

IMPACT ASSESSMENT REPORT

YOUTH SKILL DEVELOPMENT PROGRAM BY KHERWADI SOCIALS WELFARE ASSOCIATION (YUVA PARIVARTAN)

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01. ABBREVIATIONS

SDGS	Sustainable Development Goals
CSR	Corporate Social Responsibility
NSDM	National Skill Development Mission
NSDC	National Skill Development Corporation
PMKVY	Pradhan Mantri Kaushal Vikas Yojana

02. EXECUTIVE SUMMARY

Project Background

The socio-economic consequences of the COVID-19 pandemic primarily impacted disadvantaged and marginalised groups. Numerous individuals lost their jobs, their employment choices declined, and families struggled with increasing debt and financial insecurity. Recognising the critical need to address these difficulties, there was a pressing need to launch an intervention targeted at empowering young people and lowering the adverse effects of the crisis. In the middle of these circumstances, HDB Financial Services launched a transformative effort aimed at uplifting young adults from low-income communities. The project aimed to provide them with key skills and training that would improve their employability prospects. The current skill gaps and financial limitations limited the access of young people to pursue any course and training. Through the program intervention, the program aimed to address these gaps and empower young people to find employment.

Beyond training, the project aimed to facilitate employment placements in a variety of professions, which promotes financial stability and self-sufficiency among beneficiaries and their families. By tackling the core causes of unemployment and economic insecurity, the initiative aimed to catalyse positive socio-economic change and empower individuals to face the challenges posed by the pandemic. Through targeted interventions and strategic collaborations, the program aimed to create a path for a brighter and more resilient future for disadvantaged youth and communities.

Project Activities



To empower 1200 youth by skilling, reskilling, and upskilling them and linking them to livelihood generation activities. The project especially supports youth from low-income families who have lost their livelihoods due to the pandemic.



To train and certify 1200 youth in livelihood training and link 70% of youth trained & certified to income generation opportunities (self & wage).



Implementation Year

December 2020 - March 2022



Assessment Year

FY 2023 - 2024



Beneficiaries

1203 youth



Locations

Maharashtra (Gondia, Alibaug, Nagpur, Navi Mumbai, Palghar, Khopoli, and Vidharbha), Karnataka (Bangalore) & Telangana (Adilabad & Nirmal)



Budget

₹ 1,27,00,276



Implementing Partner

Kherwadi Social Welfare Association



SDG Goals



Alignment with National policies and programs

National Skill Development Mission (NSDM)
Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

Research Design Snapshot



Project Name

Youth Skill Development Program



Research Design

Descriptive research Design



Sampling Methodology

Purposive random sampling



Sample Size

250

Key Findings



74.4%

of respondents stated that additional remedial and revision classes were conducted.



91.2%

of respondents mentioned experiencing challenging situations within their families.



51.6%

of respondents did not have a job before the course.



96.0%

of respondents participated in both online and offline pre-admission counselling sessions.

Key Impact



82.8%

of respondents experienced improvement in their financial situation after completing the course.



100%

of respondents were placed in various sectors after completing the program.



100%

of respondents expressed satisfaction with the program.

CHAPTER 3

INTRODUCTION



Background & Need of the Program

During the immense difficulties posed by the COVID-19 pandemic, the socio-economic structure of communities, particularly those from low-income and vulnerable backgrounds, was significantly disrupted. Loss of livelihoods, declining sources of income and severe financial constraints left these communities facing uncertainty and suffering. Recognising the critical need to address these significant difficulties, the program "REVIVE, REBUILD, & RESET" was initiated. The program was supported by HDB Financial Services and implemented by the Kherwadi Social Welfare Association and was specifically created to empower the youth of vulnerable communities.

With a focus on skilling, reskilling, and upskilling, it intended to provide individuals with the essential tools and capabilities to adjust during and after post-pandemic situations.

The initiative aimed to be an inspiration of hope in the face of unfortunate circumstances by developing the potential of youth and providing opportunities for livelihood generation. The primary objective was not just to revitalise the youth's livelihoods but also to provide them with better opportunities, build their strength and prepare young people for a brighter future. Through collaborative efforts and targeted interventions, the initiative bridged the gap between aspiration and opportunity, catalysing positive change in the lives of youth coming from marginalised communities.

Objectives of the Project



To provide skill development training to youth from low income/vulnerable communities.



To certify the trained youth, validating their acquired skills and competencies.



To facilitate the integration of trained youth into income-generating activities or livelihood opportunities.



To bridge the digital divide by providing physical and digital learning experiences to underprivileged youth, fostering social cohesion and equality.

About HDBFS

HDB Financial Services is dedicated to supporting projects that promote community development, especially for underprivileged communities, and reduce adverse environmental effects. The CSR objective of the company is to encourage social and economic growth by integrating actions that benefit economically, physically, and socially disadvantaged populations. The CSR intervention of the company aims to include community development, social responsibility, and environmental responsibility in our operations across all business units, promoting inclusive growth, development, and empowerment. growth, development, and empowerment.

About the Implementing partner

Kherwadi Social Welfare Association, commonly abbreviated as KSWA, is a nonprofit organisation in India. KSWA aims to restore the Upliftment of underprivileged youth in India. The organisation was established in 1928. offers different vocational training Programs for underprivileged youth. This movement was started to help the unmotivated school dropouts to become economically independent by imparting livelihood skills to them.



CHAPTER 4

RESEARCH METHODOLOGY



HDB Financial Services Limited commissioned SoulAce to conduct an impact assessment study to evaluate the immediate and enduring impacts of the program implemented under the theme, 'Skill Development'. The impact assessment study was conducted in the fiscal year 2023-24.

Objectives of the Study



To assess the impact of skill development training provide to the youth from vulnerable communities.



To assess the impact of the program in providing trained youth with income-generated activities.



To assess the perspective of stakeholders on the benefits of providing skill development training.



To review the sustainability aspects of the program model and formulate strategic recommendations.

Mixed methods approach

The assessment employed a mixed-methods approach, combining qualitative and quantitative research methods. Qualitative methods were used to delve into subjective experiences, offering detailed insights into participant perspectives. Meanwhile, quantitative approaches facilitated the collection and analysis of numerical data, providing statistical insights and uncovering trends.

The research design followed a descriptive framework, aiming for a thorough analysis and exploration of various program aspects. Descriptive research, known for its ability to provide an overview and identify patterns, played a vital role in understanding the program's current status.

By integrating both qualitative and quantitative research methodologies within this descriptive framework, the assessment aimed to offer a comprehensive evaluation of the program. This inclusive approach not only shed light on the program's impact but also suggested areas for improvement. Through the combination of these methods, the study achieved a holistic examination of the subject, enhancing the depth and breadth of findings and strengthening the overall credibility of the study.

Application of Quantitative Techniques

To assess the effectiveness of various CSR initiatives, a structured interview schedule was utilised as a tool to gather measurable data.

Application of Qualitative Techniques

Interviews were conducted with key project stakeholders to acquire a comprehensive understanding of the initiative.

Triangulation

To uphold the reliability and validity of its findings, the study utilised diverse triangulation techniques. Data triangulation involved gathering information from various sources, including field notes, beneficiary interviews, interactions with community members, and feedback from project volunteers. This comprehensive approach to data collection enabled a thorough assessment of the program's impact.

Methodological triangulation was also employed, integrating a variety of research methods such as surveys, interviews, and focus group discussions. This multi-faceted approach facilitated cross-verification of information, reducing the potential for biases. By implementing these triangulation strategies, the study ensured a robust and trustworthy analysis, bolstering the credibility of its findings.

Research Design



Research design used

Descriptive research design



Sampling technique

Purposive random sampling



Sample size

250



Qualitative methods used

Focus group discussions, key informant interviews, stakeholder engagement and testimonials



Sampling framework

250 samples of young adults from Palghar and Bandra in the state of Maharashtra.

Key Stakeholders



Technical
trainers



social
workers



project team
members

Study Tools



Questionnaire for Primary Beneficiaries:

Structured questionnaires were prepared for primary beneficiaries in each focus area, aligning with project specifics and predefined indicators to ensure methodical data collection before survey commencement.



Questionnaires for stakeholders:

Semi-structured questionnaires were developed for stakeholders, facilitating one-on-one discussions to collect testimonials from beneficiaries and stakeholders across all focus areas, ensuring comprehensive insight gathering.

Ensuring Commitment to Research Ethics

Informed Consent

Prior to participation, individuals received detailed information about the study's purpose, procedures, risks, and benefits. They willingly agreed to participate with a clear understanding of the research goals.

Confidentiality and Privacy

We prioritised the confidentiality and privacy of participants' personal information. Data collected was securely stored and accessed only by authorised personnel. External data sharing was done in an aggregated and anonymised manner to protect privacy.

Voluntary Participation

Participants engaged in the research voluntarily, without coercion. They had the right to withdraw at any time without repercussions, and their decision was respected.

Ethical Treatment

We ensured the ethical treatment of participants by minimising potential harm or discomfort. Ethical considerations were embedded in all aspects of the study to protect the well-being and rights of all involved.



CHAPTER 5

KEY FINDINGS AND IMPACTS

HDB Financial Services supported a skill development program for the youth, which prioritised skill development to enhance employability and aimed to empower youth from vulnerable communities. The subsequent section of the assessment report delves into significant findings and facts observed and discovered during the evaluation process. The key findings and outcomes explained in the section below provide a comprehensive overview of the impact and effectiveness of the program.



Geographical Coverage

Maharashtra, Karnataka and Telangana



Inclusivity

Youth from the low-income/vulnerable communities



DEMOGRAPHY AND SOCIO-ECONOMIC PROFILE OF THE BENEFICIARY POPULATION

CHART 1: GENDER-WISE DISTRIBUTION

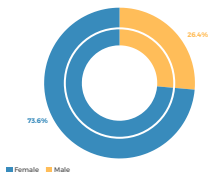


CHART 2: AGE-WISE DISTRIBUTION

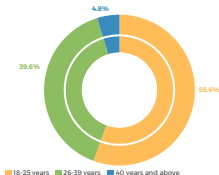
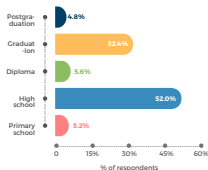
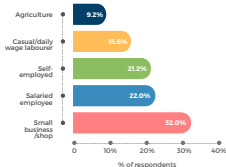
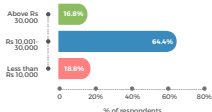


CHART 3: EDUCATIONAL BACKGROUND**CHART 4: FAMILY OCCUPATION****CHART 5: FAMILY INCOME**

Participation of female respondents was more than that of the male respondents in the assessment study.



The majority of the respondents were in the age range of 18-25 years.



Most of the respondents had a high school education.



The Family occupations of the respondents varied, with small business/shop owners being the largest group.



The average monthly income of families ranged from less than ₹ 10,000 to above ₹ 30,000.





PRE-INTERVENTION SCENARIO

CHART 6: CHALLENGES FACED

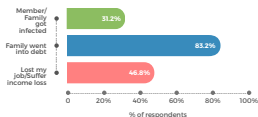
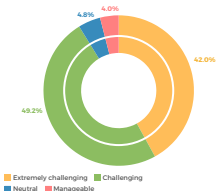


CHART 7: FINANCIAL SITUATION



A significant portion of respondents faced job loss or income loss due to COVID.



The majority of families (83.2%) experienced financial difficulties, and many of them went into debt.



A large proportion of respondents had a family member infected with COVID.



The majority of the respondents described the financial situation during the COVID period as extremely challenging or challenging.



91.2%

of the respondents found the financial situation of the family to be challenging during the COVID-19 pandemic



Key Input Program and Activities




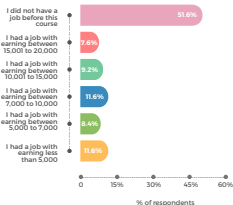
PHASE	KEY ACTIVITY	DESCRIPTION
 Mobilisation and Outreach	The mobilisation process was successfully conducted.	Students mobilised through telephonic calls, WhatsApp messages, and physical interactions.
 Implementation phase	Student Enrolments were conducted.	Interested students enrolled online/offline for the program.
	Counselling Sessions were held.	Sessions were conducted both online and offline to comprehend student aspirations, inform them about opportunities, and address any queries they had.
	Provided training sessions on various topics	A blend of theoretical and practical sessions and life skills workshops were offered.
	Remedial and revision classes	Remedial and revision classes were conducted to provide additional assistance and encouragement for learning concepts for participants who had missed sessions.
		The assessment and certification process was completed successfully, and that ensured participants' comprehension and skill mastery for successful program completion.
 Outcome Phase	Total enrolled: 1203 Total trained: 1203 (100%) Total examinations & certifications: 1203 (100%) Linked to livelihoods: 863 (72%)	

CHART 8: EMPLOYABILITY SITUATION BEFORE THE COURSE



A significant portion of respondents (51.6%) did not have a job before the course.



Among those respondents who were employed, most of them reported they had earnings below ₹ 10,000.



Few respondents had earnings between ₹ 10,000 to ₹ 20,000 before the course.



CHAPTER 6

KEY FINDINGS

This section of the assessment study will present the key findings of the project intervention:
Below is the compiled list of key findings:



Discussion in pre-admission counselling sessions



Course opted by the respondents



Duration of training course



Training cost paid



Mode of learning of sessions



Benefits provided in the course



Life skills sessions (Soch ka Parivartan)



Remedial and revision classes



Exposure visits during the course tenure

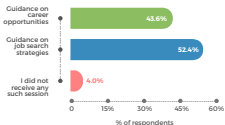


Course completion



Assessment and Certification

CHART 9: THEMES OF DISCUSSION IN PRE-ADMISSION COUNSELLING SESSIONS



In both online and offline pre-admission counselling sessions. Participants engaged in discussions about their aspirations explored job opportunities, considered various career paths, and received guidance on effective job search strategies.



96.0%

of the respondents participated in pre-admission counselling sessions either conducted online or offline.

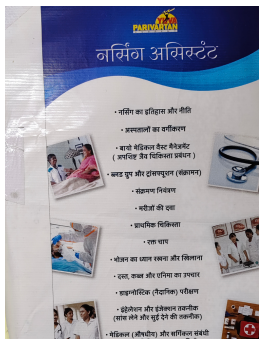
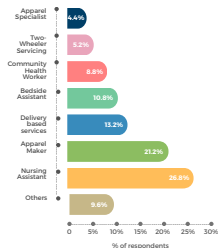


CHART 10: COURSE OPTED BY THE RESPONDENTS

Respondents opted for a wide range of courses, including Nursing Assistant, Apparel Maker, Delivery based services, Bedside Assistant, and Community Health Worker. The courses in the others category of the above chart included Advance Tailoring, Wireman/Home Repair Appliances, Fashion Designing, and Medical Laboratory Technician.

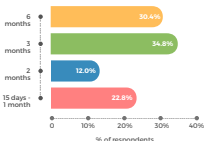
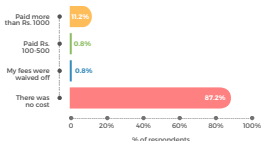
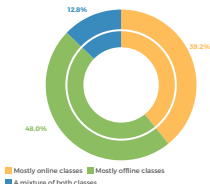
CHART 11: DURATION OF TRAINING**CHART 12: TRAINING COST PAID**

CHART 13: MODE OF LEARNING



The duration of training varied, ranging from 15 days to 6 months, depending on the course opted.



Most respondents reported that there was no training cost, while others had their expenses waived.



A significant proportion of the respondents indicated that classes were conducted in both online and offline modes.



87.2%

of the respondents mentioned that they did not have to pay any amount for the training cost.



Respondents found the language for instruction and studying was simple to understand.



Respondents reported that they found the Phygital model to be very beneficial, which combines both online and practical instruction.



Self-study on multiple digital forums like Yuva Kaushal and YouTube was resourceful for respondents.



Respondents mentioned that the Life Skills sessions (Soch ka Parivartan) were beneficial.



Respondents stated that they received data packs and learning materials such as books and tutorials.



Some respondents mentioned that they liked WhatsApp quizzes, poll-based assignments, and presentation-based learning.



71.2%

of the respondents found the language used for providing instruction and studying was easy to understand.

CHART 14: BENEFITS OF THE COURSE

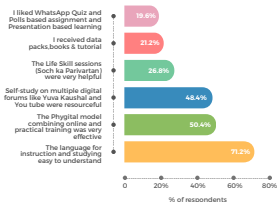
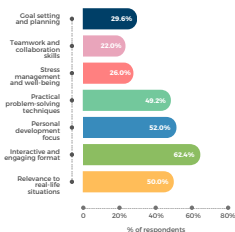


CHART 15: LIFE SKILL SESSIONS (SOCH KA PARIVARTAN)

Respondents found the life skill sessions (Soch ka Parivartan) relevant to practical, real-life situations and personal development focus.



Respondents mentioned that conducted sessions were engaging, interactive, and beneficial for acquiring teamwork, collaboration, and problem-solving skills.



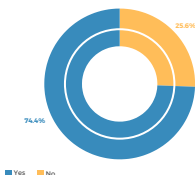
Additionally, some respondents reported that they liked learning the stress management techniques and guidance on setting and planning goals provided during these sessions.

“

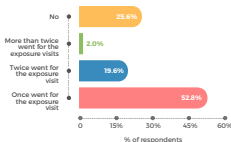
"I really enjoyed the sessions conducted by the program as they were very engaging and interactive. Through these sessions, I learned valuable skills like teamwork, collaboration, and problem-solving. Feel more confident now in working with others."

- Sonal, Palghar

”

CHART 16: REMEDIAL AND REVISION CLASSES**74.4%**

of the respondents mentioned that the additional/remedial and revision-based classes were conducted when they missed any existing sessions.

CHART 17: EXPOSURE VISITS DURING THE COURSE TENURE

A significant majority of the participants (52.8%) went for an exposure visit once during their course tenure, while some respondents (19.6%) went twice, and a few respondents went more than twice.

**74.4%**

of the respondents reported attending industry-led exposure visits during the course duration.

CHART 18: COURSE COMPLETION

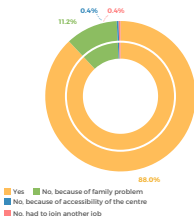
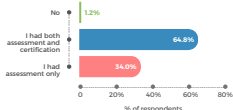


CHART 19: ASSESSMENT AND CERTIFICATION



A large majority of the respondents (88.0%) successfully completed the full term of the course. Out of the respondents who completed the course, a total of 34% underwent assessment only, while 64.8% had both assessment and certification.



CHAPTER 7

KEY IMPACTS

This section of the assessment report presents the key impacts of the project intervention. Below is the list of key impacts:

-  Relevance of programs and courses
-  Job secured after completing the course
-  Started working after completing the training program
-  Working tenure in the first employment
-  Before Employability situation
-  After Employability situation
-  The financial situation in the family after employment
-  Impact of employment on the socio-economic status
-  Utilising the income as a part of the family income
-  Personal development or growth experienced during the course
-  Satisfaction level of the beneficiary

CHART 20: RELEVANCE OF PROGRAMS AND COURSES

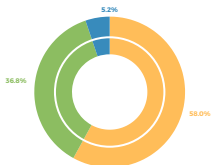
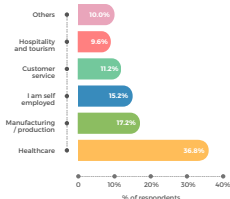
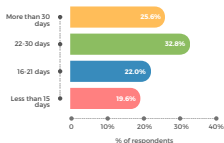
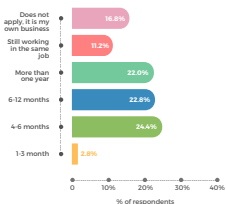


CHART 21: SECTORWISE JOB OPPORTUNITY AFTER COMPLETING THE COURSE


After completing the course, respondents secured jobs in various fields, including healthcare manufacturing/production, self-employment, customer service, hospitality, and tourism. Additionally, some respondents pursued other fields such as sales and marketing, administration/office management, retail, education, construction/engineering, and information technology.


100%

of the respondents were able to secure jobs in various fields after completing the course.

CHART 22: EMPLOYMENT STATUS

CHART 23: WORKING TENURE IN THE FIRST EMPLOYMENT


Respondents began working shortly after completing the training program, with a majority starting within 15 to 30 days. Their initial jobs varied in length, with many working for 4-6 months or 6-12 months, while others continued for more than a year or remained in the same position. After completing the training program, some respondents started their own businesses.



IMPACT ON THE SOCIO-ECONOMIC STATUS OF THE RESPONDENTS

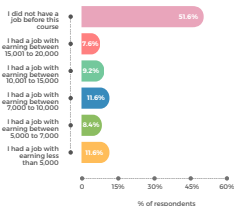
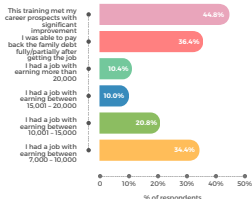
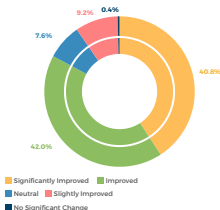
CHART 24: BEFORE EMPLOYABILITY SITUATION


CHART 25: SCENARIO AFTER EMPLOYABILITY

CHART 26: FINANCIAL SITUATION IN THE FAMILY AFTER EMPLOYMENT


After completing the course, a significant percentage of respondents reported an improvement in their employment condition. Many moved on to higher-paying jobs with monthly earnings ranging from ₹ 7,000 to over ₹ 20,000. Additionally, a sizable proportion reported being able to repay family debts partially or completely after obtaining a job. Also, a large majority of participants (44.8%) expressed satisfaction with the career opportunities presented by the program.


92%

of the respondents reported a substantial improvement in the financial situation of their families.

“

I learned valuable skills that helped me secure a better job. Now, I'm earning more and feeling more secure about my future. I'm really grateful for the opportunity.

- Shrey Kishor, Beneficiary

”

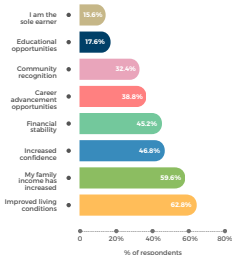
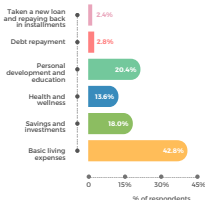
CHART 27: IMPACT OF EMPLOYMENT


CHART 28: UTILISATION OF INCOME



The respondents highlighted that obtaining work through the program significantly improved their socio-economic condition. They reported improved living conditions and increased family income, resulting in more financial stability and confidence. Additionally, many of them stated the benefits of job advancement opportunities and community recognition. Some respondents mentioned access to educational options and being the only earners in their families. In regard to income utilisation, respondents reported covering basic living expenses, saving and investing, prioritising health and well-being, investing in personal growth and education, repaying debts, and taking new loans and then repaying them in instalments.



62.8%

of respondents stated that their living conditions improved.



59.6%

of respondents mentioned that their family income increased.



46.8%

of respondents experienced an increase in confidence.



45.2%

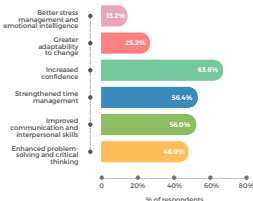
of respondents reported achieving financial stability.



42.8%

of respondents stated they contribute to the family to cover basic living expenses.

CHART 29: PERSONAL DEVELOPMENT



Beneficiaries reported a significant improvement in problem-solving and critical thinking skills.



A significant proportion of participants noted enhanced communication and interpersonal skills.



Many respondents reported strengthened time management abilities.



The majority of beneficiaries experienced increased confidence, while some participants mentioned developing greater adaptability to change.



A few respondents reported better stress management and increased emotional intelligence.

**100%**

of the respondents expressed satisfaction with the placement, assessment and teaching process used and followed in the entire program

“

The teaching approach and methods of the trainer were effective. I gained in-depth knowledge and found the sessions engaging. The trainer's expertise enhanced my learning experience.

- Priyanka, Palghar

”

Overall Impact Created



ECONOMIC EMPOWERMENT

The project significantly enhanced the financial status of beneficiaries and their families, with the vast majority reporting increased salaries and more capacity to repay debts.



EMPLOYMENT OPPORTUNITIES

Many participants advanced from jobs with low salaries or unemployment to higher-wage ones, demonstrating the effectiveness of the training in improving employability and career prospects.



DEBT REDUCTION

A sizeable proportion of respondents reported being able to fully or partially settle their familial debts after finding employment, indicating a decrease in financial stress and increased financial stability.



CAREER ADVANCEMENT

Beneficiaries expressed satisfaction with the alignment of the training with their career objectives, indicating that the program facilitated them to grow and advance in their chosen fields.



FINANCIAL SITUATION

The financial situation of families improved significantly after beneficiaries obtained employment opportunities through the program, which contributed to overall socio-economic development within communities.



OVERALL SATISFACTION

The majority of respondents were very satisfied with the outcome of the program, particularly in terms of economic empowerment, improved livelihoods and career growth.

Key Stakeholder Satisfaction



**TECHNICAL
TRAINER**

Excellent



**SKILL DEVELOPMENT
TRAINER**

Very Good



**PROJECT TEAM
MEMBER**

Excellent



During the interaction with key stakeholders, they provided insights into their role in the training and skill development of program participants. Stakeholders stated that their approach involved tailoring the training based on individual learning levels, conducting weekly tests to assess progress, and focusing on weak areas of dropouts. Practical and theoretical experiences were provided alongside soft skills development, grooming, communication skills, and job readiness. Stakeholders further added that activities such as group activities and time management sessions were also conducted, and a weekly Soch Ka Parivartan Session was held on Saturdays. Regarding the topics of the training, stakeholders highlighted the focus on computer fundamentals, software applications, and advanced computer skills, including ChatGPT usage. Mobilisation efforts were high, and they included door-to-door visits, pamphlet distribution, community meetings, collaborations with local groups, and the organisation of events like health camps and rallies.

Counselling sessions were also conducted, which involved individual and group sessions, parental engagement, and guidance on soft skills. Stakeholders mentioned their strategies to minimise dropout rates involved counselling support, flexible timings, remedial classes, interactive learning, and peer support networks. Stakeholders also reported that documentation was collected from beneficiaries after gaining employment, including offer letters, work photos, signed forms, and case studies. Technical trainers mentioned during the discussion that the training sessions covered topics such as basic and advanced computer skills, the history of nursing, the quality of a good nurse, legal responsibilities, and ethics. Practical aspects included safety precautions during treatment, patient care procedures, and medical procedures like injections and catheterisation. Stakeholders revealed that as a result of this program, they had observed noticeable improvements among participants in course knowledge, behaviour, communication skills, and confidence

Technical trainers and Social Workers, Avesh Shaikh, Swapna Tike and Hemavati





Aparna Chalke, a project team member, has been involved in the project since its beginning. She rated the training sessions and curriculum delivery as effective, attributing this to the NSDC programs and collaboration with industry experts. She stated various challenges faced during the implementation of the program due to the COVID-19 pandemic, and this led the team to adopt online theory sessions and practical training through videos and collaborations with hospitals. She said strategies used to engage the community during COVID restrictions included online modes such as social media campaigns, advertisements, and demo classes. The community responded positively to the initiatives of the program, particularly for the young people who are seeking job opportunities.

Employee engagement opportunities were primarily online during the pandemic, and unexpected lessons involved adopting new technological platforms and the development of the YUVA KAUSHAL application for skills learning. She made a few recommendations for future programs, such as strengthening content to align with present market demands and collaborating with more partners in the market. She suggested that this can be done through modifications in the curriculum and collaborations with sponsors providing short-term placement courses and BPO training providers. She mentioned that 1200 students in total were trained under various courses as part of the HDB Financial Services Project, and the impact is clear through this outreach.

Aparna Chalke, Director of Resource Mobilization, Project team



Key Challenges & Barriers



OFFLINE CLASS RESTRICTIONS

The program faced difficulties in conducting offline classes and practical sessions due to COVID restrictions, which impacted the teaching-learning process.



TECHNOLOGY INTEGRATION HURDLES

Initially, there were difficulties in adapting to new technologies for remote learning, and that affected the smooth delivery of the program.



CONNECTIVITY ISSUES

Students, particularly those from rural areas, experienced network connectivity issues which posed obstacles to their active engagement in online activities.



DEVICE ACCESSIBILITY

Despite the program being offered free of cost, some students lacked access to smartphones and devices, which limited their ability to engage fully with the course materials.

IMPACT CREATED ACROSS MULTIPLE LEVELS

The impact of the program extended across multiple levels, from individual well-being to national health indicators, and thus highlighted its significance in promoting health equity and sustainable development.



INDIVIDUAL LEVEL

- Improved employability skills leading to better job opportunities.
- Increased confidence and self-esteem among participants.
- Enhanced financial stability through increased earnings.



FAMILY LEVEL

- Reduction in financial stress and improvement in living standards.
- Better access to education and healthcare for family members.
- Strengthened social cohesion and family bonds.



DISTRICT LEVEL

- Reduction in unemployment rates contributing to overall economic growth.
- Enhanced human capital leads to a more skilled workforce.
- Positive impact on local businesses and entrepreneurship.



STATE LEVEL

- Contribution to the economic development of the state through increased productivity.
- Improved socio-economic indicators such as poverty reduction, economic growth and literacy rates.



NATIONAL LEVEL

- Aligned with Sustainable Development Goals (SDGs) and national skill development policies.
- Supported the National Skill Development Mission's objectives for upskilling and reskilling the workforce.

SUSTAINABILITY



YOUTH EMPLOYMENT AND FINANCIAL STABILITY

The program facilitated 100% job placements for all youth participants and provided assistance in equipping them with the necessary skills to maintain financial stability and support continued personal and professional growth.



STAKEHOLDER PARTNERSHIP AND INDUSTRY NETWORK

Strategic partnerships with companies and firms in the market encouraged direct industry involvement, and it ensured program curriculum alignment with market demands and enhanced job preparedness for participants.



COMMUNITY INTEGRATION

By establishing partnerships with local communities, the program established itself as an important resource which encouraged long-term engagement and support during its implementation.

10. OECD FRAMEWORK



Relevance

The program's significance was evident in its response to the pressing needs of families during the pandemic, particularly targeting youth from vulnerable backgrounds who faced limited employment opportunities. By addressing these critical needs, the program effectively contributed to alleviating financial strain within these communities.



Coherence

The program was well-aligned with various Sustainable Development Goals (SDGs) such as No Poverty, Quality Education, Decent Work and Economic Growth, and Reduced Inequalities. Moreover, its alignment with national initiatives like the National Skill Development Mission and PMKVY showed its harmonisation with broader socio-economic development agendas and ensured a cohesive approach of the program towards achieving shared objectives.



Effectiveness

Despite encountering obstacles posed by the pandemic, the program demonstrated commendable effectiveness in achieving its intended outcomes. Providing comprehensive training and facilitating job placements for beneficiaries effectively enhanced their employability and contributed to overall economic stability within target communities.



Efficiency

Despite the challenges presented by the pandemic, the program exhibited efficient resource management and implementation strategies, allowing it to accomplish its objectives within the allocated timeframe. This efficient utilisation of resources ensured maximum impact and optimal outcomes despite prevailing adversities.





Impact

The impact of the program was substantial, as evidenced by its successful empowerment of youth with essential skills and sustainable employment opportunities. By facilitating access to meaningful employment, the program catalysed positive socio-economic transformation within beneficiary communities and encouraged long-term prosperity and well-being.



Sustainability

The emphasis of the program on fostering long-term economic stability among youth from low-income communities highlighted its sustainability. By equipping beneficiaries with essential skills and facilitating their integration into the workforce, the program laid the foundation for continued socio-economic growth and resilience within communities and ensured long-term benefits beyond its immediate duration.



CHAPTER 11

RECOMMENDATIONS



Strengthen Industry Partnerships

Strengthen existing and establish new partnerships with local industries to ensure program relevance and job placement opportunities.



Curriculum Development

Update the curriculum on a regular basis to address specific market needs and emerging trends, ensuring graduates remain competitive.

CHAPTER 12

CONCLUSION

The HDB Financial Services supported program effectively addressed critical challenges by empowering underprivileged youth through targeted skill-building programs. It established a strong framework for youth-centric development, providing not only employment opportunities but also promoting overall growth. By strategically aligning with SDGs and utilising collaborations, the initiative successfully addressed the complex difficulties faced by vulnerable youth, and it supported catalysing long-term socio-economic growth. The project empowered individuals and communities and provided inspiration during the pandemic. The emphasis of the project on nurturing long-term economic stability among the youth showed its sustainability. Equipping the youth with the required skills and livelihood opportunities ensured the long-term impact of the program.