



IMPACT ASSESSMENT REPORT

Skill to Livelihood in 2024-25

Implementation Partner: Society for Development Alternatives



Impact Assessment By: Give Grants

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Abbreviation

ABT	Assistant Beauty Therapist
BFSI	Banking, Financial Services and Insurance
BPO	Business Process Outsourcing
CSR	Corporate Social Responsibility
DDEO	Domestic Data Entry Operator
HDBFS	HDB Financial Services
ICT	Information and Communication Technology
IT	Information Technology
ITES	Information Technology Enabled Services
LMS	Learning Management System
MIS	Management Information System
MFE	Micro Finance Executive
MSO	Sewing Machine Operator
NGO	Non-Governmental Organization
NSDC	National Skill Development Corporation
OECD-DAC	Organisation for Economic Co-operation and Development – Development Assistance Committee
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
SDGs	Sustainable Development Goals
SMO	Sewing Machine Operator
VTC	Vocational Training Centre

Executive Summary

Category	Project Details
Project title:	Skills to Livelihood
Project duration:	October 2022 – March 2024
Major Stakeholders:	Youth, Trainers, Employers, SFDA Programme Team, Parents, HDBFS CSR team
Location:	Rajasthan, Uttar Pradesh
Implementation Agency:	Society for Development Alternatives
Assessment Agency:	Give Grants

The SFDA–HDBFS programme was implemented by the Society for Development Alternatives (SDA) with financial support from HDB Financial Services Limited as part of its Corporate Social Responsibility mandate. The programme aimed to enhance the livelihood opportunities of youth from underserved, low-income, and marginalized communities through structured vocational training, employability skill development, and placement support. Targeting first-time job seekers and youth from households reliant on informal, daily wage, and unskilled labour, the intervention was designed to create a meaningful, employment-linked pathway out of economic precarity. **Over the course of its implementation, the programme has impacted a total of 2,056 beneficiaries.**

The programme offered training across seven vocational tracks: Domestic Data Entry Operator (DDEO), Micro Finance Executive (MFE), Assistant Beauty Therapist (ABT), Sewing Machine Operator (SMO), Office Assistant (OA), Retail Trainee Associate, and Job Readiness. Curriculum development was aligned with NSDC Sector Skill Council frameworks and informed by employer engagement, ensuring relevance to actual entry-level job requirements across BFSI, retail, IT/ITES, healthcare, and logistics sectors.



Tree plantation activity conducted by the trainees

Methodology

Sample Size:

- 328 interviews conducted with direct beneficiaries (Youth)
- 10 Key informant interviews conducted with Trainers, SFDA Prog Team, Employers, Parents and HDBFS CSR team

Programme Design

The SFDA program shows strong organic reach, with 40% of beneficiaries learning about it through peer networks, highlighting the importance of social trust. Community mobilization (25%) is crucial for reaching women with limited mobility. Enrollment is mainly driven by economic need, with 66% seeking stable income and 56% motivated by free training. The course offerings focus on Domestic Data Entry Operator (35%) and Micro Finance Executive (20%).

Relevance is high, as 81% find the content very applicable to their career goals, and 92% see alignment with national initiatives like Skill India Mission. Notably, 76% of beneficiaries rated communication skills training as the most valuable, surpassing domain-specific training (34%). This suggests a well-designed program that effectively combines sector-specific skills with essential workforce readiness.

Programme Delivery

The programme was delivered across multiple centres through collaboration between SFDA, trainers, placement teams, institutional partners, and employers. Training methods emphasized interactive learning through classroom instruction, practical exercises, group activities, and mock interviews to strengthen both technical competencies and soft skills. Beneficiaries identified communication training as the most valuable component, with approximately 76% reporting improvements in communication skills, followed by placement support (about 49%) and life skills training (around 47%).

Mobilization relied heavily on community outreach and peer networks, with about 40% of beneficiaries learning about the programme through friends or peers, highlighting the importance of word-of-mouth in reaching marginalized youth. Placement teams facilitated employer engagement through job drives, candidate mapping, and interview preparation sessions, contributing to successful transition into employment opportunities. Stakeholders, including parents and institutional partners, observed notable improvements in beneficiaries' confidence, professional behaviour, and career awareness during the training period.

Impact & Sustainability

The programme has contributed to measurable improvements in employability and livelihood outcomes. Prior to participation, the vast majority of beneficiaries were unemployed, underscoring the programme's focus on labour market entry. Following completion, 34% of beneficiaries secured wage employment, while 14% engaged in self-employment and approximately 23% pursued higher education, demonstrating multiple post-training pathways enabled by the intervention.

Employment outcomes were observed across sectors, with notable placements in BFSI (about 30%) and IT/ITES (around 20%). Among those employed, over half secured jobs outside the training centre's direct placement channels, indicating that the programme enhanced broader employability beyond facilitated placements. Most employed beneficiaries reported monthly earnings in the range of ₹15,000–₹20,000, reflecting typical entry-level wages in the targeted sectors.

Significant improvements were reported in key employability skills, with around 42% of beneficiaries noting major gains in confidence, nearly 38% reporting strong improvement in communication skills, and about 39% indicating enhanced interview readiness. Additionally, 60% reported an improvement in their financial situation, while 86% felt better prepared for future career opportunities, suggesting both immediate and forward-looking impact.

Early retention levels indicate relatively stable employment during the initial months, supported by improvements in workplace behaviour, digital literacy, and professional confidence. While challenges such as modest entry-level salaries and adjustment to corporate work environments persist, the programme demonstrates strong potential for sustainable impact by strengthening foundational skills, improving labour market access, and enabling long-term livelihood progression for disadvantaged youth.

Overall, the SFDA skill development programme supported by HDB Financial Services has made a meaningful contribution to improving employability among disadvantaged youth by equipping them with market-relevant skills, enhancing confidence, and facilitating access to employment and livelihood opportunities.

Conclusion and Recommendations

The programme demonstrates strong impact in enabling unemployed youth to transition into livelihoods, with significant improvements in employment, financial stability, and career readiness. Its focus on quality training and inclusion has driven meaningful social mobility, particularly for women and first-generation graduates. However, strengthening retention support and aligning with evolving market needs will be critical to sustaining and scaling impact.

Key Recommendations:

- Strengthen post-placement support through a structured 90-day follow-up model to improve retention.
- Upgrade curriculum with advanced, market-relevant digital and sector-specific skills.
- Build structured entrepreneurship support for self-employment tracks through business and financial linkages.
- Develop an alumni engagement programme to enhance outreach, motivation, and long-term impact tracking.

Introduction

HDB Financial Services Limited (HDBFS) has partnered with Society for Development Alternatives to implement the “Skills to Livelihood” Project, aimed at extending skills training and livelihood support to underprivileged youth and women from socio-economically marginalized communities. The initiative has focused on imparting employment-linked, industry-appropriate training to enhance employability and enable beneficiaries to become job-ready for entry into the formal workforce.

The programme has been implemented through the establishment of two Vocational Training Centres (VTCs) in Jaipur and Noida, targeting unemployed youth aged 18–25 years from disadvantaged backgrounds. The project has sought to bridge the gap between existing skill levels and labour market requirements by delivering structured, long-term training that integrates technical competencies with communication, digital literacy, and life management skills.



Programme team conducting door-to-door mobilisation

The initiative has been designed in recognition of the barriers faced by first-time job seekers from marginalized communities, including limited access to quality education, low exposure to professional environments, and inadequate career guidance. By combining community outreach, capacity building, and placement support, the project has aimed to create sustainable livelihood pathways and promote socio-economic mobility among beneficiaries.

Recognizing that skill development alone may not translate into improved livelihoods without access to employment opportunities, the programme has adopted a holistic approach encompassing mobilization, training, and job placement assistance.

The programme objectives include:

Mobilize and Engage Youth from Marginalized Communities

- Conduct community awareness drives, outreach activities in schools and colleges, 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 leading to sustainable livelihoods.

Strengthen Technical and Employability Skills

- Provide structured, long-term vocational training to approximately 1,500 unemployed youth through the VTCs in Jaipur and Noida.
- Equip participants with industry-relevant competencies including domain knowledge, practical skills, communication abilities, IT proficiency, and professional workplace behaviour.

Enable Sustainable Livelihood Opportunities

- Facilitate gainful employment opportunities for trained candidates by providing placement support, with the objective of placing at least 80 percent of successful trainees.
- Support beneficiaries in transitioning into stable employment and improving their long-term livelihood prospects.

Bridge the Skill Demand–Supply Gap

- Create a pool of trained, job-ready youth to meet workforce requirements across relevant sectors.
- Strengthen linkages between training delivery and employer needs to ensure alignment with entry-level job expectations.

This impact assessment report evaluates the implementation and outcomes of the “Skills to Livelihood” Project, examining its effectiveness in enhancing employability, improving access to sustainable livelihoods, and addressing skill gaps among youth from marginalized communities.



Certification ceremony

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 4.5

By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.

Target 5.8

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

Target 8.6

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

Target 9.1

Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all.

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.

Target 10.2

By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.

Target 17.H

Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.



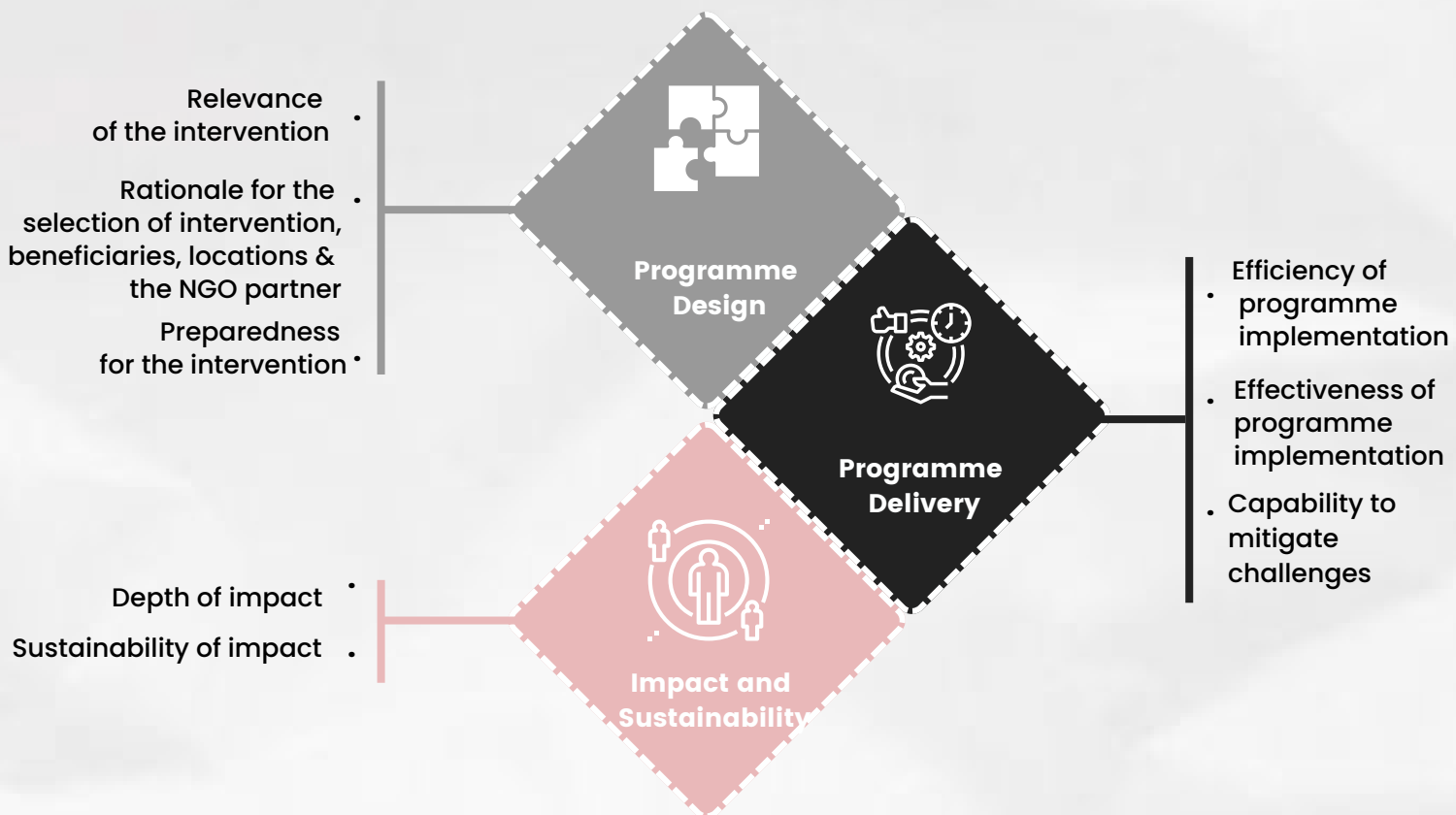
Scope of Study

Objectives



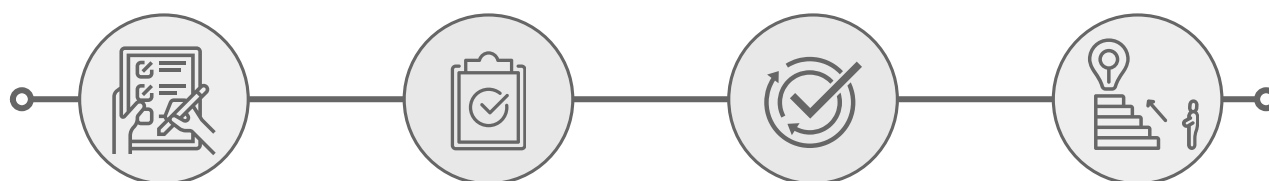
Methodology

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:



Input

Output

Outcome

Impact

<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"> • Financial support from HDB Financial Services • Training centres, equipment, and digital resources • Qualified trainers and programme staff • Industry-aligned curriculum and materials • Employer partnerships and placement networks • Community outreach and mobilization 	<ul style="list-style-type: none"> • Youth from disadvantaged backgrounds enrolled • Beneficiaries completed skills training • Soft skills and job readiness sessions delivered • Career counselling and interview preparation provided • Job drives and placement support conducted • Beneficiaries assessed and certified 	<ul style="list-style-type: none"> • % of beneficiaries found the training relevant • % of beneficiaries improved confidence • % of beneficiaries improved communication skills • % of beneficiaries secured wage employment • % of beneficiaries started self-employment • % of beneficiaries pursued further education or training • % of beneficiaries improved financial situation • % of beneficiaries felt better prepared for careers 	<ul style="list-style-type: none"> • Increased access to sustainable livelihoods • Reduced unemployment among youth • Improved financial independence • Greater workforce participation • Better household well-being • Contribution to inclusive economic growth

Logical Framework Analysis

	Project Summary	Indicators	Means of Verification	Assumptions
Impact ↑	Improved livelihoods and socio-economic well-being of disadvantaged youth through enhanced access to sustainable employment, income-generating opportunities, and career pathways. Over time, the programme contributes to greater financial independence, reduced vulnerability, and improved quality of life at the individual and household level, thereby supporting inclusive economic participation.	<ul style="list-style-type: none"> • % of beneficiaries earning regular income • % of beneficiaries reporting improved financial independence • % of beneficiaries reporting improved household well-being 	<ul style="list-style-type: none"> • Endline and follow-up surveys • Beneficiary interviews • Income/self-report data 	<ul style="list-style-type: none"> • Labour market demand remains stable • No major economic disruptions • Family support for workforce participation
Outcome ↑	Increased employability and access to livelihood opportunities among trained youth through acquisition of market-relevant skills, improved confidence, and enhanced job readiness. Beneficiaries are able to transition into wage employment, self-employment, or further education, supported by placement services and career guidance.	<ul style="list-style-type: none"> • % of beneficiaries securing wage employment • % of beneficiaries starting self-employment • % of beneficiaries pursuing further education or training • % of beneficiaries reporting improved confidence and skills • % of beneficiaries reporting improved financial situation 	<ul style="list-style-type: none"> • Placement records • Beneficiary tracking data • Follow-up surveys and interviews 	<ul style="list-style-type: none"> • Beneficiaries actively seek opportunities • Employers continue hiring entry-level candidates • Beneficiaries remain available for work
Output ↑	Youth from disadvantaged backgrounds successfully complete structured training that builds technical competencies, digital literacy, communication skills, and workplace readiness. The programme delivers classroom sessions, practical exercises, counselling, and placement support to prepare beneficiaries for entry-level employment opportunities.	<ul style="list-style-type: none"> • Number/% of beneficiaries enrolled • Number/% of beneficiaries completing training • Number of training sessions delivered • Number of job drives conducted • Number/% of beneficiaries certified 	<ul style="list-style-type: none"> • Training attendance records • Completion and certification records • Programme MIS data • Job drive reports 	<ul style="list-style-type: none"> • Regular attendance by beneficiaries • Trainers available throughout programme • Training infrastructure functions properly
Input ↑	Financial resources, infrastructure, human resources, and institutional partnerships mobilized to implement the training programme. Activities include mobilization of eligible youth, delivery of training sessions, provision of learning materials, coordination with employers, and ongoing programme management and monitoring.	<ul style="list-style-type: none"> • Funds disbursed for programme implementation • Trainers recruited and deployed • Training centres operational • Curriculum and materials provided • Employer partnerships established 	<ul style="list-style-type: none"> • Financial reports • HR records • Centre reports • Partnership agreements • Programme documentation 	<ul style="list-style-type: none"> • Timely fund flow • Availability of qualified trainers • Centres remain operational • Stakeholder cooperation

Sampling Strategy



338

Total sample covered



10

Key Informant Interviews



328

Beneficiaries Outreached



Employers: 2



Trainers: 2



Ngo Programme Team: 2



Parents: 3



HDBFS CSR Team: 1

Key Informant Interviews



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

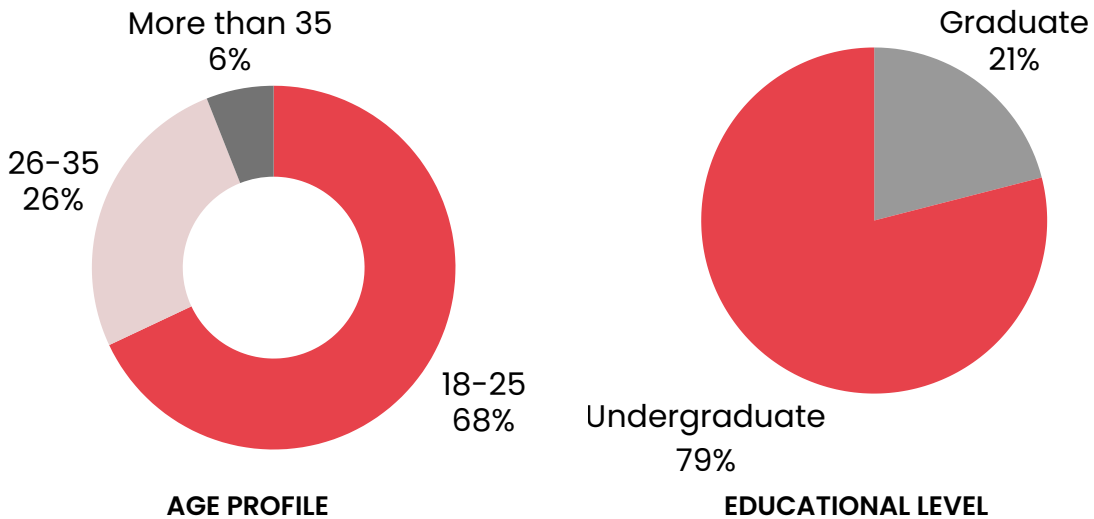
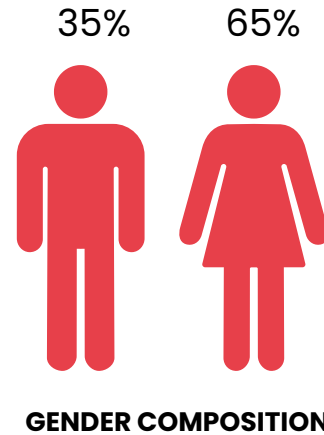
The assessment uses the Organisation for Economic Co-operation and Development – Development Assistance Committee (OECD-DAC) framework to evaluate the programme across six key criteria—Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability. This ensures a structured and holistic 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 Society for Development Alternatives programme consisted of 65% females and 35% males, reflecting a gender composition that leaned toward greater female participation.

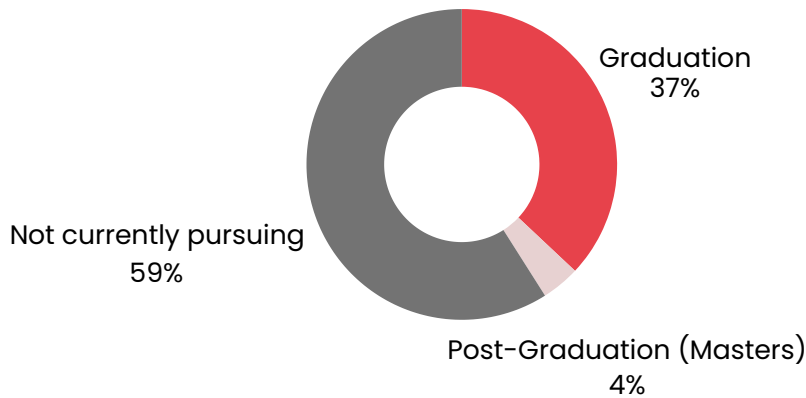
The programme draws predominantly from a young adult demographic: more than two-thirds of beneficiaries (68%) fall within the 18–25 age bracket, with an average age of 25 years. A further 26% are between 26–35, indicating that while youth are the primary target group, the programme also serves young adults who missed earlier employment pathways. Only 6% of beneficiaries are above 35, reflecting the programme's clear orientation toward early-career entry rather than mid-career reskilling.



At the time of joining, 79% of beneficiaries were undergraduates and 21% graduates. BA graduates formed the largest group at 46%, followed by HSC pass-outs (13%) and BSc graduates (10%). Business-related qualifications made up 8.5%, while other graduation streams contributed 4.2%. SSC holders accounted for 3.6%, and those below Class 10 for 3%. Post-graduates were 2.4%, with 7.1% not responding. Notably, 27% are the first in their families to pursue graduation, indicating significant social mobility potential. Additionally, 73% come from families with at least one prior graduate.

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

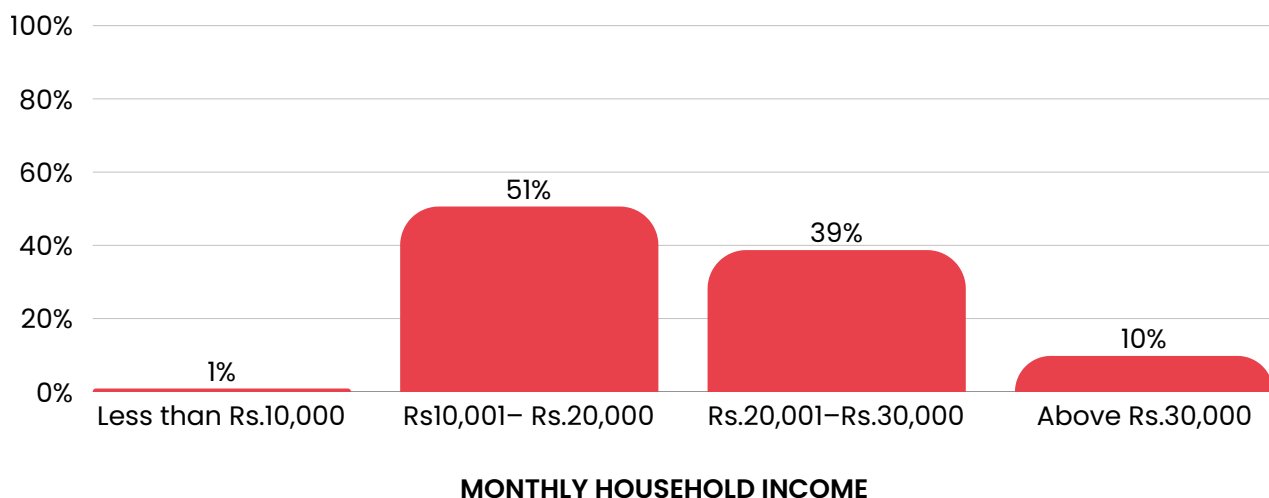
A substantial 59% of beneficiaries are not currently pursuing any formal education – indicating that training-to-employment transition, rather than training-alongside-education, is the dominant pathway for the majority. However, 37% are simultaneously pursuing graduation, and 4% are enrolled in post-graduate programmes. This segment represents a dual-engagement cohort whose skill development needs overlap with academic career pathways.



CURRENT EDUCATION STATUS

The household income profile highlights significant economic vulnerability among beneficiary families. The primary source of income for 35% of these families is private salaried employment, which is often informal and lacks stability. Meanwhile, 24% are daily wage earners and another 24% are self-employed, collectively making up 47% of the sample. This indicates a reliance on informal income sources, which adds to the economic uncertainty these families face. Skilled and unskilled workers represent an additional 11%, while only 2% come from government-servant households.

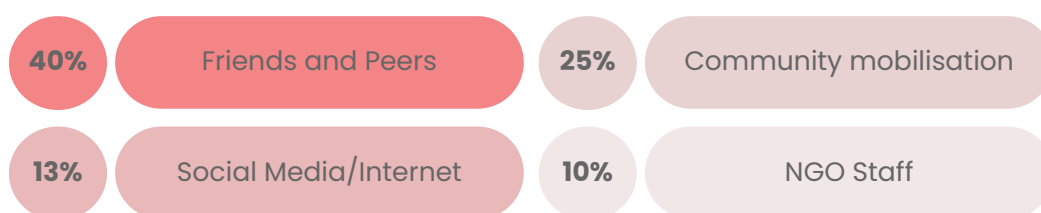
Income distribution among these families shows that 51% earn between ₹10,001 and ₹20,000 per month, with another 39% earning between ₹20,001 and ₹30,000. Together, these two groups constitute 90% of the beneficiaries, demonstrating effective outreach to the targeted socio-economic group. A mere 10% earn above ₹30,000, and just 1% fall below ₹10,000.



Findings & Analysis

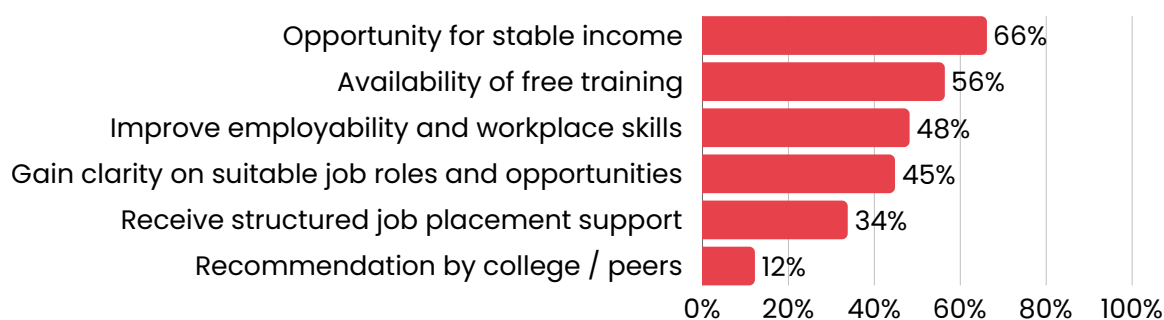
Programme Awareness

Peer networks are the dominant channel through which beneficiaries first learned about the programme: friends and peers account for 40% of awareness, nearly double the next most important channel. This signals a highly organic diffusion pattern, the programme’s reputation travels through social trust networks more powerfully than any formal communication mechanism. Community mobilization and door-to-door visits come in second at 25%, affirming that ground-level outreach is a critical complement to peer referrals, particularly for reaching women who may be less socially mobile. Social media and internet platforms account for 13%, followed by SFDA staff contact (10%), mobile kiosks and pamphlets (7%), SMS/phone calls (3%), and alumni references (1%).



Motivation for Participation

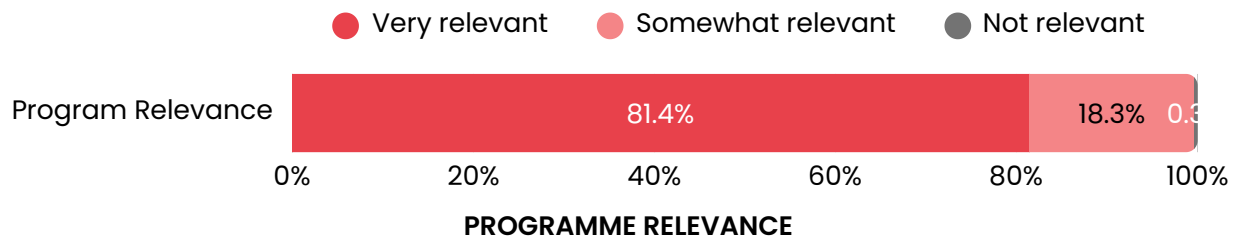
Opportunity for stable income is the primary driver of enrollment (66%), establishing clearly that economic security is the bedrock motivation. Free training and financial independence opportunities rank second (56%), underscoring that cost elimination is a decisive access lever for low-income households where any financial commitment to training would be prohibitive. Improving employability and workplace skills follows at 48%, with gaining clarity on suitable job roles motivating 45%, reflecting a widespread experience of career disorientation among first-time job seekers navigating a formal labour market they have had little prior exposure to. Structured placement support motivated 40%, while peer or college recommendations influenced 12%. Programme participants are not primarily seeking learning for its own sake, but as an instrumental pathway to economic stability.



MOTIVATION TO JOIN PROGRAM

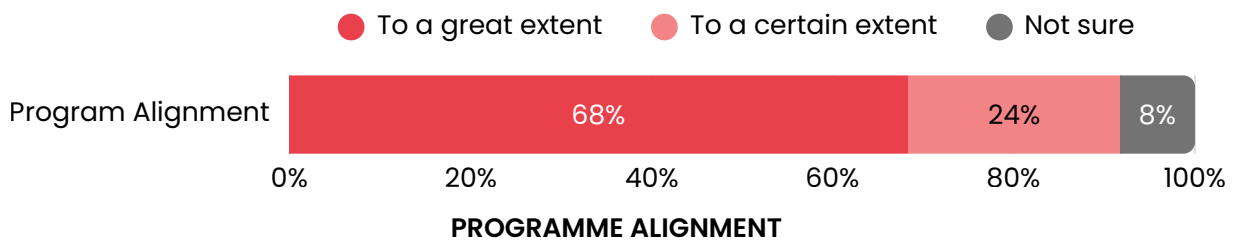
Relevance of Programme Content to Career Aspirations

About 81% of beneficiaries rated the programme content as very relevant to their career aspirations, and 18% as somewhat relevant. All the respondents rated it at minimum somewhat relevant, is a strong indicator of curriculum fit and suggests the programme’s course-to-aspiration alignment is well-calibrated across its diverse vocational tracks. That said, the distinction between “very relevant” and “somewhat relevant” matters: the 18% who rated it only somewhat relevant may represent trainees in courses that were not fully matched to their specific aspirations, or those who found the content level insufficient for their experience.



Perceived Usefulness of Programme Components

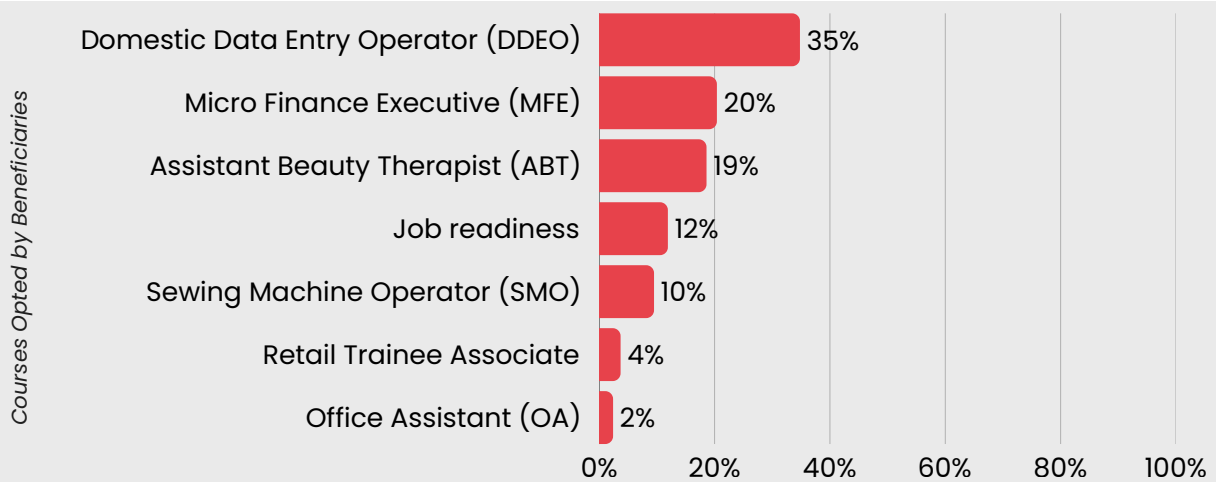
About 68% of beneficiaries perceive the programme to be aligned with government initiatives such as Skill India Mission and PMKVY to a great extent, and a further 24% to a certain extent. Together, 92% recognise alignment, a finding that reflects both the programme’s NSDC-linked curriculum and the effectiveness of programme communication in conveying its institutional positioning.



A trainee demonstrating on eyebrow to other colleagues during their Beauty Therapist class

Courses Opted by Beneficiaries

Domestic Data Entry Operator (DDEO) is the most widely enrolled course at 35%, reflecting strong demand for digital skills and the broad sectoral applicability of data entry competencies across BFSI, retail, and corporate services. Micro Finance Executive (MFE) follows at 20%, underscoring the programme's alignment with the financial services sector that is core to HDBFS's institutional identity. Assistant Beauty Therapist (ABT) accounts for 19%, serving primarily as the self-employment pathway for female beneficiaries. Job Readiness modules cover 12%, SMO 10%, Retail Trainee Associate 4%, and Office Assistant 2%. The relatively modest enrolments in OA and Retail tracks may reflect either limited centre capacity for these specialisations or lower local market demand. The dominance of DDEO and MFE together (55%) signals a strong digital and finance orientation in the programme's primary delivery model.

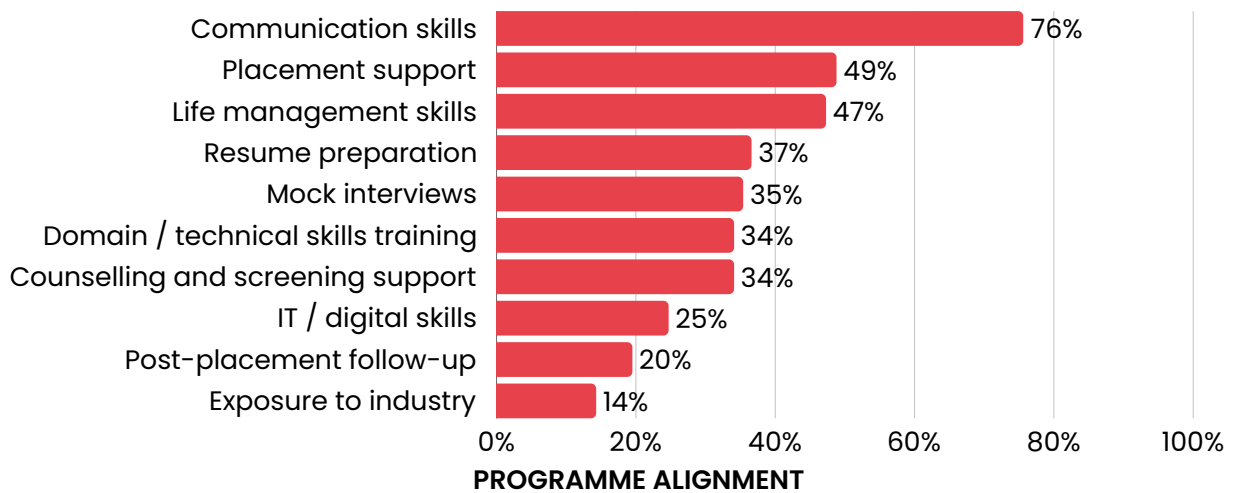


A photograph of the trainees using sewing machines during their class of Sewing Machine Operator

Training Delivery & Programme Components

Communication skills training is rated the most valuable programme component by a decisive margin, 76% of beneficiaries selected it, establishing the soft-skill layer of the programme as its highest perceived value-add. Placement support follows at 49%, life management skills at 47%, resume preparation at 37%, mock interviews at 35%, and domain/technical and counselling support at 34% each. IT and digital skills training was selected by 25%, post-placement follow-up by 20%, and industry exposure through the placement cell by 14%.

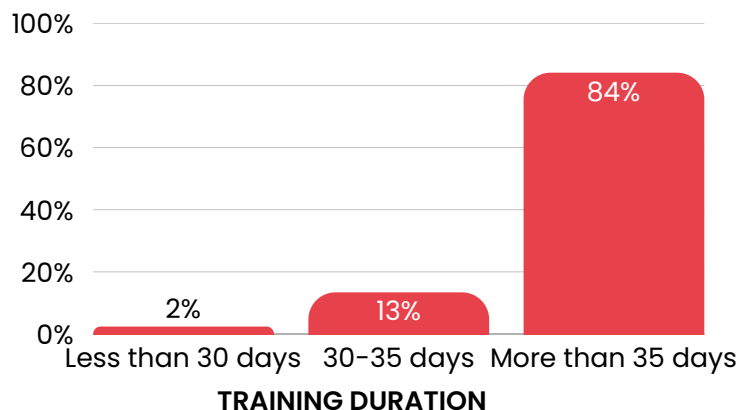
The primacy of communication skills (76%) over domain/technical skills (34%) and digital skills (25%) is analytically important: it reveals that beneficiaries experience the programme’s cross-cutting employability layer as more transformative than the course-specific technical content.



Training in the classroom

Training Duration

About 84% of respondents completed training of more than 35 days, confirming that the dominant training modality is substantive in duration. 13% experienced a 30–35 day programme, and only 2% received less than 30 days of training. The primacy of communication skills (76%) over domain/technical skills (34%) and digital skills (25%) is analytically important: it reveals that beneficiaries experience the programme’s cross-cutting employability layer as more transformative than the course-specific technical content.

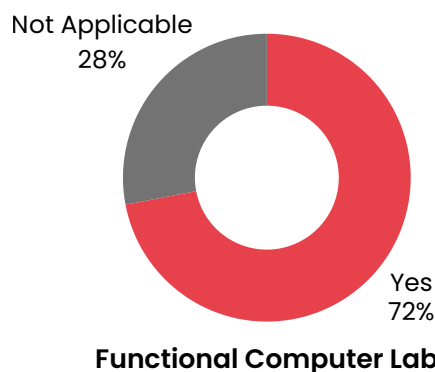


Training Kit

Across the range of courses assessed, the provision of training kits was limited to beneficiaries enrolled in the Assistant Beauty Therapist (ABT) and Sewing Machine Operator (SMO) programmes. Among ABT respondents, 78.7 per cent reported having received a training kit, whereas a significantly higher proportion—93.5 per cent—of SMO respondents indicated receipt of the kit. Given that access to appropriate tools and equipment is critical for sustaining post-training practice and facilitating livelihood continuation, it is imperative that all beneficiaries of these skill-based courses are systematically provided with the requisite training kits.

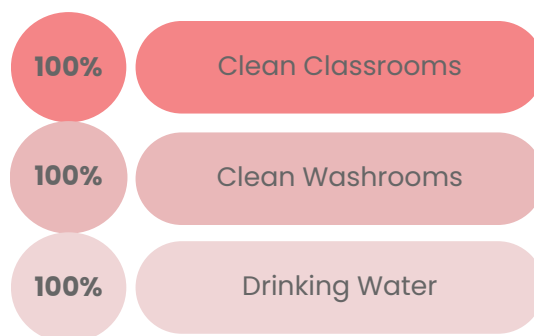
Computer Lab Functionality

Respondents reported if the computer lab was functional. About 72% of beneficiaries confirmed the computer lab at their training centre is functional. 28% marked the question as ‘not applicable’, this group corresponds to beneficiaries in non-digital tracks such as SMO and ABT, for whom a computer lab is not a training requirement.



Basic Facilities

Training centre infrastructure meets standards across all three basic facility indicators. Clean classrooms, clean washrooms, and drinking water facilities are reported by all the respondents.



Materials in Classroom

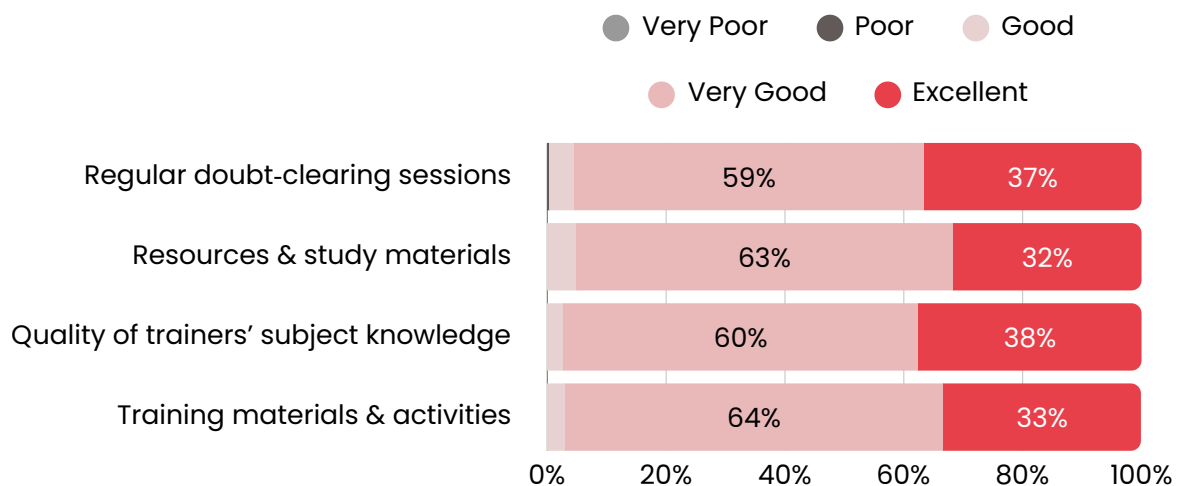
IEC (Information, Education and Communication) materials, including posters, charts, manuals, and safety instructions, were reported as present in 92% of classrooms, with only 8% reporting their absence. Among those who had access to these materials, 94% found them useful in understanding training content, while 6% were uncertain about their utility.

All 31 beneficiaries enrolled in the Sewing Machine Operator track confirmed that sewing machines at their training centre were fully functional, representing a 100% functional equipment rate for this track.

Among the 61 beneficiaries in the Assistant Beauty Therapist track, 97% confirmed that all required equipment for beautician training was available and fully functional. Only 3% (2 respondents) reported some equipment as available but partially functional.

Training Quality Ratings

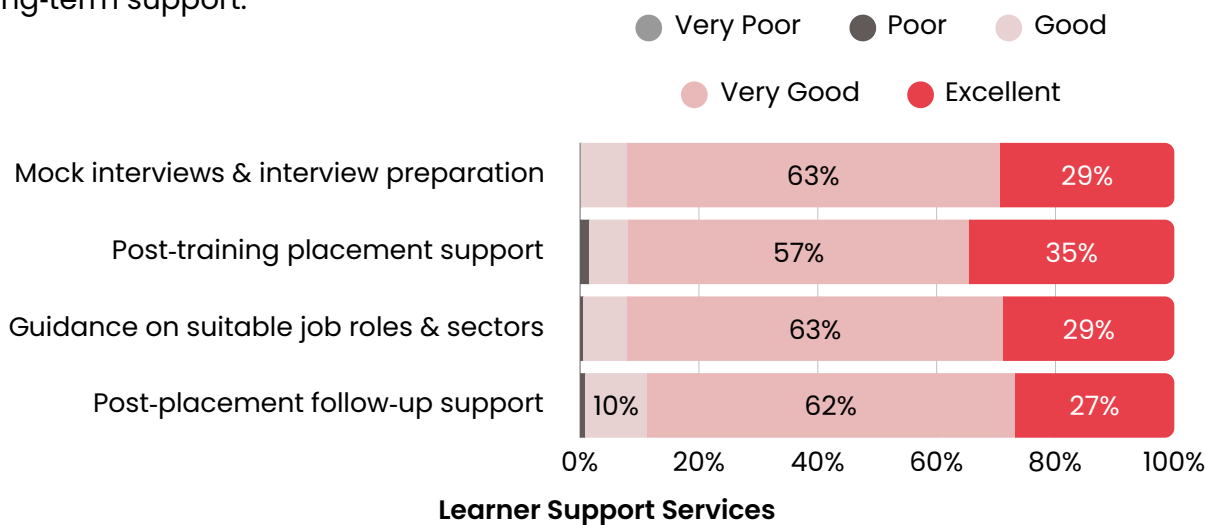
Beneficiaries were asked to rate eleven programme quality dimensions on a scale of 1 (Very Poor) to 5 (Excellent). Ratings of 1 or 2 are negligible across all indicators, confirming a broadly high-satisfaction training experience.



Training Delivery & Instructional Quality

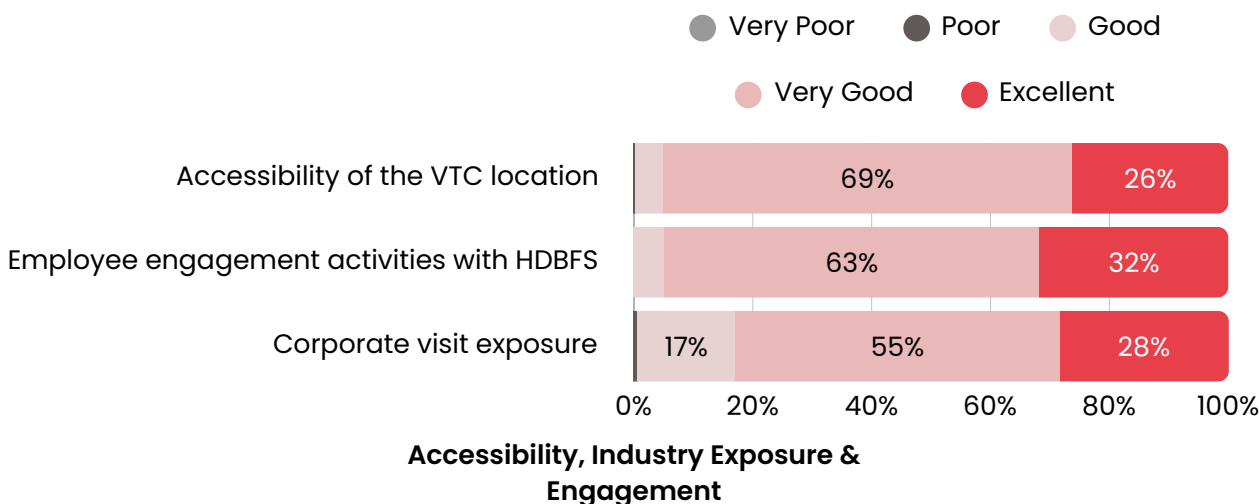
The training programme demonstrates strong performance in its core instructional components, with participants expressing high confidence in the quality of delivery. Trainers' subject knowledge emerges as a clear strength, reflected in the overwhelmingly positive ratings, and the training materials and activities also receive strong endorsement. Together, these results suggest that the instructional design, classroom engagement, and pedagogical clarity are well-aligned with learner expectations. Only a small proportion of learners rated these areas as Average, indicating that while the overall experience is strong, there may be opportunities to further diversify teaching methods or tailor content to different learning styles.

Support services offered throughout and after the training also show consistently positive feedback. Regular doubt-clearing sessions are highly valued, and participants report strong satisfaction with the guidance provided on job roles and sectors. Post-training placement support similarly receives high approval, reinforcing the programme's effectiveness in preparing learners for employment transitions. The only notable gap within this domain appears in post-placement follow-up support, where a comparatively higher share of learners rated their experience as Average. This suggests that while follow-up mechanisms exist, their consistency or depth may vary, and strengthening structured check-ins or alumni engagement could enhance long-term support.



Infrastructure and accessibility also stand out as strengths, with the VTC location receiving some of the highest ratings across the dataset. Participants appear to find the center easy to reach and conducive to learning, with only minimal indications of logistical challenges.

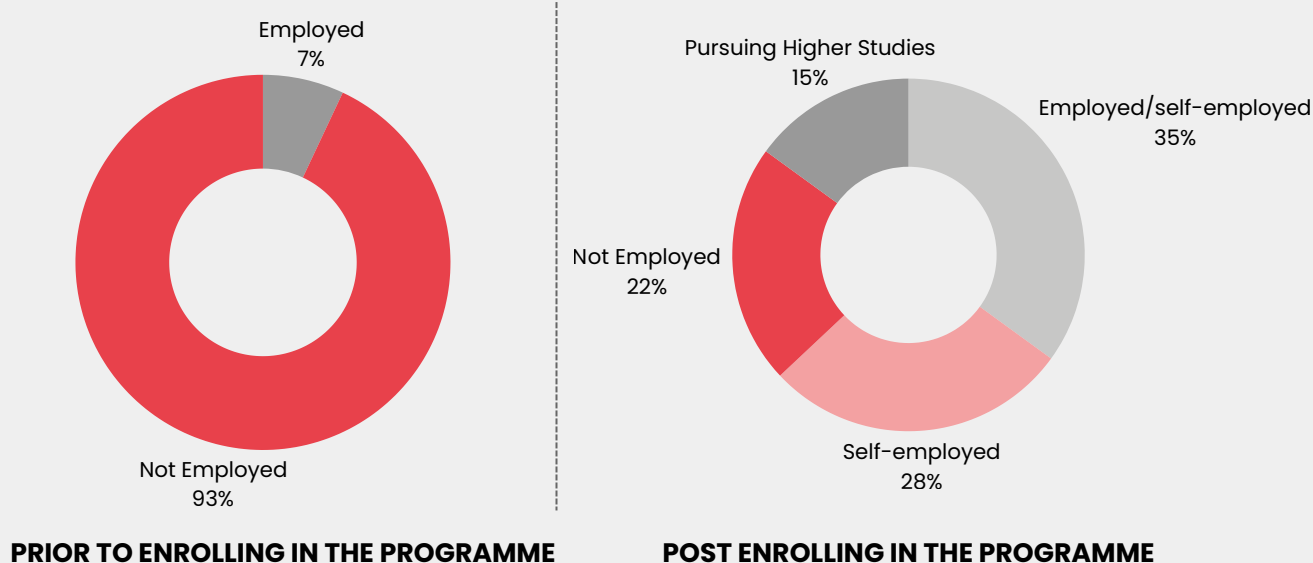
Industry exposure and engagement activities add meaningful value to the program, particularly through interactions with HDBFS employees, which are rated highly by participants. These sessions appear to strengthen learners' understanding of workplace expectations and help bridge the gap between training and real-world environments. Corporate visit exposure, however, shows the most room for improvement within this aspect.



Employment Status Before and After the Program

Prior to enrolling in the program, the vast majority of beneficiaries (93%) were unemployed, while only 7% reported being employed. Among the 22 beneficiaries who were previously employed, 14 were in part-time roles, 6 were full-time, and 2 were self-employed. Of the 22 previously employed beneficiaries, 13 were earning between ₹10,001 and ₹15,000 per month, the modal income range, confirming that even prior employment was at the lower end of the formal wage scale. 5 were earning ₹15,001–20,000, 2 below ₹10,000, and 2 between ₹20,001–30,000.

At the time of the survey, beneficiaries demonstrated diverse post-programme pathways. Approximately 35% were employed, 28% were self-employed, 22% remained unemployed, and 15% 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.



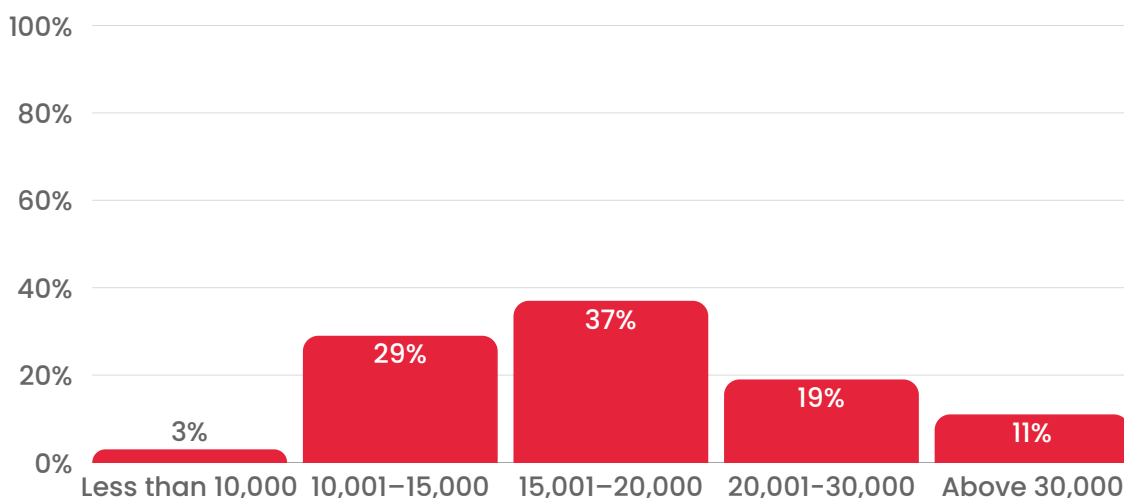
Employment Placement and Sectoral Distribution

Among beneficiaries currently employed, 54% reported being placed at the same site through the SFDA, while 3% secured employment not through SFDA. A significant share (43%) reported not receiving placement support through SFDA.

Beneficiaries reported working across a range of sectors. The Retail sector accounted for the largest share of employment (29%), followed by Service Industry (15%) and BFSI (12%). Additional employment was reported in Private Company (9%) and IT/ITES (7%), logistics (6%), while 21% indicated working in other sectors including healthcare, reflecting some diversification in employment outcomes beyond the programme's primary sector focus.

Income Levels After the Program

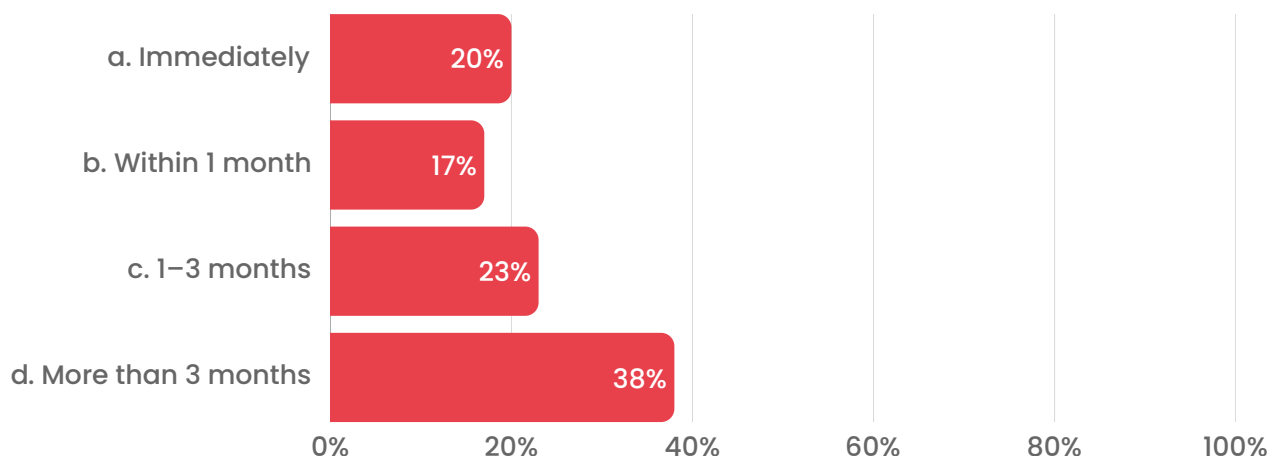
Current income levels indicate moderate improvement among employed beneficiaries. The largest proportion (37%) reported earning ₹15,001–20,000 per month, followed by 29% earning ₹10,001–15,000, 19% earning ₹20,001–30,000, and above ₹30,000 (11%). Smaller proportions reported earning less than ₹10,000 (3%). Overall, these findings suggest that most employed beneficiaries fall within the ₹10,000–30,000 income range, indicating entry into early-stage formal or semi-formal employment.



Income Levels after the Program

Time Taken to Secure Employment

Among employed beneficiaries, 38% of employed beneficiaries took more than 3 months to secure employment after training, and 23% took 1–3 months – together 61% required more than one month. 17% secured employment within a month, and 20% did so immediately. The pattern reveals that while the programme delivers strong job-readiness, actual placement is not instantaneous for the majority.



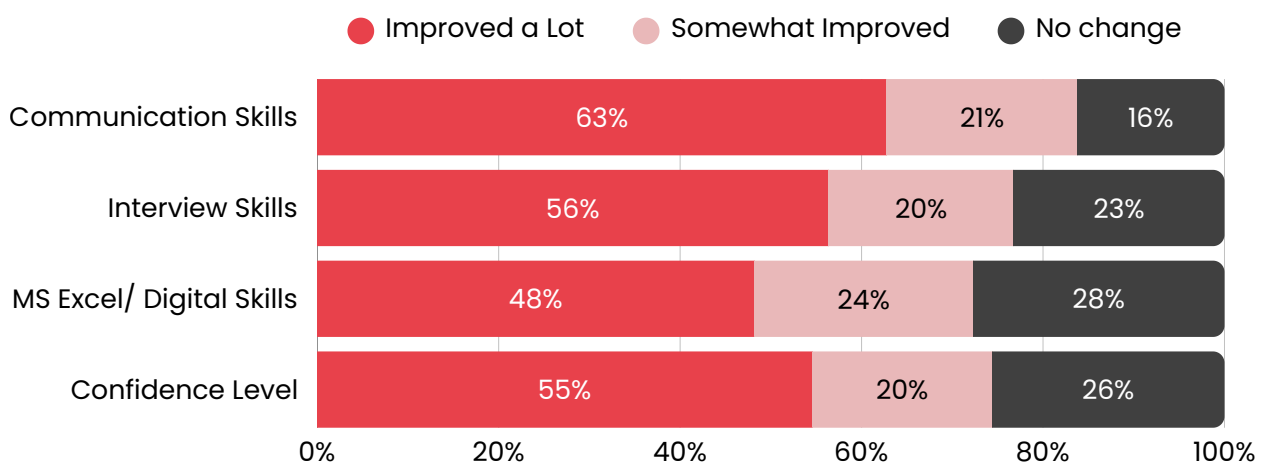
TIME TAKEN TO SECURE EMPLOYMENT

Skills Development Outcomes

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

- **Communication Skills:** This dimension shows the deepest improvement, with 63% reporting they improved a lot, 16% somewhat improved, and 21% reporting no change.
- **Interview Skills:** A strong 56% report improving a lot, 23% somewhat improved, and 20% no change. These results mirror the programme’s emphasis on mock interviews and preparation sessions, which are rated Good or Excellent by 92% of participants.
- **Digital / MS Excel Skills:** Improvement in digital skills is more distributed, with 48% improving a lot, 28% somewhat improved, and 24.1% reporting no change, the highest ‘no change’ rate across all dimensions. This reflects the steeper learning curve for beneficiaries with no prior computer exposure, a challenge noted by trainers.
- **Confidence Levels:** Confidence shows strong gains, with 55% improving a lot, 26% somewhat improved, and 20% reporting no change. Confidence is a holistic indicator that integrates communication, interview readiness, life skills, and peer learning into a broader sense of personal capability.

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



SKILL DEVELOPMENT OUTCOMES

Financial Outcomes and Career Preparedness

A majority of beneficiaries (77%) reported that their financial situation improved after completing the program, while 23% did not report financial improvement. In terms of skill application, 61% indicated that they were able to apply the skills learned during training in their current jobs, 25% reported partial application, and 13% reported not applying these skills in their work.

Despite these variations, a strong majority (98%) reported feeling better prepared for future career opportunities, suggesting that the programme enhanced beneficiaries’ perceived readiness for employment and career progression.

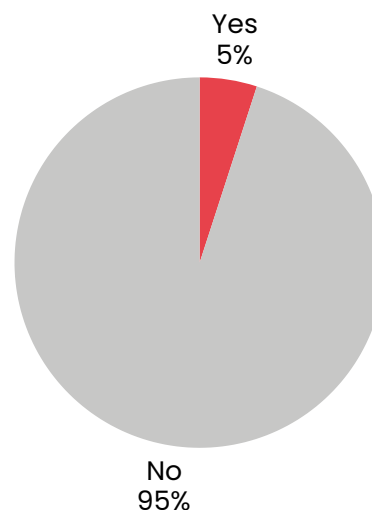
77% Financial situation improved

61% Were able to apply skills learnt during training in their jobs

98% Feel better prepared for future career opportunities

Challenges Faced During the Programme

Almost all beneficiaries (95%) reported not experiencing any major challenges during the program, indicating positive implementation. However, 5% of beneficiaries reported facing certain challenges, including caregiving responsibilities, early marriage, and childcare duties, as well as resource limitations such as lack of personal devices and slow system performance in labs. A small number found initial content comprehension difficult but persisted and improved.



Challenges Faced during Programme

These challenges, limited in scale, are analytically concentrated among female beneficiaries and those in digital tracks with no prior computer exposure. Their modest frequency does not diminish their significance: for the individuals affected, these barriers had real implications for attendance, concentration, and learning pace. Flexible attendance protocols and peer-support mechanisms for beneficiaries with care responsibilities would strengthen the programme’s equity safeguards.

Beneficiary Suggestions for Programme Improvement

When asked for suggestions, 55% of respondents did not provide any recommendations.

Among those who provided suggestions, key recommendations included:

- Stronger placement and industry linkages: beneficiaries called for more companies, higher-salary employers, and better alignment between training content and specific company requirements.
- Upgraded and more advanced course content: this includes AI tools, advanced Excel, contemporary software, and sector-specific modules that reflect current labour market demand.
- More practical and hands-on learning: participants wanted a higher proportion of time spent on applied exercises, real-world simulations, and practical skill demonstrations.
- Entrepreneurship support: particularly among ABT and SMO track beneficiaries, there is demand for micro-finance access, starter equipment, and business development guidance to enable self-employment

Positive Experiences and Outcomes

Approximately 88% of beneficiaries reported positive experiences, while 12% provided no comment and 15% offered general responses such as “everything is good.” Among the substantive positive responses, five key themes emerged.

- First, many beneficiaries highlighted improvements in communication, confidence, and soft skills. Participants described overcoming their fear of interviews, developing professional English communication abilities, and feeling more prepared to enter formal work environments.
- Second, beneficiaries reported enhanced technical and vocational competencies, including skills in digital work, banking, tailoring, and beauty therapy.
- Third, many noted improved employment and income outcomes, including securing job placements and starting self-employment ventures such as tailoring businesses and beauty parlours.
- Fourth, beneficiaries gained greater career awareness and labour market literacy. They reported a better understanding of job roles, salary expectations, and appropriate workplace behaviour—benefits that, while less immediately visible, were highly valued.
- Finally, participants emphasized the importance of a supportive and respectful training environment. Beneficiaries valued not only the training content but also the quality of relationships formed with trainers, peers, and SFDA staff. This social dimension of the programme is analytically significant: for many beneficiaries, the training centre may represent the first institutional environment in which they are treated as capable professional adults.

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 reporting that the program content is aligned with their career aspirations and professional needs.	99.7	10
Coherence	Percentage of participants reporting that the program modules mapped to specific government schemes (Skill India, PMKVY).	91.8	9.2
Efficiency	Average percentage of participant feedback regarding course content, delivery, and resources.	92.9	9.3
Effectiveness	Percentage of participants having improved confidence level regarding their employability	97.6	9.8
Impact	Percentage of participants reporting a change in average monthly income within 6–12 months of completion.	77.4	7.7
Sustainability	Percentage of participants who continuously utilise program-acquired competencies in their daily professional tasks.	86.9	8.7

OECD-DAC Performance Ratings

Relevance: 10.0

Efficiency: 9.3

Coherence: 9.2

Impact: 7.7

Effectiveness: 9.8

Sustainability: 8.7

Case Study: From Daily Wages to Her Own Tailoring Business

A beneficiary, coming from a household dependent on daily-wage labour in a low-income urban neighbourhood, with no prior exposure to formal employment or structured skill-training environments, learned about the SFDA–HDBFS programme through a friend and enrolled because the free training offered a pathway to earning independently. Through the Sewing Machine Operator (SMO) course, she gained essential tailoring skills, including fabric measurement, cutting, pattern making, and stitching garments such as salwar suits, blouses, kurtas, and pants.

What distinguishes her journey is her shift from training to entrepreneurship. Instead of waiting for a placement opportunity, she set up a small tailoring unit at home and began taking orders from her community. This allowed her to generate a steady income and improve her household's financial stability. Alongside technical skills, she reported strong gains in confidence and interview readiness.

"I learned to stitch salwar suits, blouses, kurtas, pants – cutting and designing too."

Case Study: A Beauty Therapist Who Now Runs Her Own Centre

A beneficiary joined the SFDA–HDBFS programme motivated by the possibility of earning a stable income and the availability of free training, a decisive factor for many women in low-income households who cannot otherwise invest in vocational skilling. She enrolled in the Assistant Beauty Therapist (ABT) course, where she received hands-on training in beauty therapy techniques, professional salon practices, client interaction, and the operational basics of running beauty services.

The programme offered her more than certification; it provided the technical foundation and confidence to move from trainee to entrepreneur. After completing the course, she established her own beauty centre, directly applying the skills learned. Her communication abilities and confidence improved significantly, and her financial situation strengthened through the income generated from her business.

"I learned all the basics in this course, and now I have my own centre."

Insights Gained from the Key Informant Interviews

Parents/ Guardians (3)

The perspectives of parents and guardians offer a critical lens on the social and economic conditions within which the SFDA-HDBFS programme operates. Respondents came from households dependent on daily wages, informal labour, and contractual public service with contexts in which access to formal skill training for young people, particularly women, has historically been limited or entirely absent. This baseline is important: it situates the programme not merely as a training intervention, but as a structural entry point into a world that has otherwise remained out of reach for youth from these communities.

A significant finding from this stakeholder group is the extent to which community norms, rather than individual motivation, constituted the primary barrier to participation. In several households, girls were not typically expected to pursue formal employment, and their exposure to education was itself limited by local social attitudes. The programme's free-of-cost model and community-level mobilization approach appear to have been decisive in overcoming this barrier, suggesting that demand-side financial accessibility alone is insufficient, and that supply-side outreach directly to families plays an equally critical role in enabling participation from the most marginalized households.

The degree to which families were informed about the programme prior to enrolment was uneven. While some

Guardians received structured orientation from the NGO team about programme objectives and employment pathways, others depended largely on the beneficiary themselves for information. This inconsistency is analytically significant: where parental understanding of the programme was stronger, family support was more active and informed. This points to a systemic gap in family engagement at the enrollment stage one that, if addressed, could enhance the enabling environment within which trainees participate and progress.

The reported outcomes across households are notable not just in their economic dimension, but in what they reveal about the programme's second-order social effects. Beyond income generation, guardians observed changes in confidence, communication, and self-presentation in the beneficiaries. These are shifts that represent a form of human capital development that extends beyond immediate employability. The fact that these changes were visible and legible to parents who themselves had limited formal education underscores the depth and authenticity of the transformation. Financial contribution to the household reported across all families interviewed, further signals that the programme's impact is experienced collectively, not just by the individual trainee.

Overall, the parent and guardian interviews validate the programme's social relevance and community

resonance, while also surfacing an important design consideration: that family engagement is not a peripheral activity but a core enabler of equitable access and sustained outcomes. The positive reception among even initially cautious families suggests that structured family-oriented communication and community meetings, if institutionalized as standard practice, could meaningfully strengthen the programme's reach and retention among the most underserved groups.

Trainers (2)

Trainer perspectives illuminate a foundational tension in delivering vocational training to first-generation learners: the gap between the assumed baseline competency embedded in a curriculum and the actual starting point of the trainees it intends to serve. Across both vocational tracks including digital skills and beauty therapy, trainers consistently noted that the curriculum was appropriately calibrated for entry-level learners. However, for the digital skills course in particular, the near-total absence of prior computer exposure among trainees meant that even foundational modules demanded disproportionate instructional time and adaptation, effectively extending the pedagogical runway before meaningful skill-building could begin.

This reveals a structural limitation worth examining: when a curriculum is designed for 'entry-level' learners, it implicitly assumes a minimum threshold of prior exposure. In deeply marginalized communities where that threshold is not met, even well-designed curricula

require trainer-level adaptation that is informal, undocumented, and not systematically supported. The risk is that the quality and depth of this adaptation vary by trainer, creating inconsistency in learning outcomes across cohorts and locations. A more resilient programme design would institutionalize diagnostic assessments at enrolment to stratify trainees and formally calibrate instructional pace, rather than relying on trainer judgment alone.

The effectiveness of life skills and employability modules was affirmed by both trainers and represents one of the programme's most consistently impactful components. Improvements in communication, professional conduct, and interview preparedness were observed across both vocational tracks. These outcomes cut across the specific technical content of the courses. This suggests that the employability dimension of the programme functions as a cross-cutting layer of value, independent of the vocational specialization. It also implies that even in cases where technical skill application is limited by local market conditions, trainees nonetheless leave the programme with a meaningful and transferable professional identity.

The divergence in post-training trajectories between wage employment and self-employment pathways is analytically important for the beauty therapy track. While a proportion of trainees started their own enterprises, a high-aspiration outcome and others did not take this step, and the reasons for this divergence are not well captured within the current monitoring framework.

The absence of post-training entrepreneurship support, business development guidance, or access to micro-finance is likely a contributing constraint. This gap between training outcomes and enterprise launch points to a broader limitation: the programme's theory of change for self-employment tracks ends at skill certification, rather than extending to the conditions necessary for enterprise viability.

Trainer recommendations for upgrading course content to incorporate emerging technologies reflect a forward-looking concern about curriculum relevance in a rapidly changing labour market. This is not merely a technical update request but it signals a risk of the programme becoming structurally misaligned with employer expectations over time if curriculum review cycles are not systematically built into programme governance. The strong support provided by the SFDA team to trainers is a notable enabler of training quality, and sustaining this relationship during any curriculum transition will be important for maintaining delivery standards.

Employers (2)

Employer perspectives provide the most direct test of the programme's labour market proposition – and the evidence here is largely affirmative, though not without important qualifications. The consistent finding that SFDA-trained candidates outperform non-trained hires on communication, job-role understanding, and professional conduct suggests that the programme is successfully imparting a layer of workplace readiness that is both visible and valued at the point of hiring.

Employers across sectors cited reduced onboarding time and lower training costs as tangible organizational benefits, an economic argument for the program that strengthens its institutional positioning with employers and, if made more explicit, could be used to deepen employer investment in placement partnerships.

However, the extent of job-role alignment varied between employers in ways that point to a meaningful calibration gap. For customer service roles requiring direct CRM and telephonic skills, training-to-role alignment was strong. For target-based financial services roles, with performance pressure, commission structures, and sector-specific knowledge demands, alignment was more partial, requiring supplementary employer-side training. This asymmetry raises an important design question: whether the current curriculum sufficiently differentiates between job-role families, or whether it delivers a generalized employability foundation that works well for some roles and falls short for others. A more sector-segmented placement strategy, paired with targeted pre-placement industry orientation, could address this gap.

The most analytically significant finding from employer interviews is the retention challenge. Early attrition, primarily driven by salary-related job-switching within three to four months of placement is a structural concern that undermines the longer-term value of the programme for employers and, arguably, for the trainees themselves. Employers independently raised this issue signals

a systemic pattern rather than an isolated occurrence. The root cause is, in part, a mismatch between trainees' wage expectations and the realities of entry-level compensation in the formal sector. Same challenge also raised by the programme team. However, employer analysis points to an additional factor: many candidates arrive without a clear understanding of the performance requirements, career trajectories, or internal growth pathways specific to the roles they are placed in.

This suggests that pre-placement counseling needs to move beyond expectation management to provide role-specific preparation including realistic job previews, employer culture orientation, and explicit communication about performance metrics and promotion timelines. The framing of early employment as an investment phase, rather than a stepping stone between salary increments, is a message that needs to be embedded structurally in the programme rather than delivered as an afterthought. Stronger employer engagement in this pre-placement process – including employer-led briefings at the job drive stage – could also increase commitment and reduce the informational asymmetry that drives early exits.

Despite retention concerns, employers retained their commitment to hiring through SFDA, reflecting confidence in the programme's pipeline. This sustained employer engagement is itself a significant programme asset and one that provides the institutional basis for addressing the deeper structural challenges around retention if treated as

a partnership opportunity rather than a service relationship.

SFDA Programme Team (2)

The programme team interviews reveal a sophisticated and experience-informed understanding of the structural barriers the programme is designed to address. The framing of the intervention as a mechanism to break the intergenerational cycle of informal employment, enabling first-generation formal sector workers to access the stability, benefits, and social recognition of structured employment, reflects a theory of change that extends well beyond skill certification. This framing has important implications for how the programme's success should be measured: not only by placement rates, but by indicators of sustained employment, earnings progression, and household-level change over time.

The needs assessment methodology combining reconnaissance visits, community mapping, youth aspiration surveys, and proximity-to-employment analysis reflects a deliberate and contextually grounded approach to location selection and target group identification. The co-design process with HDBFS for location identification and MIS systems points to an embedded accountability relationship with the funder, which likely strengthens both programme ownership and reporting quality. However, the extent to which this needs-assessment rigour is systematically documented and institutionalized as opposed to residing in the tacit knowledge of experienced staff remains an important question for knowledge management and programme replication.

The persistent mismatch between youth salary expectations and entry-level market realities emerges as the most consequential implementation challenge identified by the programme team, and one that has shaped significant programme adaptations. The integration of career counseling and expectation management into the curriculum from the outset is a substantive programmatic response. Yet the continued recurrence of this issue across cohorts and locations – as evidenced by its independent identification by both programme team members and employers – suggests that the current response, while necessary, may be insufficient. A more structural approach might involve embedding labour market information modules that provide trainees with concrete, sector-specific earnings data, career ladder visualizations, and structured employer interactions earlier in the training cycle.

The gender dimension of programme implementation is analytically important and deserves closer attention. The observation that girls benefited the most from the programme is significant – but so is the finding that mobilizing female participation consistently required additional community-level engagement and family counseling. This asymmetry, where female trainees demonstrate strong outcomes but require higher mobilization investment, reveals a recurring tension between the programme's equity objectives and community-level social norms. It also highlights a risk: that without deliberate and sustained community engagement, the programme's gender inclusion gains

are fragile and dependent on the continuous presence of outreach staff, rather than being self-sustaining within communities.

The post-placement handholding model is identified as an effective and valued element of the program, particularly for first-generation formal sector workers navigating unfamiliar workplace environments. The team's role in mediating employer-candidate relationships and facilitating replacement where necessary functions as a critical safety net that improves both retention and candidate confidence. The identification of communication skills and professional behaviour as the most durable programme outcomes, persisting after the programme ends, reinforces the case for continued investment in these non-technical modules as the core of the programme's long-term value proposition.

HDBFS CSR Team (1)

The CSR team perspective provides an important vantage point on how the programme is conceptualized, governed, and assessed at the funder level. It also offers insight into how the funder's understanding of programme impact aligns with, and at times may differ from, observations emerging from the ground. The articulation of the programme's primary objective-strengthening economic self-reliance through multi-skill vocational training-reflects a clear and ambitious theory of change. The deliberate adoption of a multi-skill model, as opposed to sector-specific training, indicates a thoughtful design approach aimed at expanding livelihood pathways for beneficiaries

across varied and evolving local market contexts. This is particularly relevant in geographies where employment opportunities may be limited or subject to fluctuation.

The nine-year partnership with the implementing organization stands out as a key institutional strength. Long-term collaborations of this nature often enable deeper contextual understanding, stronger community relationships, and improved operational continuity. At the same time, such partnerships also benefit from periodic reflection to ensure that programme design and delivery continue to remain responsive to shifting community needs and labour market dynamics. In this context, the programme's current pause, following the discontinuation of specific courses, presents an opportunity to further strengthen decision-making processes around course selection and continuity, as well as to enhance the responsiveness of monitoring systems to changes in programme scope.

The monitoring mechanisms described—periodic reporting, MIS-based documentation, and review of training records—provide a solid foundation for accountability and programme oversight. These systems appear well-suited for tracking implementation progress and immediate outputs. Building on this, there is scope to further deepen the focus on medium- to long-term outcomes. Current evidence of impact, including case narratives and placement records, plays an important role in illustrating individual success stories; however, complementing these with more systematic longitudinal

tracking such as employment retention, income progression, and enterprise sustainability could strengthen the overall evidence base and support more nuanced programme learning.

The assessment of investment relative to outcomes was viewed positively by the respondent, primarily based on qualitative insights. Given the programme's scale, duration, and multi-skill approach, there is an opportunity to build on this by developing a more structured framework for assessing cost-effectiveness. Such a framework could integrate both output metrics and longer-term outcome indicators, including retention at 6 and 12 months, earnings trajectories, and the sustainability of self-employment initiatives, thereby offering a more comprehensive understanding of programme value.

Looking ahead, the continued emphasis on market-aligned, diversified skill development, alongside strengthened outcome monitoring, appears well-placed. At the same time, the programme's current operational pause highlights the importance of sustaining institutional momentum. The existing infrastructure—including trained personnel, physical spaces, equipment, and community linkages—represents a valuable asset base. Ensuring that this institutional capital is effectively preserved and reactivated through a strategic re-engagement approach would support both programme continuity and long-term impact for the communities served.

SWOT Analysis

STRENGTHS

S

- NSDC-aligned curriculum tailored to BFSI, retail, and service sector demand.
- Strong and consistent trainer quality.
- High programme content relevance.
- Effective community mobilisation achieving female-majority participation.
- Strong employer partnerships enabling active placement pipelines.
- Blended delivery model (classroom + LMS + mock interviews).
- High career preparedness.

OPPORTUNITIES

O

- Structured alumni engagement programme could dramatically expand peer-referral outreach at low cost.
- Deepening BFSI-specific curriculum could increase sector alignment and employer satisfaction.
- Integrating AI literacy, digital tools, and advanced Excel addresses beneficiary suggestions and market demand.
- Micro-finance linkages and entrepreneurship mentoring for SMO and ABT graduates could convert skills into enterprises.

WEAKNESSES

W

- Limited curriculum depth in emerging areas: AI tools, advanced Excel, sector-specific modules.
- Self-employment tracks (ABT, SMO) lack post-training entrepreneurship support and micro-finance linkages.

THREATS

T

- Competitive entry-level job market with salary levels below beneficiary expectations, sustaining attrition risk
- The swiftly changing demands of the labor market may surpass the pace at which curricula are updated.

Conclusion

The SFDA–HDBFS Skill Development Programme showcases how effective vocational training can transform the lives of young people, especially those previously excluded from the economy. At the start, 93% of participants were unemployed, but the program has established a credible pathway to formal employment and financial independence. Nearly two-thirds of beneficiaries are now in productive jobs. Over three-quarters report improved financial situations, and 98% feel more career-ready. The program emphasizes trainer quality, relevant curriculum, and holistic development. Notably, it has achieved significant equity outcomes, particularly for women and first-generation graduates, enabling social mobility. However, challenges like closing the gender employment gap and enhancing post-placement support remain. The program is mature enough to be held to a higher standard, with a strong foundation and community trust, indicating a clear case for ongoing investment and future refinement to expand its impact.

Recommendations

1. Strengthen Post-Placement Follow-Up and Retention Support

Post-placement follow-up support is the lowest-rated quality dimension in the survey and the area most directly linked to the early attrition documented by employers. A structured 90-day post-placement protocol, involving fortnightly check-ins with placed beneficiaries in the first month, monthly calls in months two and three, and employer-coordinated feedback loops would significantly improve retention rates. This support should be staffed by dedicated placement officers with defined caseloads, rather than treated as an ancillary activity of trainers.

2. Upgrade Curriculum to Reflect Evolving Labour Market Demand

Beneficiaries, trainers, and employers independently flagged the need for more advanced and market-current course content. The curriculum should be reviewed on an annual cycle, with employer advisory panels providing structured input on emerging role requirements. Priority upgrade areas include advanced Excel and data analysis, AI-enabled customer service tools, sector-specific modules for BFSI (loan products, banking operations, compliance basics), and digital workplace tools beyond basic MS Office.

3. Build Entrepreneurship Support for Self-Employment Track Graduates

To enhance self-employment for graduates from the SMO and ABT tracks, it's essential to implement a structured post-training business development module covering areas like pricing, customer acquisition, basic accounting, and digital marketing. This would aid graduates, particularly women starting businesses like tailoring units and beauty parlors, by connecting them with micro-finance options such as PM Vishwakarma, MUDRA loans, or SHG-linked credit. This approach could provide necessary startup capital, transforming skills into sustainable livelihoods at a low program cost.

4. Build a Structured Alumni Engagement Programme

With only 1.2% of new beneficiaries discovering the programme through alumni, a largely untapped outreach and impact channel remains dormant. A structured alumni engagement programme, where successfully placed beneficiaries are invited to participate in orientation sessions, batch interactions, and community outreach events, would serve three functions simultaneously: peer referral for new enrolments, motivation and role modelling for current trainees, and longitudinal impact tracking as alumni progress in their careers. An alumni WhatsApp or digital community platform, with monthly touchpoints and periodic career check-ins, could be implemented at minimal cost and would substantially enrich both the programme's outreach effectiveness and its evidence base for sustained impact.

Photographs



Launch event in Jaipur



Campus placement drive in Noida



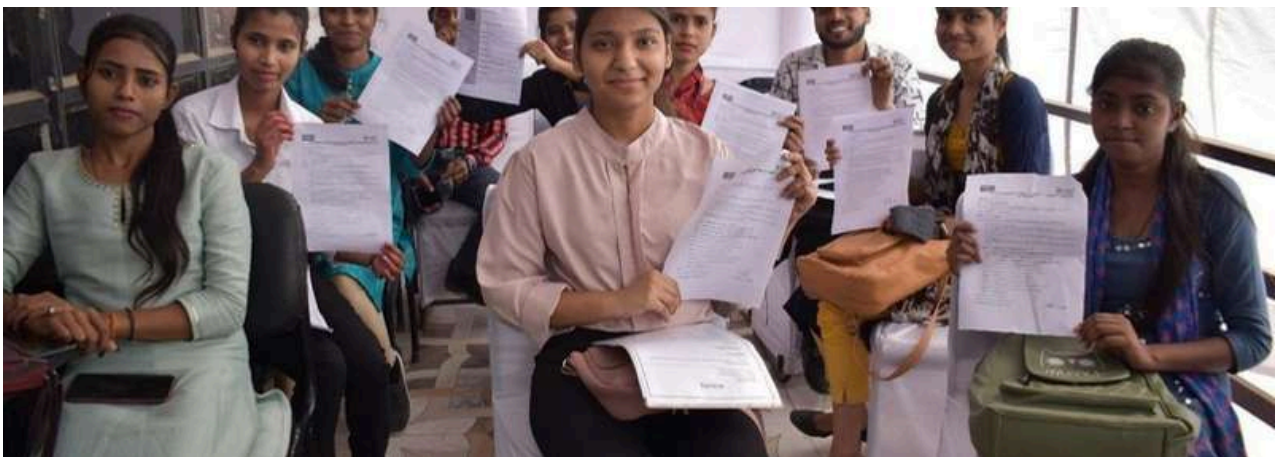
Campus placement drive in Noida



Session on financial consultation by HDB Financial Services.



Alumni at their working station at 3i Business Solution at Noida



Post-campus placement drive



Post training session



Trainees on their last day



Certification ceremony



Cleanliness drive in Jaipur



Trainees in Jaipur during a cricket tournament



Door-ro-door mobilisation



Training of micro-finance



Trainees in a computer lab



Beauty therapist class



Sewing machine operation class



Tree plantation drive in Jaipur



Mobilisation



Mobilisation

