Co-operation and Development – Development Assistance Committee
SDGs	Sustainable Development Goals

Executive Summary

Category	Project Details
Project title:	Skills to Livelihood
Project duration:	August 2023 - May 2024
Major Stakeholders:	Youth, Trainers, Placement officer, Center Manager, Employers, Anudip Programme Team, Parents, HDBFS CSR team
Location:	Gujarat, Tamil Nadu, Delhi, Telangana, West Bengal, Maharashtra
Implementation Agency:	Anudip Foundation for Social Welfare
Assessment Agency:	Give Grants

HDB Financial Services Limited (HDBFS), in partnership with Anudip Foundation, implemented “Skills to Livelihood” project that aims to enhance the employability of youth from low-income communities by providing structured vocational training, counselling, and placement support. It targets approximately 1,500 students and youth aged 18–25 across major urban centres including Chennai, Hyderabad, Delhi-NCR, Ahmedabad, Mumbai, and Kolkata. The programme focuses on preparing participants for entry-level opportunities in the Banking and Financial Services sector through training in soft skills, digital literacy, and workplace readiness. **Over the course of its implementation, the programme has impacted a total of 1,500 beneficiaries.**

Key components include sessions on life skills such as verbal and non-verbal communication, confidence building, positive attitude development, workplace etiquette, and financial literacy. By equipping trainees with relevant digital and vocational competencies aligned with industry requirements, the programme seeks to enable sustainable employment opportunities and support youth in transitioning successfully into professional work environments.



Domain training session in Hyderabad

Methodology

Sample Size:

- 306 interviews conducted with direct beneficiaries (Youth)
- 12 Key informant interviews conducted with Trainers, Anudip Prog Team, Placement officer, Center Manager, Employers, Parents and HDBFS CSR team

Programme Design

The Certificate in Customer Sales and Service (CCSS) and Artificial Intelligence Customer Care Sales and Services (CCASS) programmes implemented by Anudip Foundation with support from HDB Financial Services were designed to enhance employability among youth from marginalized backgrounds by equipping them with sector-relevant skills for entry-level roles in the Banking, Financial Services and Insurance (BFSI) sector.

The programme followed a structured 130-hour training model delivered over approximately 45 days, combining instructor-led classroom sessions with self-learning modules through a Learning Management System (LMS). Core training components included workplace information technology, communication and professional behaviour, customer service, digital literacy, and interview preparation.

The curriculum was developed based on employer engagement and labour market demand, ensuring alignment with entry-level job requirements. Programme monitoring was supported through digital platforms such as LMS and the Central Management Information System (CMIS), which tracked trainee enrollment, attendance, assessments, placements, and retention outcomes.

Programme Delivery

The programme was implemented across multiple locations through collaboration between Anudip Foundation, partner institutions, trainers, placement teams, and employers. Training delivery combined classroom instruction with practical exercises, role-plays, mock interviews, and digital assessments to strengthen technical, communication, and professional skills. Trainers reported high levels of student engagement, supported through interactive teaching methods and one-on-one mentoring.

Mobilization strategies included outreach through colleges, community networks, social media platforms, and alumni referrals. Placement teams coordinated employer engagement through job drives, candidate mapping, and interview preparation sessions.

According to placement partners, approximately 60–70% of candidates successfully cleared interviews, with some batches exceeding 75% interview clearance rates. Employers highlighted that candidates trained under the programme demonstrate familiarity with workplace expectations and often require shorter onboarding periods (10–12 days compared to 20–25 days for other entry-level recruits).

Parents and institutional partners also reported positive experiences with the programme, particularly noting improvements in beneficiaries' confidence, communication abilities, and career awareness.

Impact & Sustainability

The programme has led to significant improvements in employment outcomes for beneficiaries, with 94.1% unemployed before joining. After completion, 34.0% found jobs, 14.1% became self-employed, and 22.9% pursued higher education. Notably, 32.7% were employed at the same site, while 52.9% found jobs elsewhere, indicating enhanced overall employability.

Key sectors included BFSI (29.8%) and IT/ITES (20.2%), with most earning between ₹15,001 and ₹20,000 monthly. Beneficiaries reported improvements in employability skills, including confidence (41.8%), communication (37.6%), and interview readiness (38.9%). Additionally, 59.8% felt their financial situation improved, and 85.6% felt better prepared for future careers.

Interviews with trainers, employers, and parents confirmed these positive outcomes, noting improvements in digital literacy and professional confidence. Employers found graduates adaptable and skilled in customer interactions. Initial employment retention rates were estimated at 75–80% in the first three months. While the programme shows promise for sustainable impact, challenges like low entry-level salaries and candidate adjustment to corporate environments need addressing. Overall, it enhances youth employability by building skills and creating pathways to sustainable jobs.

Conclusion and Recommendations

The programme demonstrates strong effectiveness in improving youth employability through relevant skill development, high completion rates, and positive placement outcomes. It has successfully enhanced confidence and workplace readiness, creating pathways to sustainable livelihoods for underserved youth. Addressing gaps in retention, role alignment, and curriculum depth will further strengthen long-term impact.

Key Recommendations:

- Strengthen English proficiency and soft skills through structured, practice-based interventions.
- Enhance BFSI-focused technical curriculum to better align with role-specific job requirements.
- Expand employer partnerships to improve placement pathways and industry exposure.
- Institutionalise post-placement support mechanisms to reduce attrition and improve retention.

Introduction

HDB Financial Services Limited has partnered with Anudip Foundation for Social Welfare to implement the “Skills to Livelihood” project, aimed at strengthening employability and livelihood opportunities for youth from socio-economically marginalized communities. The initiative focuses on preparing young individuals for entry-level roles in the Banking, Financial Services, and Insurance (BFSI) sector through structured vocational training, life-skills development, and job placement support. The programme targets approximately 1,500 youth aged 18–25 across six major urban locations—Kolkata, Hyderabad, Thane (Mumbai), Ahmedabad, Noida (Delhi-NCR), and Chennai—over the project period from August 2023 to May 2024.

The initiative has been designed in response to the rapid expansion of the BFSI sector, which has experienced significant growth in recent years and continues to generate increasing demand for skilled professionals with strong technical, analytical, and customer engagement capabilities.



Domain training session in Kolkata

Recognizing the gap between industry demand and the availability of adequately skilled entry-level candidates, Anudip Foundation developed the Certificate in Customer Sales and Service (CCSS) programme. The course is designed to equip youth with sector-relevant competencies, with particular emphasis on customer service interactions, retail sales, communication skills, digital literacy, and workplace readiness.

The programme objectives include:

Mobilize and Engage Youth from Marginalized Communities

- Conduct awareness campaigns, outreach activities, and counselling sessions to encourage participation among youth from socio-economically disadvantaged backgrounds.
- Promote informed career choices and motivate young individuals to pursue skill development pathways that can help break cycles of poverty and social vulnerability.

Strengthen Technical and Employability Skills

- Provide structured vocational training in the BFSI sector for approximately 1,500 youth, particularly final-year students and graduates.
- Equip participants with industry-relevant skills including communication, customer service, digital literacy, and professional workplace behavior through the CCSS curriculum.

Enable Sustainable Livelihood Opportunities

- Facilitate employment opportunities for at least 75% of trained candidates in BFSI and allied service sectors.
- Provide job placement support and post-placement follow-up for a minimum period of three months to strengthen employment retention and career stability.

Bridge the Skill Demand–Supply Gap in the BFSI Sector

- Support the growing workforce requirements of the banking and financial services industry by creating a pool of trained and job-ready youth across multiple urban centers.
- Strengthen linkages between training delivery and employer needs to ensure that graduates possess the competencies required for entry-level roles.

This impact assessment report evaluates the implementation and outcomes of the “Skills to Livelihood” initiative, examining its effectiveness in strengthening youth employability, improving access to sustainable livelihoods, and addressing skill gaps within the rapidly growing BFSI sector.



Diary distribution event in Mumbai

The programme is in alignment with the following Sustainable Development Goals (SDGs) outlined in the United Nations Agenda 2030.



Target 4.3

By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.

Target 4.4

By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.



Target 5.8

Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.



Target 8.5

Achieve full and productive employment and decent work for all women and men, including young people.

Target 8.6

By 2020, substantially reduce the proportion of youth not in employment, education or training.



Target 9.8

Significantly increase access to information and communications technology and strive to provide universal and affordable access to the Internet in least developed countries by 2020.

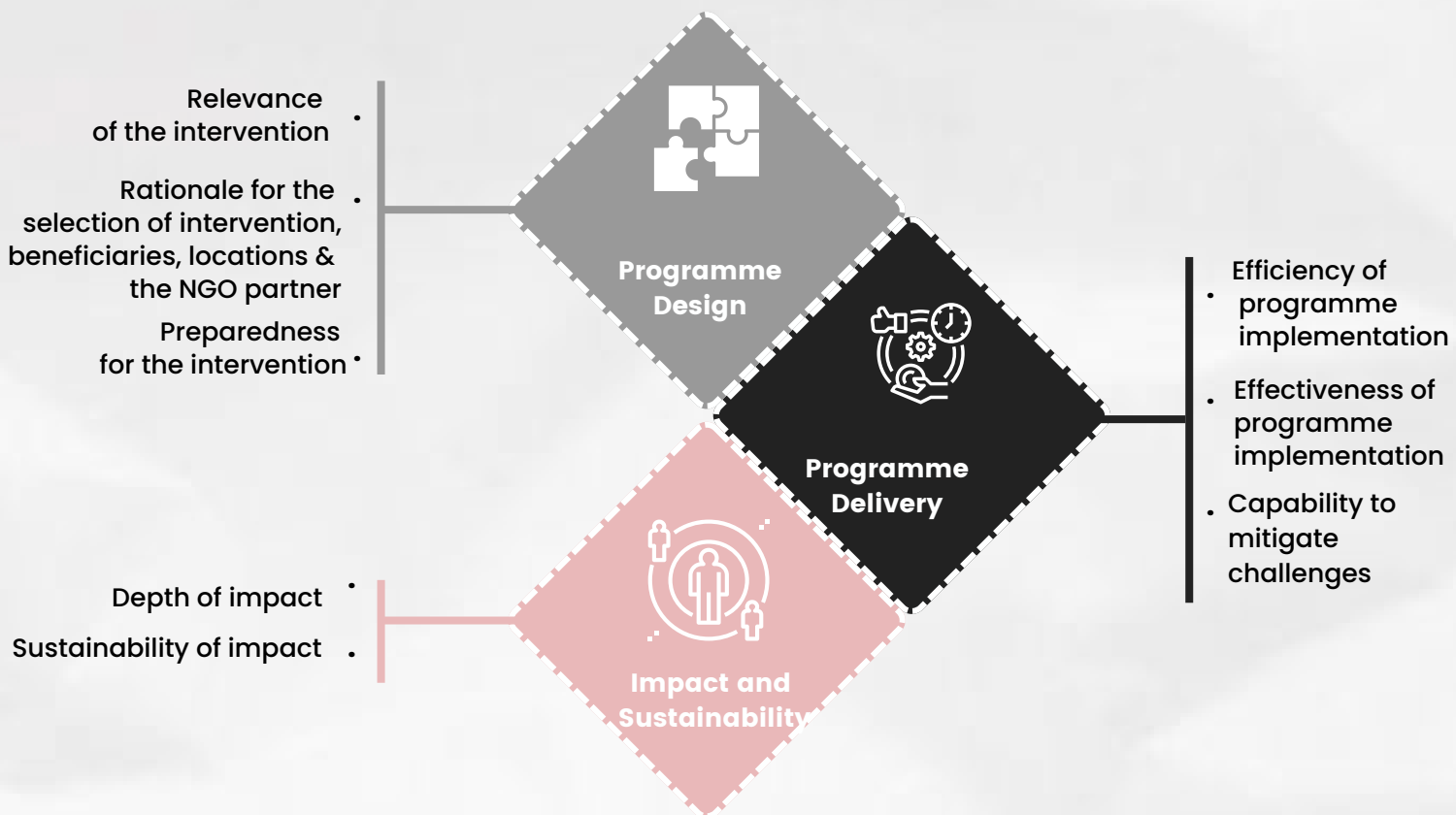
Scope of Study

Objectives



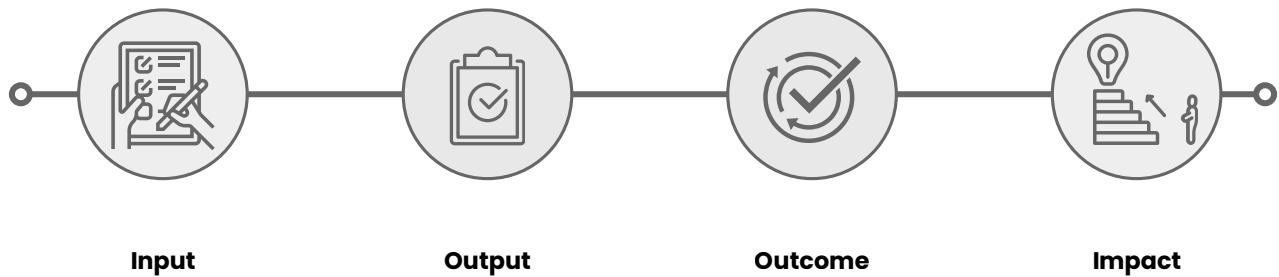
Methodology

The three point assessment framework is used in the assessment is developed by Give Grants based on the OECD-DAC framework for impact assessment. It broadly investigates the following aspects:



Theory of Change

The Theory of Change Framework (ToC) for the given programme is illustrated below:



<p>The specific actions or processes that a programme undertakes to achieve its goals and objectives</p>	<p>The direct and immediate results or products of the activities undertaken</p>	<p>The changes or effects that occur as a result of the outputs and activities</p>	<p>The ultimate and long-term effect or result that a programme or intervention aims to achieve</p>
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Input	Output	Outcome	Impact
<ul style="list-style-type: none"> • CSR funding from HDB Financial Services • Programme design by Anudip Foundation • Trainers, centre managers, and placement teams • Training centres and computer labs • LMS and MIS monitoring systems • Employer partnerships across sectors • Mobilization through colleges and communities 	<ul style="list-style-type: none"> • Enrollment of youth from underserved backgrounds • Delivery of blended skill training • Modules on communication, IT, and customer service • Practical learning through role plays and mock interviews • Employer job drives and recruitment support • Placement facilitation for trained candidates 	<ul style="list-style-type: none"> • % of beneficiaries gain employment or self-employment • % of beneficiaries improve communication and digital skills • % of beneficiaries report higher confidence and job readiness • % of beneficiaries report improved financial stability • % of beneficiaries feel better prepared for future careers 	<ul style="list-style-type: none"> • Improved employability of disadvantaged youth • Increased household income contribution • Job-ready talent pipeline for service sectors • Greater socio-economic mobility for beneficiaries • Contribution to inclusive workforce participation

Logical Framework Analysis

	Project Summary	Indicators	Means of Verification	Assumptions
Impact ↑	The programme contributes to improved socio-economic mobility for youth from underserved backgrounds by enabling access to sustainable employment and strengthening their long-term career prospects in the service sector.	<ul style="list-style-type: none"> • % of beneficiaries contributing to household income • % of beneficiaries reporting improved financial stability • % of beneficiaries demonstrating long-term employability skills • % of employers reporting satisfaction with programme graduates 	<ul style="list-style-type: none"> • Post-placement follow-up surveys • Case studies and beneficiary testimonials • Employer feedback and retention tracking • Programme evaluation reports 	<ul style="list-style-type: none"> • Employment opportunities remain available in relevant sectors • Beneficiaries continue career progression • Economic and sectoral conditions remain supportive
Outcome ↑	Trained youth gain improved employability skills and access to entry-level employment opportunities, demonstrating enhanced confidence, digital literacy, and readiness for professional work environments.	<ul style="list-style-type: none"> • % of trained beneficiaries placed in employment • % of beneficiaries reporting improved communication and workplace skills • % of beneficiaries demonstrating higher confidence in interviews • % of placed beneficiaries retained in jobs during initial months 	<ul style="list-style-type: none"> • Placement records and offer letters • Employer feedback reports • Beneficiary surveys and interviews • Follow-up tracking through MIS/CMIS 	<ul style="list-style-type: none"> • Labour market demand for entry-level roles remains stable • Employers continue recognizing programme graduates • Beneficiaries remain willing to relocate or commute for jobs
Output ↑	Youth participants complete blended training modules covering communication, workplace IT, customer service, and professional behaviour, supported by practical exercises, mentoring, and employer engagement activities.	<ul style="list-style-type: none"> • % of enrolled youth completing training • % of beneficiaries completing LMS assessments • % of beneficiaries participating in mock interviews and job drives • % of beneficiaries demonstrating improved technical and soft skills during training 	<ul style="list-style-type: none"> • LMS assessment records • Attendance and training completion data • Mock interview and job drive reports • Programme monitoring reports 	<ul style="list-style-type: none"> • Youth remain engaged throughout the training period • Training delivery remains consistent across centres • Employers continue participating in job drives
Input ↑	The programme mobilizes underserved youth and provides structured skill training through trained instructors, digital learning platforms, and industry partnerships to build competencies relevant for entry-level roles in the BFSI and service sectors.	<ul style="list-style-type: none"> • % of planned training centres operational • % of trainers onboarded and trained • % of planned mobilization activities conducted • % of training resources and LMS modules deployed 	<ul style="list-style-type: none"> • Training centre records • Trainer onboarding reports • Programme MIS/LMS records • Mobilization reports and documentation 	<ul style="list-style-type: none"> • Adequate funding and institutional support continue • Training infrastructure and digital platforms remain functional • Trainers and programme staff remain available

Sampling Strategy



318

Total sample covered



12

Key Informant Interviews



306

Beneficiaries Outreached

Key Informant Interviews



Employers: 2



Center Manager: 1



Ngo Programme Team: 2



HDBFS CSR Team: 1



Trainers: 2



Parents: 2



Placement Officer: 1



Sample Size Rationale

- Purposive sampling.
- Beneficiary cohort is representative of the direct interventions and varied socio-economic strata.
- Sample size is representative of all stakeholders involved with program.



Limitation

Beneficiary surveys and Key Informant Interviews were conducted via phone calls, which may have excluded participants with limited phone access or network connectivity and affected the depth of responses; however, this approach enabled broader geographic coverage, timely data collection, and ensured the safety and convenience of participants.

Evaluation framework

The assessment uses the Organisation for Economic Co-operation and Development – Development Assistance Committee (OECD-DAC) framework to evaluate the programme across six key criteria—Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability. This ensures a structured and holistic analysis of both immediate outcomes and long-term impact.

Criteria	What it Assesses	Application in This Study	Key Indicators Used
Relevance	Alignment of programme with beneficiary needs and market demand	Assessed how training courses match industry demand and youth aspirations	Sector alignment (BFSI, IT/ITES), beneficiary needs, inclusivity
Coherence	Compatibility with policies, systems, and other initiatives	Examined alignment with national skilling ecosystem and stakeholder coordination	Linkages with NSDC, partner coordination, programme design consistency
Effectiveness	Achievement of intended objectives and outcomes	Measured success in training completion and employment generation	Placement rate, training completion, skill improvement
Efficiency	Optimal use of resources (time, cost, effort)	Evaluated delivery models, digital tools, and timelines	Cost-effectiveness, LMS usage, training-to-placement cycle
impact	Long-term changes in economic and social conditions	Analysed changes in income, livelihood, and quality of life	Income improvement, financial stability, confidence levels
Sustainability	Continuity of benefits beyond programme duration	Assessed job retention and long-term employability	Job retention, career growth, skill transferability

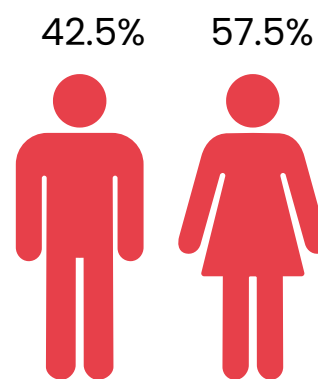
Beneficiary Profile*

Beneficiaries of the Anudip-HDBFS CCSS-DIYA programme consisted of 57.5% females and 42.5% males, reflecting a gender composition that leaned toward greater female participation.

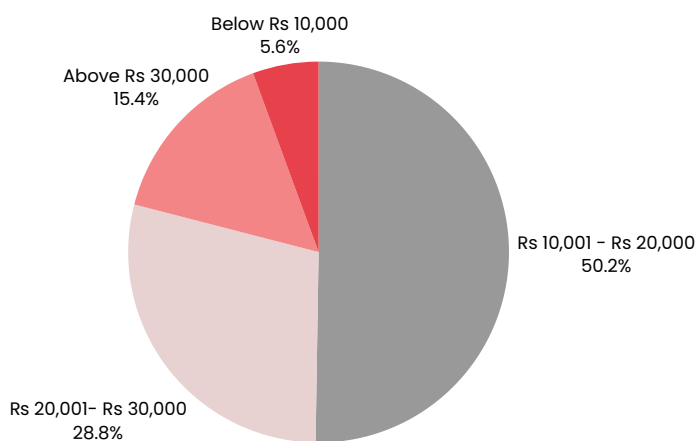
In terms of highest education levels completed, BCom graduates dominated at 38.9%, followed closely by BA at 35.0%, BSc at 11.1%, BBA at 8.2%, other degrees at 5.6%, BCA at 1.0%, and BABEd at 0.3%, indicating a strong base of commerce and arts graduates among participants.

Approximate monthly household incomes were predominantly in the ₹10,001-₹20,000 bracket at 50.3%, with ₹20,001-₹30,000 at 28.8%, above ₹30,000 at 15.4%, and below ₹10,000 at a minimal 5.6%, showing most families in lower-middle income ranges.

Notably, 58.2% of beneficiaries were the first in their families to pursue graduation, compared to 41.8% who were not, highlighting the program's reach to first-generation graduates.



GENDER COMPOSITION



ANNUAL HOUSEHOLD INCOME

Household primary income sources revealed private salaried employment as the leading category at 33.0%, underscoring that a significant portion of respondent households rely on formal wage structures. Households engaged in self-employment through business, shops, or transport constituted 20.3%, while households dependent on daily wage work accounted for 13.1%. Similarly, households relying on skilled or unskilled labour made up another 13.1%, agriculture-dependent households represented 11.4%, households with no regular income source comprised 5.6%, and households with government servants as the primary earners accounted for 3.6%, painting a diverse economic backdrop for the respondent households.

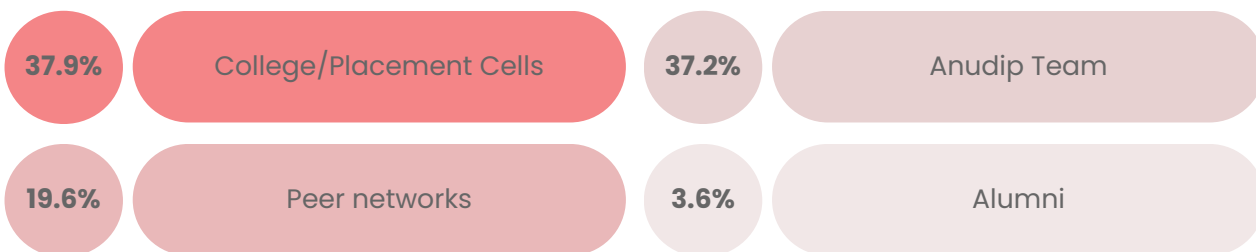
**Data are drawn from sampled respondents and may not represent all beneficiaries.*

Findings & Analysis

Programme Awareness

Awareness of the programme among youth respondents was largely driven by institutional and community-based channels. The most prominent source of information was college or placement cells, cited by 37.9% of respondents, indicating the importance of institutional partnerships in mobilizing potential participants.

Anudip’s mobilization teams emerged as the second most important outreach mechanism, accounting for 30.7% of responses, highlighting the effectiveness of direct community engagement and field-based mobilization strategies. Peer networks also contributed to programme awareness, with 19.6% of respondents reporting that they learned about the programme through friends or peers. Smaller shares cited Anudip staff (6.5%) and alumni (3.6%) as their primary source of information. In contrast, social media and internet channels accounted for only 1.6% of responses, suggesting that digital outreach currently plays a limited role in programme awareness compared to institutional and grassroots mobilization.



Motivations for Participation

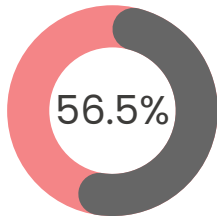
Youth respondents reported multiple motivations for enrolling in the program, reflecting a strong emphasis on skills development and employment outcomes. The most commonly cited motivation was the opportunity to improve employability through workplace-oriented skills such as digital competencies, customer service, and tele-sales, reported by 62.7% of respondents.

Additionally, 50.0% of respondents highlighted the value of general employability and workplace skills, while 40.5% were attracted by the program’s structured job placement support and employer-led job drives.

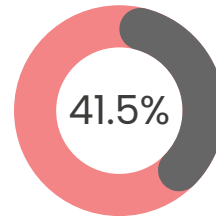
Other motivations included gaining greater clarity on suitable job roles and career opportunities (31.4%) and access to free training aimed at enhancing financial independence (23.5%). In contrast, recommendations from colleges or peers were cited by only 2.6% of respondents, suggesting that participants’ decisions to enroll were driven primarily by the program’s perceived value in building skills and facilitating employment rather than external referrals.

Relevance of Training Content

The training curriculum was widely perceived as aligned with participants' career aspirations. A majority of respondents (56.5%) reported that the programme content was "very relevant" to their career goals, while 41.5% indicated that it was "somewhat relevant." Only 2.0% perceived the content as not relevant, indicating a strong overall alignment between the training curriculum and participants' professional aspirations.



VERY RELEVANT



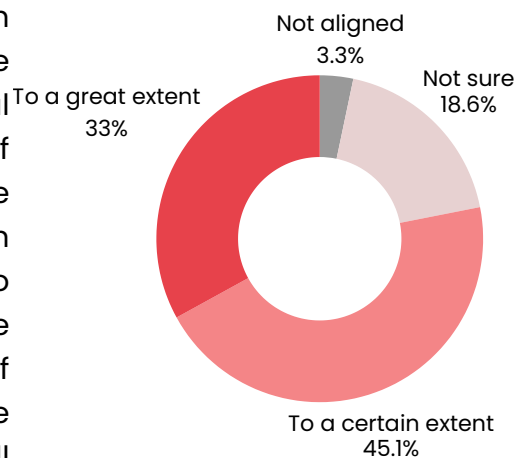
SOMEWHAT RELEVANT



Mobilisation activity in Ahmedabad

Alignment with National Skill Development Initiatives

Respondents were also asked to assess the extent to which the programme aligns with national skill development initiatives such as the Skill India Mission and Pradhan Mantri Kaushal Vikas Yojana (PMKVY). Approximately 33.0% of respondents perceived a strong alignment, while 45.1% felt the programme aligned to a certain extent. A small proportion (3.3%) reported no alignment, and 18.6% indicated uncertainty. These responses suggest that while the majority of participants perceive the programme to be broadly consistent with national skill development priorities, awareness of specific policy linkages may vary among beneficiaries.

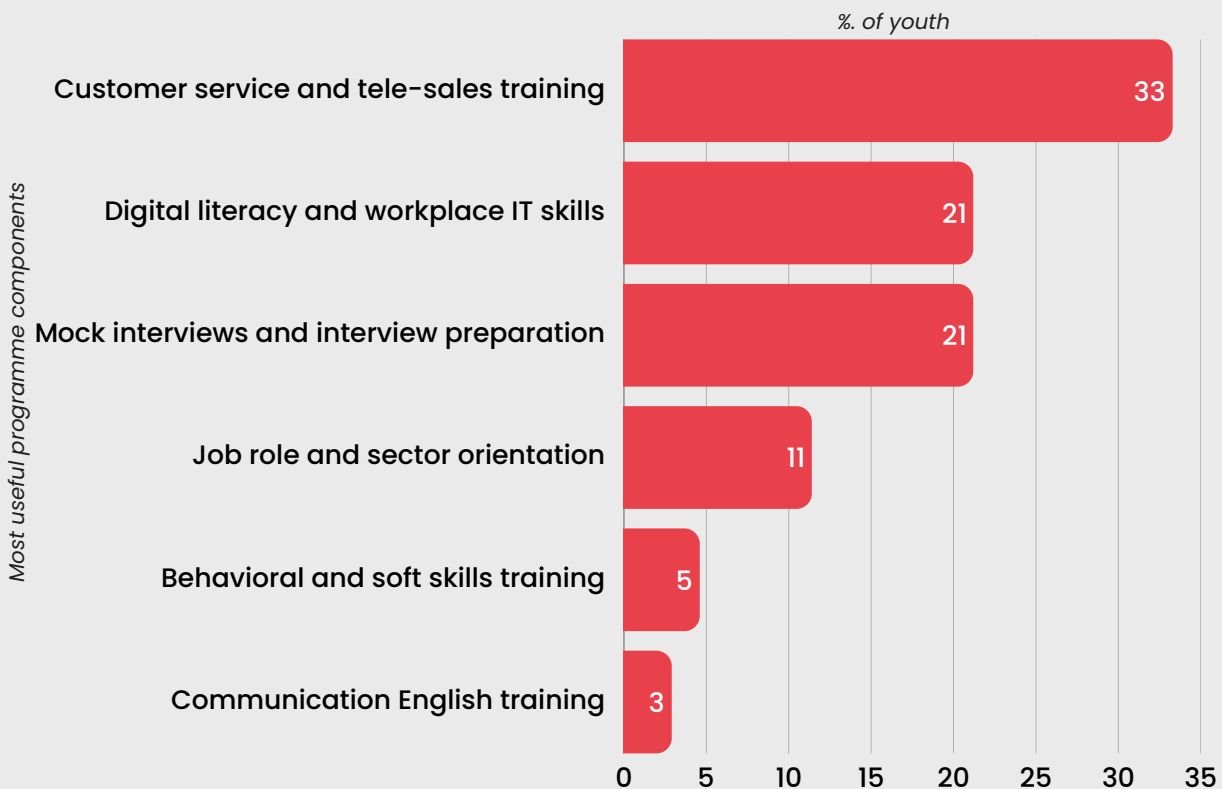


Perceived Usefulness of Programme Components

Respondents identified several training components as particularly valuable in supporting their learning and employment readiness. Customer service and tele-sales training emerged as the most frequently cited component, reported by 33.3% of respondents, underscoring the relevance of role-specific skills for employment in the BFSI sector.

This was followed by digital literacy and workplace IT skills (21.2%) and mock interviews and interview preparation (21.2%), highlighting the importance of both technical competencies and job readiness support.

Other components identified by respondents included job role and sector orientation for BFSI sales officer roles (11.4%), behavioral and soft skills training focused on confidence building (4.6%), and communicative English training (2.9%). Smaller proportions highlighted resume or CV preparation support (2.0%), placement support and job linkages through the E2T model (2.3%), post-training support from the Anudip team (0.7%), and exposure to employers or job drives (0.3%).



As the question allowed multiple responses, these findings reflect the diverse aspects of the programme that participants perceived as beneficial.

Training Completion and Duration

The findings indicate very high completion rates among beneficiaries. A majority of respondents (93.8%) reported completing the Anudip CCSS-DIYA training program, while 5.9% did not complete the training. This suggests strong retention and completion within the program.

Among those who completed the training, most beneficiaries participated in longer-duration training formats. Approximately 70.0% reported attending training for more than 30 days, including the full 45-day CCSS curriculum, while 24.0% completed exactly 30 days of training. Shorter training durations were less common, with 5.2% reporting participation for 7–10 days and 1.0% for less than 7 days, indicating that the majority of beneficiaries completed the intended extended training structure.

Certification Coverage

Certification coverage among training completers was also high. 86.4% of respondents reported receiving a certificate from Anudip upon completion of the program. Meanwhile, 12.2% did not receive certification, of which 6.2% had not completed the course and were therefore not eligible for certification, while the remaining 6.0% had completed the training but reported not receiving a certificate. While overall certification coverage is substantial, the small proportion of eligible respondents who did not receive certificates may indicate minor gaps in the certification process that could be addressed to ensure universal coverage.



Certificate distribution in Ahmedabad

Training Delivery Modality

Training was delivered primarily through offline, center-based formats. A large majority of beneficiaries (80.1%) reported attending in-person training sessions at training centers. Additionally, 14.7% participated through a hybrid format combining online and offline sessions, while 5.2% reported receiving training fully online. These findings highlight the program's continued reliance on physical training centers as the primary mode of delivery, with limited but emerging integration of hybrid and digital approaches.

Access to Digital Devices During Training

In terms of device usage during training sessions, smartphones were the most commonly used device, reported by 56.9% of respondents. This was followed by desktops or laptops provided in training center labs (41.2%), while only 1.3% used personal laptops and 0.7% reported using other devices. These results suggest that while training infrastructure at centers supports digital learning, personal mobile devices remain an important access point for beneficiaries.



56.9% used smartphones



41.2% used lab desktops



1.3% used personal laptops

Technical and Digital Challenges

Technical challenges during training were reported to be minimal. A large majority of respondents (97.7%) indicated that they did not face any technical or digital issues during the training period, while only 2.3% reported encountering difficulties. Among those who experienced challenges, the most commonly cited issues included limited availability of desktops or laptops at training centers (five cases) and poor or unstable internet connectivity (two cases). Overall, the findings suggest strong technical reliability in programme delivery.

Availability and Usefulness of IEC Materials

Instructional and informational materials were widely available in training classrooms. IEC materials such as posters, charts, manuals, and safety instructions were reported to be present by 92.8% of respondents, while 7.2% indicated that such materials were absent.

Among those who had access to these materials, 85.2% reported that the materials helped them better understand the training content, while 13.4% found them somewhat useful, and 1.4% considered them not useful. This suggests that IEC materials play a meaningful supportive role in reinforcing training content and improving comprehension among participants.

Participation in Interviews and Job Drives

Beneficiaries also reported participating in interviews and job drives facilitated by Anudip as part of the program's placement support. 36.9% of respondents attended one interview or job drive, while 31.7% participated in two to three such opportunities, and 7.8% attended more than three. However, 23.5% reported not attending any interviews or job drives organized by the program. Overall, the findings indicate that a majority of beneficiaries were exposed to at least one employment opportunity through program-facilitated job drives.

Perceptions of Training and Placement Support

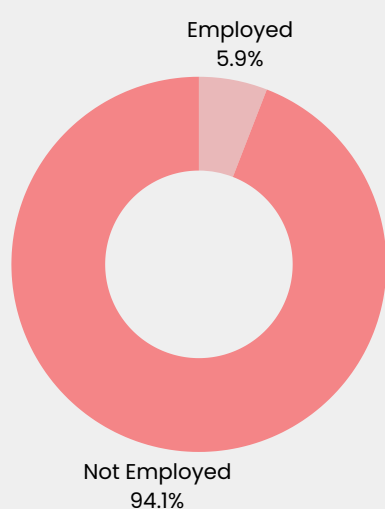
Beneficiaries were asked to rate various aspects of training and placement support on a five-point scale ranging from 1 (very poor) to 5 (excellent). Across all dimensions, responses were predominantly concentrated in the “good” and “excellent” categories, indicating generally positive perceptions of programme delivery.

Component	Excellent (%)	Good (%)
Trainers' Subject Knowledge	26.1%	51.3%
Regular Doubt-Clearing Sessions	25.5%	50.7%
Training Materials & Activities	24.2%	52.0%
Resources & Study Materials	18.6%	54.2%
Mock Interviews & Prep	19.0%	53.9%
Guidance on BFSI Job Roles	20.9%	50.7%
Post-Placement Follow-up	17.3%	53.9%
Post-Training Placement Support	20.3%	49.0%
Regular Placement Drives	19.6%	49.7%

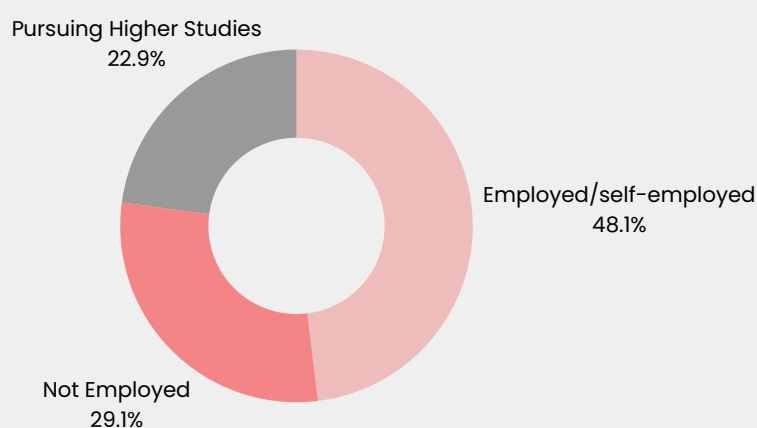
Employment Status Before and After the Program

Prior to enrolling in the program, the vast majority of beneficiaries (94.1%) were unemployed, while only 5.9% reported being employed. Among those who were employed before joining (18 Nos.), 55.6% held full-time jobs, 38.9% worked part-time, and 5.6% were self-employed. Pre-programme earnings were relatively modest, with 50.0% earning between ₹10,001–15,000 per month, 27.8% earning ₹15,001–20,000, 16.7% earning below ₹10,000, and 5.6% earning ₹20,001–30,000. These figures indicate that the programme largely targeted youth who were either unemployed or engaged in low-income employment.

At the time of the survey, beneficiaries demonstrated diverse post-programme pathways. Approximately 34.0% were employed, 14.1% were self-employed, 29.1% remained unemployed, and 22.9% were pursuing higher education. This distribution suggests that while a significant proportion of beneficiaries transitioned into employment, the programme also supported pathways into entrepreneurship and continued education.



PRIOR TO ENROLLING IN THE PROGRAMME



POST ENROLLING IN THE PROGRAMME

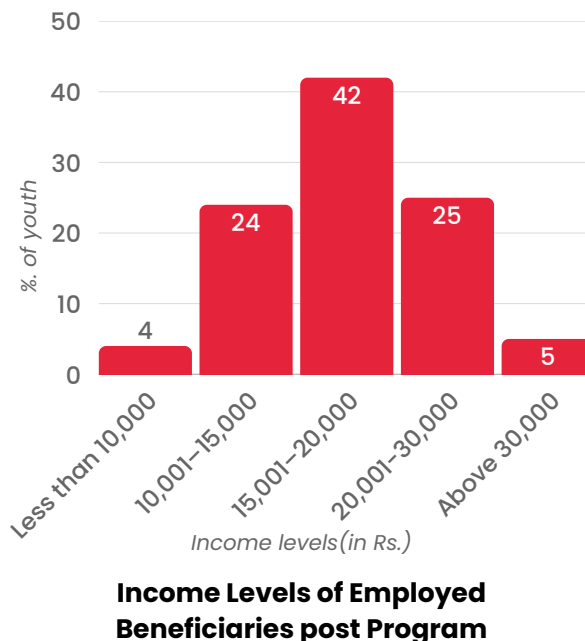
Employment Placement and Sectoral Distribution

Among beneficiaries currently employed (34.0%), 32.7% reported being placed at the same site through the Anudip CCSS-DIYA program, while 52.9% secured employment elsewhere. A smaller share (14.4%) reported not receiving placement support through Anudip.

Beneficiaries reported working across a range of sectors. The BFSI sector accounted for the largest share of employment (29.8%), followed by IT/ITES (20.2%) and retail (13.5%). Additional employment was reported in healthcare (5.8%) and logistics (1.9%), while 28.8% indicated working in other sectors, reflecting some diversification in employment outcomes beyond the program's primary sector focus.

Income Levels After the Program

Current income levels indicate moderate improvement among employed beneficiaries. The largest proportion (41.7%) reported earning ₹15,001–20,000 per month, followed by 25.2% earning ₹20,001–30,000 and 24.3% earning ₹10,001–15,000. Smaller proportions reported earning less than ₹10,000 (3.9%) or above ₹30,000 (4.9%). Overall, these findings suggest that most employed beneficiaries fall within the ₹15,000–30,000 income range, indicating entry into early-stage formal or semi-formal employment.



Time Taken to Secure Employment

Among employed beneficiaries, the transition to employment following training occurred relatively quickly for many respondents. 20.9% reported securing a job immediately after completing the program, while 34.0% obtained employment within one month. Additionally, 15.4% found employment within one to three months, and 29.7% reported taking more than three months to secure employment. Overall, more than half of employed beneficiaries obtained work within one month of completing the training, suggesting relatively prompt labor market entry for a substantial portion of participants.

Improvements in Skills and Confidence

Beneficiaries reported notable improvements across multiple skill domains following participation in the program.

- Communication skills improved significantly for 37.6% of respondents, while 48.0% reported moderate improvement, and 14.4% reported no change.
- Interview skills improved substantially for 38.9%, somewhat for 48.4%, and remained unchanged for 12.7%.
- Digital skills and customer service competencies improved significantly for 35.6%, moderately for 49.3%, and showed no change for 15.0%.
- Confidence levels showed the strongest gains, with 41.8% reporting significant improvement and 45.1% reporting moderate improvement, while 13.1% reported no change.

These findings indicate that the programme contributed to meaningful improvements in employability-related soft and technical skills, which are critical for workforce entry.

Financial Outcomes and Career Preparedness

A majority of beneficiaries (59.8%) reported that their financial situation improved after completing the program, while 40.2% did not report financial improvement. In terms of skill application, 46.7% indicated that they were able to apply the skills learned during training in their current jobs, 24.2% reported partial application, and 29.1% reported not applying these skills in their work.

Despite these variations, a strong majority (85.6%) reported feeling better prepared for future career opportunities, suggesting that the programme enhanced beneficiaries' perceived readiness for employment and career progression.

59.8%

Financial situation improved

46.7%

Were able to apply skills learnt during training in their jobs

85.6%

Feel better prepared for future career opportunities

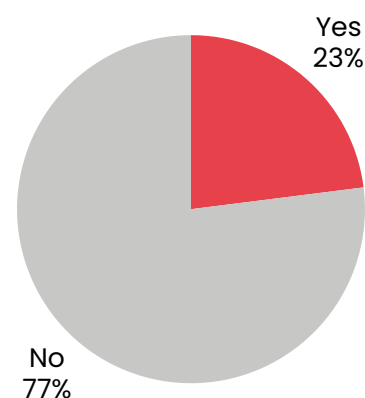
Programme Advocacy and Beneficiary Referrals

Beneficiary advocacy for the programme was also evident, with many respondents indicating that they had shared information about the programme within their networks. Around 26.5% recommended the programme to one to two people, 33.3% to three to four people, and 15.4% to five or more individuals, suggesting positive beneficiary experiences and word-of-mouth promotion within communities. However, 24.8% of respondents reported not recommending the programme to anyone.

Challenges Faced During the Programme

A majority of beneficiaries (77%) reported not experiencing any major challenges during the program, indicating positive implementation. However, 23% of beneficiaries reported facing certain challenges, with the key themes including:

- Limited or mismatched placement opportunities, particularly roles concentrated in call-center or sales-based positions
- Weak placement support and follow-up mechanisms
- Concerns regarding job quality, including salary levels, work pressure, and working conditions
- Personal or social constraints, such as marriage, family responsibilities, or pursuit of higher education
- Logistical challenges, including distance to workplaces, travel constraints, and timing issues



Challenges Faced during Programme

These findings suggest that while the majority of beneficiaries had positive experiences, employment quality and accessibility remain areas requiring attention.

Beneficiary Suggestions for Programme Improvement

When asked for suggestions, 52.0% of respondents did not provide any recommendations, and 26.5% expressed satisfaction with the program, indicating that many beneficiaries perceived the programme positively.

Among those who provided suggestions, key recommendations included:

- Diversifying placement opportunities beyond call-center and sales roles to include desk-based and sectorally diverse employment options with improved salary levels and working conditions
- Aligning training pathways more closely with beneficiaries' career aspirations and evolving labor market demands
- Strengthening practical and hands-on training components, including specialized trainers and industry-relevant exposure
- Improving placement support systems, including stronger follow-up mechanisms, greater transparency in job placements, and timely issuance of certificates

Overall, these suggestions highlight opportunities to enhance the program's alignment with beneficiary aspirations and strengthen employment outcomes.

Methodological Framework for Translating Field Indicators into OECD-DAC Performance Ratings

In order to provide objective, evidence-based evaluations of corporate social responsibility programs, we employ a systematic analytical framework that translates granular field indicators into standardised ratings based on the globally recognized OECD-DAC criteria: Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability.

Mapping Indicators to OECD-DAC Criteria

The evaluation process begins by designating specific questions from our impact assessment questionnaires to one of the six OECD criteria. Each question serves as an independent indicator designed to measure a specific facet of program performance.

- **Relevance:** Indicators assess the need for the solution and the appropriateness of the project design for the respondent.
- **Coherence:** Indicators examine alignment with international and national development priorities.
- **Efficiency:** Questions evaluate resource efficiency in program execution. If the program was efficient as per expectations.
- **Effectiveness:** Questions measure the progress toward achieving desired outcomes among target beneficiaries.
- **Impact:** Indicators capture shifts in beneficiaries' conditions and the scale of the program's overall contribution in the same. In the case of skill development programs, the most significant impact is shift in income generation, leading to improved quality of life.
- **Sustainability:** Questions assess the ability of program benefits to continue after the project's completion, either through the ability to apply the learning or through the recommendation of the program.

The indicators used for data collection are intentionally flexible to allow for project-specific customisation. Following the review of draft assessment tools, questions are refined based on client expertise and localised insights. This approach guarantees that the resulting OECD-DAC ratings are grounded in relevant ground realities while maintaining the integrity of the broader evaluation framework.

The conversion from independent field indicators to a standardised scorecard is a transparent, two-step process:

1. **Calculation of the Success Percentage:** For each designated question, we calculate the percentage of the total sampled population that provided a 'positive' response.

Formula: $(\text{Number of Positive Responses} / \text{Total Sample Size}) * 100$

2. **Linear Conversion to a 10-Point Scale:** The resulting percentage is then converted to a scale of 10 by simply dividing the figure by ten.

Assessment criteria	Indicator	Percent response	Score on scale of 10
Relevance	Percentage of beneficiaries who report that the program content is aligned with their career aspirations and professional needs.	98	9.8
Coherence	Percentage of participants reporting that the program modules mapped to specific government schemes (Skill India, PMKVY).	78.1	7.8
Efficiency	Percentage of participants reporting no technical interruptions or digital issues.	97.7	9.8
Effectiveness	Percentage of participants having improved confidence level regarding their employability	85.6	8.6
Impact	Percentage of participants reporting a change in average monthly income within 6–12 months of completion.	59.8	6
Sustainability	Percentage of peer-to-peer advocacy through more than one participant referral	75	7.5

OECD-DAC Performance Ratings

Relevance: 9.8

Efficiency: 9.8

Coherence: 7.8

Impact: 6.0

Effectiveness: 8.6

Sustainability: 7.5

Case Study: Career Progression and Household Transformation

A beneficiary trained through CCSS-DIYA initiatives, secured employment at an HDB Financial Services office approximately 1.5 years after completing the training program.

During a follow-up interaction, the beneficiary was found to have received both a promotion and a salary increment, indicating strong performance and sustained employment. The respondent noted a visible increase in the beneficiary's confidence and financial independence. She had begun contributing to her household's wellbeing, including supporting health-related expenses for her family and making personal financial investments such as purchasing jewelry.

This case illustrates how the programme can create long-term economic mobility for youth from modest backgrounds, with benefits extending beyond the individual to influence the financial stability and aspirations of the entire household.

Case Study: From Modest Background to Workplace Recognition

A beneficiary from Chennai completed training under the programme implemented by Anudip Foundation and later secured employment with HDB Financial Services (HDBFS).

After joining the organization, the beneficiary demonstrated exceptional performance and commitment, eventually being recognized as a top performer within the company and receiving an internal award. This recognition reflected both the beneficiary's individual capabilities and the effectiveness of the training in preparing candidates for formal employment.

The story highlights the transformational impact of the programme in enabling youth from economically modest backgrounds to access formal sector employment, perform competitively in professional environments, and achieve recognition for their work.

Insights Gained from the Key Informant Interviews

Trainers (2)

The trainers interviewed have over 8–10 years of experience in youth skill development, including several years with Anudip Foundation. Under the project supported by HDB Financial Services, they delivered the Certificate in Customer Sales and Service (CCSS) and Artificial Intelligence Customer Care Sales and Services (CCASS) courses across locations such as Thane, Navi Mumbai, and Ahmedabad. The training prepared learners for entry-level roles in the Banking, Financial Services, and Insurance (BFSI) sector. Trainers were responsible for facilitating classroom and practical sessions, mentoring students, and supporting their overall job readiness.

According to trainers, the curriculum was well suited for first-time job seekers as it focused on foundational workplace competencies and sector-relevant knowledge. Core modules included Workplace Information Technology (Microsoft Excel and PowerPoint), Communication and Professional Behavior, Customer Service, and telesales or customer interaction skills. Training materials were delivered through a Learning Management System (LMS), supported by offline explanations, practical exercises, and contextual examples related to banking and financial services.

Student engagement during sessions was reported to be high, with learners actively participating in discussions,

practical exercises, and role-play activities.

Trainers used strategies such as one-on-one mentoring, assigning leadership roles in group tasks, and encouraging quieter students to participate through structured activities. Student performance was monitored through Learning Management System assessments, mock interviews, digital attendance tracking, and observation of classroom participation.

A key challenge highlighted by trainers was building confidence among students with limited English communication skills. Trainers addressed this through role-plays, group discussions, mock interviews, and continuous encouragement to communicate in English during sessions. Gamified learning approaches and collaborative group activities were found to be particularly effective in improving participation and confidence.

Overall, trainers observed notable improvements in students' digital literacy, typing proficiency, communication abilities, and interview readiness. Many students demonstrated greater confidence in professional interactions, and some secured employment opportunities before completing the course. Trainers identified the Workplace Information Technology and Communication and Professional Behavior modules as having

the greatest impact and recommended including additional content related to banking operations and financial processes to further strengthen long-term employability outcomes.

Placement Partners (2)

The placement officers interviewed are responsible for facilitating employment opportunities for trained candidates and coordinating with employers, trainers, and internal teams within Anudip Foundation. With approximately two to four years of association with the programme, their role includes employer outreach, organizing job drives, mapping candidates to suitable roles, and supporting candidates throughout the recruitment process. Under the project supported by HDB Financial Services, placements were primarily within the Banking, Financial Services, and Insurance (BFSI) sector, including roles such as customer service executive and video Know Your Customer (KYC) processing positions in banking and Non-Banking Financial Company (NBFC) operations.

Placement officers reported that the CCSS training is well aligned with workforce requirements in the BFSI sector. The curriculum integrates workplace information technology skills, particularly Microsoft Excel, along with communication and employability modules that prepare candidates for entry-level corporate roles. Employer expectations are incorporated through regular engagement with companies to understand role-specific skill requirements, which are then communicated to trainers to ensure that training delivery aligns with industry

demands. Candidate preparedness during interviews was rated positively. Placement officers reported that approximately 60–70% of candidates clear interviews, with some instances exceeding 75% clearance rates.

Candidates are supported through sector orientation sessions, mock interviews, and targeted preparation prior to company interviews. Job drives were conducted primarily through physical recruitment events, where multiple BFSI companies interacted with batches of around 100 candidates, enabling employers to recruit several candidates in a single drive.

Coordination between placement teams, trainers, and operations staff was described as smooth and continuous, ensuring effective candidate preparation and placement support. Employer connections are maintained through direct communication to understand immediate and quarterly hiring requirements. Candidate mapping is conducted once employer requirements are received, taking into account candidate qualifications, skills, and geographic preferences such as commuting zones. Typically, a minimum qualification of graduation is required for most BFSI roles.

Attrition among placed candidates is primarily linked to fresh graduates adjusting to corporate work environments. Placement officers and trainers address these challenges through counselling and guidance on workplace expectations and long-term career growth. In some cases, replacement candidates are provided to

employers to maintain hiring partnerships. Employer acceptance of programme graduates was reported to be strong, with some companies requesting larger batches of candidates due to their job readiness and familiarity with BFSI sector processes. Employers also noted that candidates from the programme often require shorter onboarding or training periods (around 10–12 days compared to 20–25 days), reducing organizational training costs.

Retention among placed candidates was estimated at approximately 75–80% during the initial three months of employment, with a verification team conducting monthly follow-ups to track employment status. Placement officers suggested that further strengthening English communication skills—through activities such as regular reading and exposure to English news—could improve long-term employability and retention. Additionally, partnerships with well-recognized banking and financial institutions were seen as beneficial in motivating candidates to remain in roles for longer periods.

Center Manager (1)

The Centre Manager interviewed represented two partner institutions—Justice Basheer Ahmed Sayeed College and New College of Arts and Commerce, which collaborated with Anudip Foundation to implement the programme supported by HDB Financial Services. At the time of implementation, the respondent served as Centre Manager and currently holds the role of Cluster Manager, with approximately five years of experience as Centre Manager and about one and a half years as

Cluster Manager. The institutions have been associated with the programme for around three years, and the Centre Manager’s role involved coordinating programme implementation, supporting infrastructure requirements, and aligning training schedules with institutional systems.

According to the respondent, the CCSS programme is highly relevant for students, particularly those pursuing Bachelor of Commerce (B.Com) programmes, who formed the primary beneficiary group. Students from Bachelor of Arts in Economics (B.A. Economics) were also included, and several from this stream were successfully placed, demonstrating that the programme’s relevance extended beyond commerce backgrounds. The programme was considered especially impactful for female students from Justice Basheer Ahmed Sayeed College, many of whom come from conservative backgrounds, as it helped build confidence and encouraged participation in employment opportunities.

The programme design, originally planned for 45 days, typically extended to around 55 days in practice and included a structured four-day Core Readiness phase that helped assess students’ suitability and preparedness before the main training modules began. The blended learning structure, supported by a Learning Management System (LMS) alongside classroom sessions, was considered appropriate for youth beneficiaries and complemented existing placement and skill development initiatives within the institutions.

Coordination between the institutions and the implementation team from Anudip was described as smooth, with training schedules aligned to college shift timings to avoid disruption to academic activities. Colleges provided infrastructure such as computer laboratories and training rooms, while programme sessions were organized through flexible scheduling. Mobilization was conducted through multiple channels, including classroom orientations, outreach in public areas such as railway stations and bus stands, and digital platforms such as Instagram, Facebook, and WhatsApp. Alumni referrals were identified as the most effective mobilization channel.

The overall quality of training delivery was rated 5 out of 5 (Excellent) by the Centre Manager. Observable outcomes among students included improved English communication, higher confidence levels, greater willingness to attend interviews, and clearer career aspirations. In terms of placement outcomes, approximately 10–15% of students were placed within HDB Financial Services, while others secured roles in banking and insurance companies such as Axis Bank and insurance firms associated with Marvel Motors. Placement drives were typically conducted once 80–90% of the training was completed, ensuring that students were adequately prepared for interviews. The respondent noted strong potential for continuing and institutionalizing similar programmes in the future and suggested that renaming the course to a broader banking-related title could help attract more students who may initially hesitate to enroll in programmes

perceived as sales-oriented.

Employers (2)

Employers interviewed included organizations such as Ascendum Solutions and Datamark, operating in the Business Process Outsourcing (BPO) and Information Technology Enabled Services (IT/ITES) sectors in locations such as Ahmedabad and Thane. The respondents, serving in senior human resource roles, reported being associated with Anudip Foundation for more than one year, during which their organizations have collectively hired more than 50 candidates trained through the CCSS programme supported by HDB Financial Services.

From the employers' perspective, the programme design was well aligned with entry-level job requirements, particularly for customer service and operations roles. Employers noted that candidates trained under the programme demonstrated familiarity with workplace expectations, including communication skills, customer interaction, and professional conduct. Among the programme components, customer service training, communication skills, interview preparation, and typing proficiency were identified as the most useful elements for roles within the BPO and customer service sectors. The 45-day blended training model, supported by a Learning Management System (LMS) and classroom instruction, was considered appropriate for preparing candidates for entry-level positions. Employers reported that although onboarding training is still conducted internally, candidates from the programme already possess

foundational workplace skills, which reduces the time and effort required for initial training. During interviews and onboarding processes, candidates were generally described as demonstrating good communication abilities, confidence, and preparedness for customer handling responsibilities.

Employers also highlighted smooth coordination with the Anudip placement team, noting that communication and support throughout the recruitment process were consistent and responsive. The placement team was reported to regularly follow up on placed candidates and address any operational concerns when required. No major challenges related to candidate readiness or performance were reported during the hiring process.

In comparison with other entry-level applicants, employers indicated that candidates trained through the programme often perform well once placed in roles, particularly due to their ability to quickly grasp workplace processes and expectations. Hiring from the programme was also reported to streamline the recruitment process by providing access to a pool of pre-trained candidates, thereby improving hiring efficiency and reducing the time required for skill orientation.

Employers emphasized that job-oriented training programmes such as this play an important role in building a reliable talent pipeline for entry-level service sector roles. Continued focus on practical workplace skills, communication training, and job readiness was seen as essential for

enabling candidates to sustain employment and grow in their careers.

Parents (2)

Parents interviewed were primarily fathers of programme beneficiaries, representing households with varied income sources, including private salaried employment and irregular income. Monthly household income in both cases was reported to be above ₹30,000, with educational backgrounds ranging from secondary education (Class 6–10) to graduate-level education. Neither beneficiary was reported to be the first person in the family to pursue formal employment after graduation. Parents became aware of the programme through different channels, including direct visits to centres operated by Anudip Foundation and referrals from relatives.

Parents reported that the objectives of the CCSS programme supported by HDB Financial Services were clearly explained to them before their children enrolled. From their perspective, the primary purpose of the programme was to equip youth with practical skills that could help them secure stable employment. Parents viewed the programme as highly relevant for youth from their families and communities, particularly because it provided free skill training and direct employment opportunities, including placements in organizations such as HDB Financial Services.

Families reported being supportive of their children's participation in the training programme and did not face major concerns during the training period. Parents observed positive

behavioural and skill-related changes in their children during the course itself, including improved confidence, communication skills, and knowledge related to the banking and financial sector. They also noted that the implementation team from Anudip was responsive and supportive whenever assistance was required.

Both parents confirmed that their children were currently employed, and they considered the jobs to be suitable for their children's education and skills. Employment was also reported to have contributed positively to the household, with parents noting that their children had begun contributing financially and taking on greater family responsibilities. In addition to financial benefits, parents highlighted long-term outcomes such as improved confidence, stronger employability skills, and greater career awareness.

Overall, parents described the programme as highly important for supporting youth employment and expressed strong support for similar initiatives. They indicated that they would encourage other families from similar backgrounds to allow their children to participate in such programmes, particularly because of the opportunity to gain market-relevant skills and secure employment opportunities.

Anudip Programme Team (2)

Members of the programme team interviewed included senior staff, Associate Vice President for Programme Management and a Senior Programme Manager from Anudip Foundation.

With approximately four to five and a half years of experience with the organization, they were responsible for donor coordination, programme design oversight, monitoring, and internal coordination for the project supported by HDB Financial Services. Their roles involved managing donor requirements, overseeing implementation across pan-India locations including Hyderabad, Kolkata, Chennai, Mumbai, and Ahmedabad, and ensuring alignment between training delivery, placements, and reporting requirements.

According to the programme team, the CCSS programme was designed to address two key gaps among entry-level youth from marginalized backgrounds: limited technical knowledge of financial products and a lack of "future skills" such as confidence, communication, problem-solving ability, and professional attitude required in the Banking, Financial Services, and Insurance (BFSI) sector. The course was structured as a 130-hour programme delivered over approximately 45 days, using a blended learning approach that combined instructor-led training with self-learning modules delivered through the Learning Management System (LMS). The programme design was informed by ongoing need assessments conducted through employer interactions, placement team feedback, and analysis of hiring trends across multiple cities.

Programme implementation relied on several key inputs, including trained instructors, centre managers, placement officers, and monitoring staff. Trainers were selected through a rigorous process involving screening, academic

evaluation, and teachback sessions, with their performance tracked through monthly report cards covering around 75 performance parameters. The curriculum was developed internally by Anudip's curriculum team with inputs from HDB Financial Services and industry partners. Technology platforms such as the LMS supported content delivery, assessments, and attendance tracking, while the Central Management Information System (CMIS) tracked the student lifecycle, placements, and retention outcomes. The project also followed an Employability-to-Training (E2T) model, which allowed the donor organization the first right of refusal for hiring trained candidates.

Training centres were identified based on factors such as student catchment potential, accessibility through public transport, availability of computer laboratories, and alignment with employer locations. Trainers across locations underwent structured onboarding and continuous capacity-building sessions. Programme monitoring mechanisms included digital tracking of enrollment, attendance, and training completion through the LMS, while student performance was assessed through formative and summative evaluations with a minimum passing threshold of 50%. Placement numbers and job retention were tracked through the CMIS and verified by the Monitoring and Evaluation team for at least three months post-placement, with extended follow-up up to one year when funding permitted.

Mobilization strategies included outreach through colleges, community

networks, counseling sessions, and alumni referrals to encourage youth participation.

Implementation challenges included hesitancy among youth toward sales-oriented BFSI roles, gender-related mobility constraints, unrealistic salary expectations, and operational limitations such as tight project timelines or limited mobilization staff in certain locations. These issues were addressed through counseling sessions, engagement with families, alumni success stories, and strengthened employer partnerships.

The programme team observed notable improvements among youth within three to four weeks of training, particularly in confidence, communication ability, and job readiness. A significant proportion of graduates secured placements in the BFSI sector, with additional opportunities in Information Technology Enabled Services (ITES), retail, and financial institutions. The programme also incorporated a gender inclusion focus, aiming for 40–50% female participation, with the HDB-supported project achieving over 60% participation from women, despite social barriers related to mobility and work hours. According to the programme team, the most sustainable outcomes of the programme include foundational digital skills and attitudinal changes such as curiosity, problem-solving ability, and professional confidence. However, risks to long-term outcomes include relatively low starting salaries in high-cost urban areas, high attrition rates in entry-level BFSI roles, and potential shifts in employment demand due to technological changes such as automation and artificial intelligence.

HDBFS CSR Team (1)

From the donor perspective, identifying suitable training locations and institutions remains an important implementation consideration. Despite this, the programme has demonstrated strong employment outcomes, with placement rates exceeding 75 percent. Entry level salaries generally exceed ₹13,000 per month, with some beneficiaries earning up to ₹20,000, and a small number securing employment opportunities within HDB Financial Services.

Employment sustainability is supported through sector relevant training in banking, retail, and professional behaviour, which strengthens workplace readiness. Impact assessment draws on quarterly reports, case studies, placement records, and beneficiary follow ups to verify employment status and salary levels. It was also noted that future phases of the programme could benefit from incorporating broader technological exposure, including emerging areas such as artificial intelligence, to further strengthen trainees' preparedness for evolving job markets.


A representative from HDB Financial Services provided insights on the implementation of the Converting CCSS and Digital Inclusion for Youth Advancement initiatives implemented by Anudip Foundation. The respondent has over five years of experience with HDB Financial Services, including approximately three and a half to four years of involvement with the programme.

The primary objective of HDB Financial Services in supporting the initiative is to enable underprivileged youth to access employment opportunities through structured skill development. Training focuses on communication skills, digital literacy, and competencies relevant to the Banking, Financial Services and Insurance sector. The programme aligns with the Corporate Social Responsibility priorities of HDB Financial Services as a Non Banking Financial Company, and training centres are often located near HDBFS branch networks to support local mobilisation and employment linkages.


Programme monitoring follows a logical framework approach, with key indicators including mobilisation, training completion, placement rates, job retention, and salary outcomes. Oversight is supported through a CSR reporting platform and a Management Information System maintained by the implementing partner, capturing trainee demographics, placement outcomes, and income levels. Monitoring is further supported through quarterly utilisation certificates, placement documentation such as offer letters, and follow up communication with beneficiaries.

SWOT Analysis

STRENGTHS

- 
- Curriculum aligned with BFSI and service sector roles.
 - Blended learning using classroom training and LMS.
 - High relevance of training to career goals.
 - Practical methods such as role-plays and mock interviews.
 - Strong employer partnerships and placement support.
 - Structured monitoring through LMS and MIS systems.
 - High participation of women beneficiaries.


WEAKNESSES

- 
- Low English proficiency and hesitation toward sales-oriented BFSI roles.
 - Low starting salaries in entry-level jobs and resulting attrition among newly placed graduates.

OPPORTUNITIES

- 
- Growing demand in BFSI, BPO, and service sectors.
 - Scope to add modules on banking operations.
 - Expansion of employer partnerships
 - Opportunity to integrate digital and AI-based learning tools.
 - Potential to leverage alumni networks for outreach and mobilization.

THREATS

- 
- High attrition in entry-level service jobs.
 - Changing labour market demand.
 - Economic downturn affecting hiring.

Conclusion

The programme demonstrates a strong contribution to improving youth employability by equipping participants with relevant technical and soft skills aligned with industry needs. High training completion rates, positive placement outcomes, and improvements in confidence and workplace readiness reflect its overall effectiveness. While challenges such as early attrition and limited role diversity remain, the initiative has successfully created pathways for sustainable livelihoods, particularly for youth from underserved backgrounds. Strengthening employer linkages, post-placement support, and curriculum depth can further enhance its long-term impact and scalability.

Recommendations

1. Bolster English Proficiency and Soft Skills Development

Despite observed gains in trainee confidence, persistent English communication barriers undermine interview success and job retention, as noted by trainers and placement officers. Implementing structured interventions, such as daily speaking drills, role-play simulations, and contextual reading exercises would enhance linguistic competence and interpersonal efficacy, thereby elevating workplace readiness.

2. Augment BFSI-Specific Technical Curriculum

While foundational IT and customer service modules prove effective, their scope limits deeper sector integration. Incorporating targeted content on banking operations, financial products, and procedural protocols would better equip beneficiaries for role-specific demands, fostering improved on-job performance and accelerated career progression within BFSI.

3. Fortify Employer Partnerships and Experiential Linkages

Expanded collaborations with banks, NBFCs, and service providers, through guest lectures, mentorship, and site visits, would optimize placement pipelines and clarify career trajectories. Such engagements not only boost immediate employability but also align trainee expectations with organizational realities, enhancing programme relevance.

4. Institutionalize Post-Placement Retention Mechanisms

Strong placement rates are tempered by early attrition; systematic follow-up protocols, including mentorship, adaptive counselling, and performance check-ins during probationary phases, would mitigate this. These measures promote sustained employment stability, yielding higher long-term outcomes for beneficiaries and partners.

Photographs



Domain training session in Kolkata



Domain training session in Hyderabad



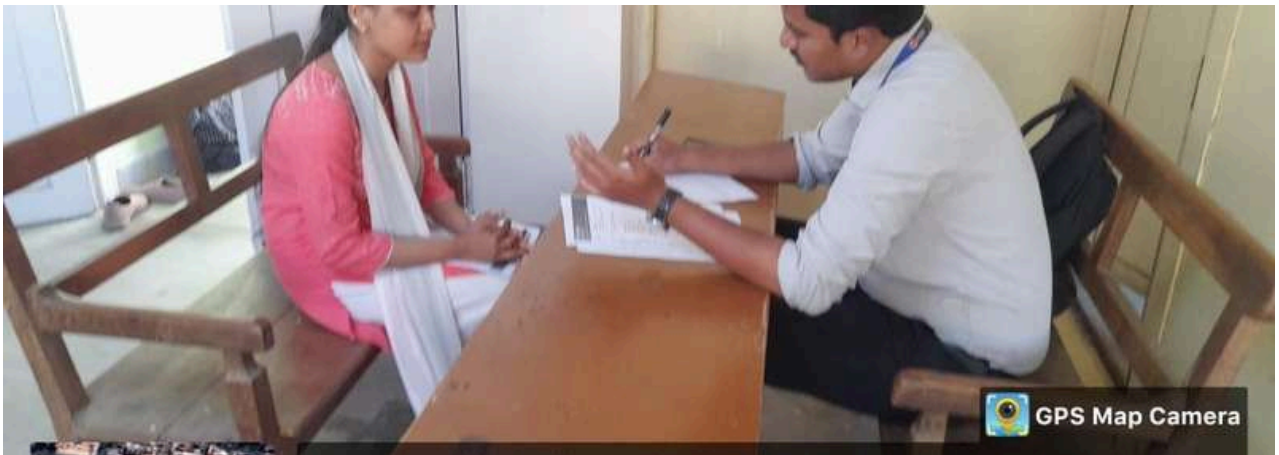
Volunteering engagement session in Chennai



Certificate distribution in Ahmedabad



Mobilisation activity in Hyderabad



GPS Map Camera

Placement interview in Chennai



Mobilisation activity in Ahmedabad



Exposure building session in Ahmedabad



HDBFS Diary distribution event in Mumbai



Inauguration ceremony in Noida



Student Counselling in Kolkata

give | grants