
IMPACT ASSESSMENT REPORT

BIHAR, KARNATAKA, MAHARASHTRA

MAKE INDIA CAPABLE

Prepared For



Kotak Mahindra Bank

Prepared By



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ISO 27001:2013 Certified

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ABBREVIATIONS

PMJDY	Pradhan Mantri JhanDhan Yojana
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PMSBY	Pradhan Mantri Suraksha Bima Yojana
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PMJJBY	Pradhan Mantri Jeevan Jyoti Bhima Yojana
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MIC	Make India Capable
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CSR	Corporate Social Responsibility
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KMBL	Kotak Mahindra Bank Limited
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PhD	Doctor of Philosophy
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MA	Masters of Arts
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BA	Bachelor of Arts
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B.Ed.	Bachelor of Education
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EXECUTIVE SUMMARY

Skill development of the youth has emerged as a critical national agenda as encapsulated in the flagship program: Pradhan Mantri Kaushal Vikas Agenda. The National Skills Framework defines 'skills' as the ability to apply knowledge to complete tasks and solve problems. While the definition includes practical skills involving manual dexterity and the use of methods, tools, and resources, it lays an equal emphasis on cognitive and social skills or soft skills involving the use of logical, intuitive, and creative thinking, communication, problem-solving, time management, teamwork, and adaptability, among others. For the uneducated or the youth who have dropped out of schooling midway, developing these skills is particularly important as they do not have the benefit of formal education or training. Soft skills training can help such individuals improve their employability by making them more competent. It can also help them navigate social situations, build relationships, and communicate effectively with others. By improving their soft skills, the uneducated or school drop-outs can increase their chances of finding and keeping meaningful employment, which can lead to greater financial stability and a better quality of life. Moreover, soft skills training can empower them to become more confident, independent, and successful in all aspects of their lives.

Kotak Mahindra Bank Limited (KMBL) has taken due cognizance of this pervasive issue and as a part of its Corporate Social Responsibility Intervention has undertaken the Make India Capable project to transform the lives of youth through soft skills training, leading to livelihood opportunities with Head Held High (HHH) as its implementing agency. The project is being implemented across 10 Make India Capable centres in Bihar, Karnataka, and Maharashtra.

This research study adopted a mixed approach by using both Quantitative and Qualitative Tools to gain a comprehensive insight into the impact of the project in the financial year 2020-21. A descriptive research design was used for this study and the beneficiaries were chosen through a random sampling method.

Major findings of the study:

- The project catered to providing skills to the most vulnerable sections of the community by prioritizing women and the marginalized castes.
- It also tried to create a balance by bringing a representative proportion of beneficiaries from different religions.
- Personal interactions with the beneficiaries through interviews were conducted to elicit their goals for joining the skill program as well as to gauge their existing competencies.
- 75% of the candidates joined the MIC program to upgrade their skills to align with well-paying employment opportunities in the industry.
- A majority of the beneficiaries went through the process of counseling to understand their interest and aspirations and had to be assigned an appropriate skill development course.
- The beneficiaries reported that they were assessed frequently during the course of the training. All the beneficiaries (100%) received training to prepare for their job interview. 95% of the beneficiaries received assessment feedback from the trainers. A majority of the beneficiaries have a positive perception of the quality and efficacy of the different components of this training. They were sure that the program would equip them to face job interviews.

- 60% of the beneficiaries took the placements through MIC.
- 94% of the beneficiaries reported that the staff from HHH followed up with them to learn about their job status.
- Most of the remaining beneficiaries are currently employed as the training helped them build a portfolio of soft skills that they were able to leverage to secure other employment opportunities that better aligned with their aspirations.
- A small proportion of the beneficiaries are currently not employed because of personal needs and aspirations that did not match with the opportunity being offered via MIC.
- The proportion of the beneficiaries earning between Rs 5,000/- and Rs 10,000/- almost doubled post-training.
- The socio-economic conditions of the beneficiaries have improved to some extent, however, owing to inflation and the uncertainties of the pandemic, their living standard has not changed hugely.
- A majority can sustain themselves with the new income but they are not able to save much.
- 80% of the beneficiaries are enrolled in Social Security Schemes that bring them some economic relief.

CHAPTER 1: INTRODUCTION

Project Background: MAKE INDIA CAPABLE

Scope of the Project:

The CSR project is dedicated to providing six-month-long training to the youth, i.e. young people with not much educational background or who are school drop-outs. Training is given on various subjects like English, Digital Literacy, Numeracy, Logic, Life Skills, Career Guidance, General knowledge, etc. It aims at making the youth capable of getting their desired jobs or continuing their studies and sustaining themselves and their families. This initiative also advances self-employment opportunities.

Objective of CSR Project

- Provide economic opportunities of choice to school drop-outs.
- Ensure to fill in the educational gaps whenever and wherever needed.
- Develop skills, proficiencies, and credentials needed for work life.
- Provide career guidance and counseling.
- Offer jobs or entrepreneurship.
- Remove economic inequalities by providing access to social security.
- Involve the youth for a year to ensure economic sustenance.

CHAPTER 2: RESEARCH METHODOLOGY

Research can be stated as a logical and systematic search for new and useful information on a particular subject matter. Social Science Research refers to the systematic activity of gaining new understanding by following scientific principles and methods to minimize bias and subjectivity. It is opposed to writing something based on speculations. Though insight into certain facts can also be gained through common sense and based on general observation and hearsay, those facts will not be considered valid until they have been obtained in a methodical manner and can stand the test of time. The defining characteristics of scientific research are objectivity, ethical neutrality, reliability, testability, and transparency. Identification of the research problem provides the starting point of research, which is defined and redefined through a proper review of the Literature on the problem or deliberations with research experts and knowledgeable others in the subject matter of interest. Each research problem has a multitude of perspectives and dimensions; research cannot cover all of those in a single study. Thus, we need to delimit the research problem into a 'measurable problem and formulate objectives, make decisions on the research design, sample design, type of research instruments for collecting the data, and how the data can be edited, coded, classified, tabulated, and interpreted to get new findings and conclusions.' Every research needs to have a proper methodology to foresee the problems that could arise in the course of research and steer through the research process in a proper direction without losing focus.

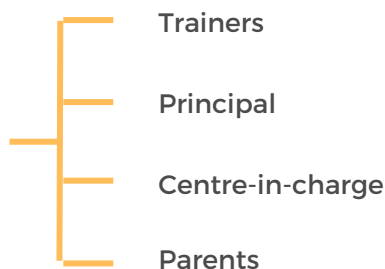
Research Design

- **Name of the project** : Make India Capable
- **Implementation Agency** : Head Held High
- **Research Design used** : Descriptive Research Design
- **Sampling Technique** : Simple random sampling
- **Sample Size** : 125
- **Qualitative Methods used** : Testimonials and case studies

Ethical consideration

The beneficiaries were informed about the purpose of the study before conducting the interviews to get them involved and motivated to share their personal information. They were assured of the strict confidentiality of their identity, information, etc., and adequate respect and attention were paid by the SoulAce research team to their sharing of information, feelings, and expression in the form of data narrations. No false promises were made. Sharing of data was prepared with prior permission and the beneficiaries were not hurt culturally or economically. The interviewee had all the information as to why he/she was questioned.

Key Stakeholders



Study Tools

Tools used during the study

SoulAce has developed a mobile application, a platform for data collection that the field team used to undertake the study. This application has real-time data entry and data upload with GPS location details along with a questionnaire, for interaction with the project beneficiaries. It also has a provision to take pictures of each respondent.



Primary data was collected using two types of questionnaires.

Questionnaire for Primary Beneficiaries:

Structured questionnaires were developed reviewing the project details for each of the focus areas and indicators were pre-defined before conducting the surveys.

Questionnaire for Secondary Beneficiaries and Stakeholders:

Semi-structured questionnaires were developed for each type of sample of this group. Stakeholders were identified across the focus areas. One on One discussion was done with beneficiaries to prepare the case studies.

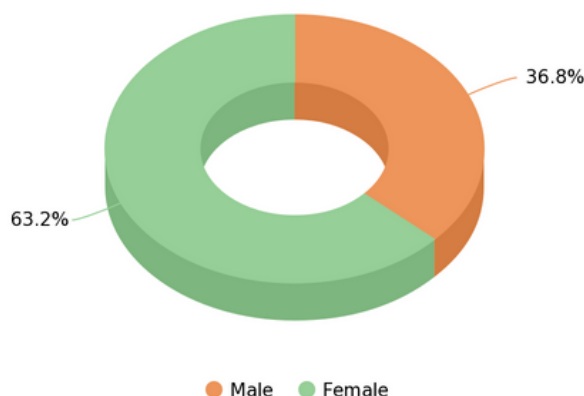
CHAPTER 3: BENEFICIARY COVERAGE AND PROFILE

The research study collected data on the social and educational backgrounds of the beneficiaries to build a complete profile and to assess if the desired sections in the community that face occupational vulnerability are covered in the project. The findings from the interactions with the direct beneficiaries are summarized in this chapter.

The participation of women in the nation's workforce has been historically inadequate. Viewed from an economic lens, equal participation of women will help the country to reap this huge demographic divide. From the lens of sustainable societies, the skilling and capacity-building of women, and their subsequent empowerment, are the levers for generational social transformation. The exhibit below summarizes the gender profile of the beneficiaries of this project.

3.1 Gender profile of the beneficiaries

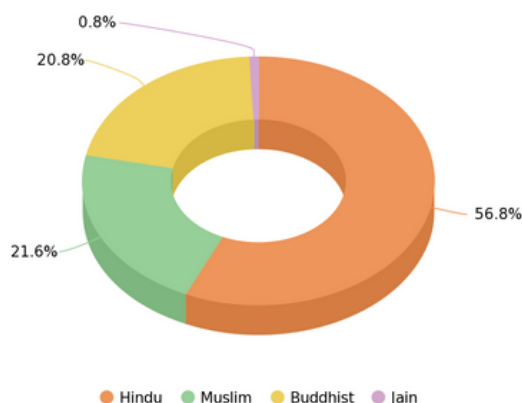
Percentage distribution of beneficiaries by gender



It is evident from the above exhibit that, the coverage was skewed in favor of female beneficiaries. As women are severely underrepresented in the workforce and continue to grapple with deep-seated disadvantages, this positive bias is imperative in skilling women to aid them in securing and retaining meaningful employment.

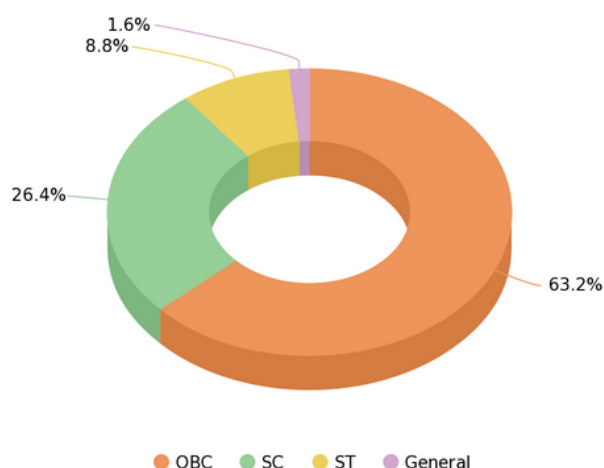
3.2 Social profile of the beneficiaries

Percentage distribution of beneficiaries by religion



The above chart explains the percentage of respondents' religion who participated in the study, 56.8% of the participants were Hindu, 21.6% of them were Muslims, 20.8% of them were Buddhists and only 0.8% of them were Jains. This data also shows the diversity of the participants.

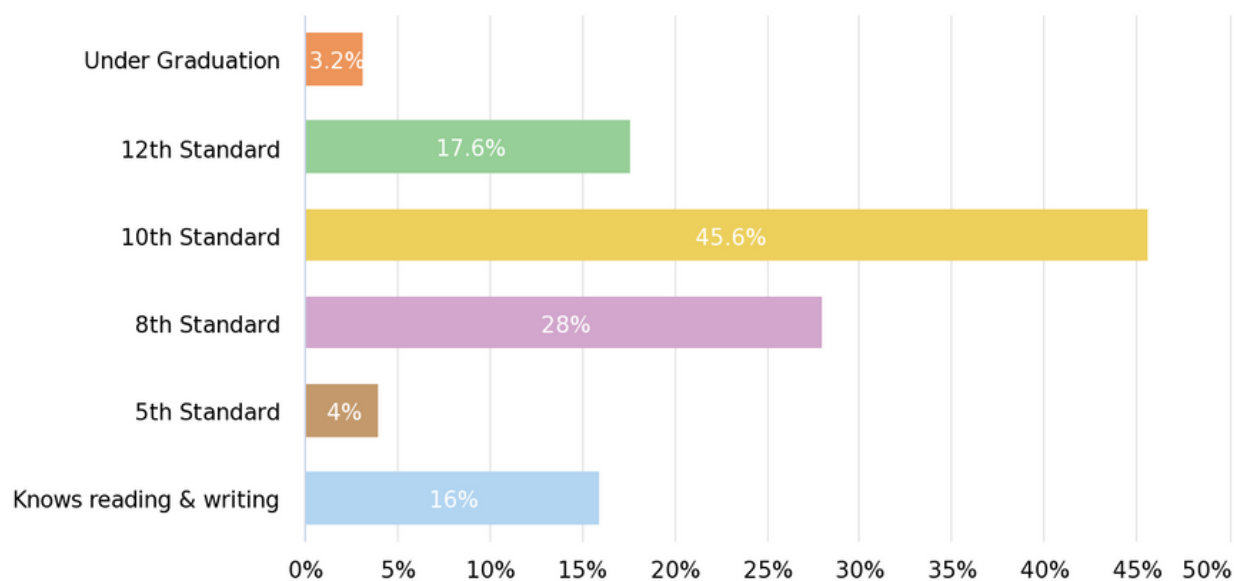
Percentage distribution of beneficiaries by community



From the above exhibit, the social category of the respondents can be deciphered. 63.2% of them belonged to the OBC category, 26.4% of them were from the Scheduled Caste, 8.8% of them were from the Scheduled Tribes, whereas 1.6% of them were from the General category.

3.3 Educational Profile of the Beneficiaries

Percentage of beneficiaries reported about their Educational Qualification



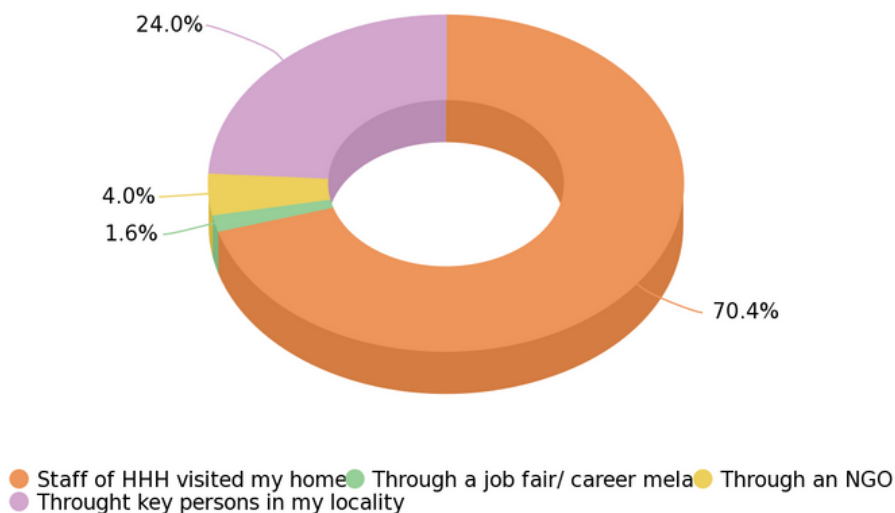
The above graph shows the educational qualifications and the class they were studying. 45.6% were in class 10, 28% were in class 8, 17.6% were in class 12, and 4% were in class 5. 3.2% of them were at the undergraduate level and 1.6% of them knew only how to read and write.

It is evident from the findings that the project catered to providing skills to the most vulnerable sections of the community by prioritizing women and the marginalized castes. It also tried to create a balance by bringing a representative proportion of beneficiaries from different religions.

CHAPTER 4: PRE-ENROLMENT COUNSELLING AND CATEGORIZATION OF TRAINEES

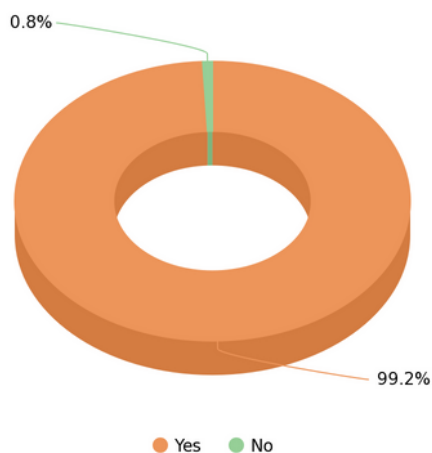
Counseling and subsequent assignment to relevant courses is an important step in skill-training projects to create awareness and sensitize beneficiaries about the variety of opportunities based on different skills offered under the project and of horizontal and vertical pathways that could lead them to different opportunities in the market. The research study collated information on the process of pre-enrolment counseling and the subsequent assignment of trainees to different courses, the findings for which are summarized in this chapter.

Percentage of beneficiaries reported about the mode of approach of HHH for Make India Capable



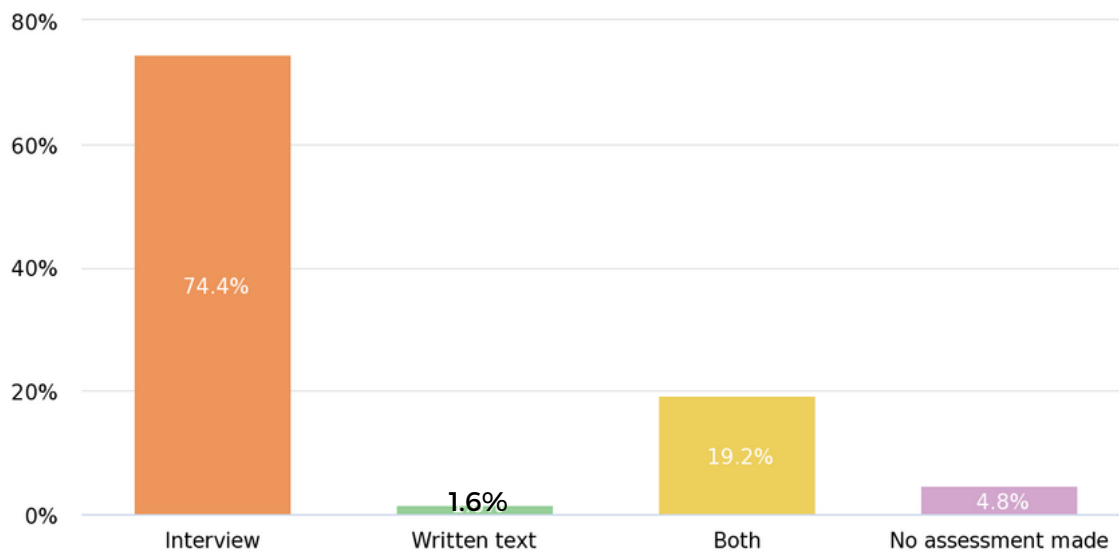
The given chart shows the various approaches applied by HHH for Make India Capable and the responses of beneficiaries about it. 70.4% of the beneficiaries reported that the staff of Head Held High visited their houses, 24% of them reported that they came through key persons in their locality, 4% of them reported that they came through an NGO, whereas 1.6% of them reported that they came through Job Fair/Career Mela. This indicates that the implementing agency was able to mobilize needy students to provide them with learning and job opportunities.

Whether they were given any counseling about the MIC project before joining



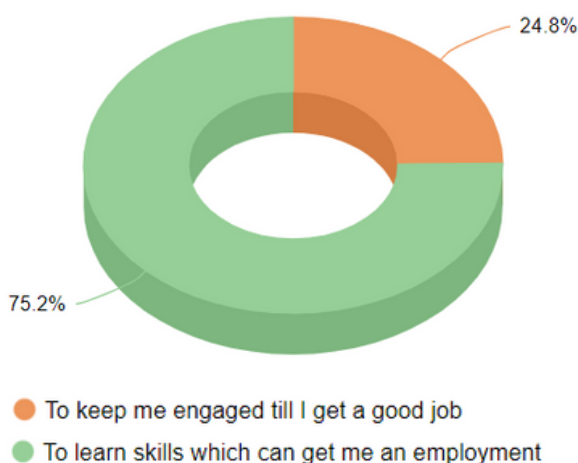
The chart shows the responses of participants about counseling given to them before joining the MIC. 99.2% of them reported that they were counseled by the organization. Also, it was reported that the beneficiaries had potential knowledge about the project and its content.

Percentage of beneficiaries reported the type of assessment done to assess their aptitude for the course before joining the course



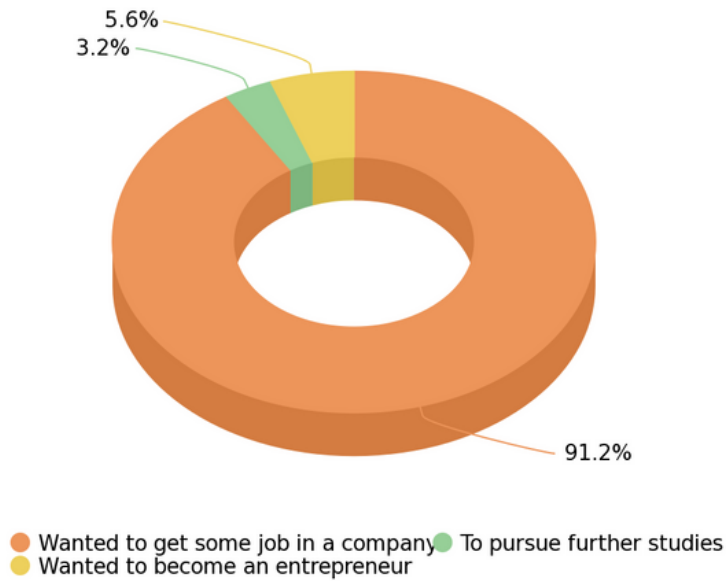
From the given graph, it can be seen that the organization has conducted various types of assessments, in which 74.4% of them reported that they appeared for the interview, 1.6% of them reported that they had given the written test, whereas 19.2% of them reported that they had given both the written test and interview, and only 4.8% of them reported that they were not given any assessment. These percentages indicate that the implementing agency conducted formal admission procedures that helped them understand the potential of the students.

The motivation to join the MIC project



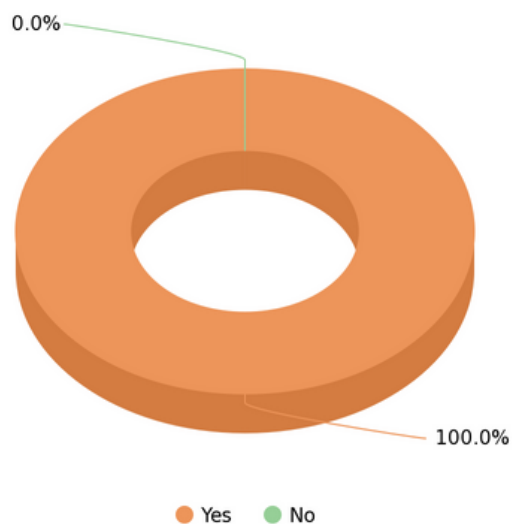
The chart shows the responses of the beneficiaries when they were asked the reason to join the project. 75.2% of them reported that they joined to learn the skills based on which they can get a job, whereas 24.8% of them reported that they joined so that they can keep themselves engaged until they got a good job.

Percentage of beneficiaries reported about the purpose of joining the MIC project



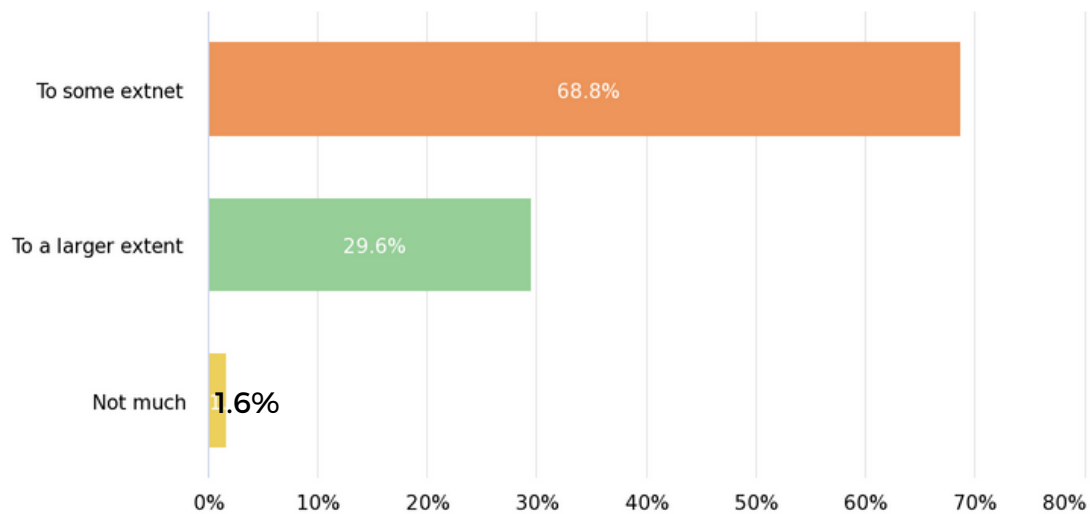
The above exhibit shows the responses of the beneficiaries on the purpose of joining the project. 91.2% of them reported that they joined it because they wanted to get a good job. 5.6% of them joined wanting to become entrepreneurs, and only 3.2% of them had plans to pursue further studies.

Whether the pre-placement training helped them prepare for job interviews



The graph shows responses of the beneficiaries on the pre-placement training in which all of them i.e., 100% of them reported that the training helped them in preparing for job interviews. This graph is suggestive of the improvement the training programme and helped students to prepared for the job interviews.

The extent to which their confidence to attend job interviews increased because of the training



From the given graph it can be observed that 68.8% of the beneficiaries reported that to some extent the pre-placement training helped them increase their confidence level to attend the job interviews, whereas 29.6% reported that their confidence to attend job interviews increased to a larger extent because of the pre-placement training.

The data revealed the personal interactions with the beneficiaries done through interviews to elicit their goals for joining the skill program as well as to gauge their existing competencies. Most of the candidates aimed to upgrade their skills to align with well-paying employment opportunities in the industry. A majority of the beneficiaries went through the process of counseling to understand their interest and aspirations to guide them to an appropriate skill development course.

CHAPTER 5: TRAINING PROCESS AND QUALITY

To understand the training process under the MIC project, the SoulAce research team interacted with the trainees and found that all the trainers are highly educated and qualified. A majority of them had completed their post-graduation and some of them are pursuing Ph.D. Also, the trainers have been engaged with the MIC centre for more than three years.

Regarding the curriculum and training methodology of the project, all the trainers said that their project module is based on Make India Capable and consists of Maths, English, Reasoning, Computer, typing skills, life skills, livelihood, etc. In each subject, trainers offered various curricula related to MS Word, Paint, PowerPoint, Excel, typing skills, Maths, addition, division, subtraction, multiplication, interview preparation, leadership, activity-based learning, etc. To make this MIC project more effective and informative for the trainees, the trainers provided virtual classes, class presentations, various theories, and activities.

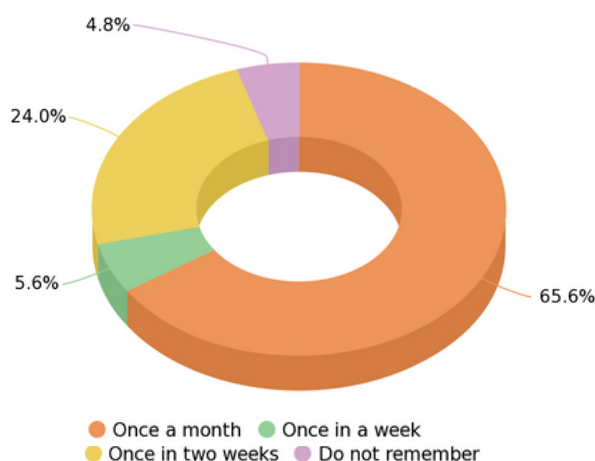
Apart from that, the trainers offered various outdoor activities such as best out of waste, buying and selling activity, bargaining activity in the market, mobilizing activities, etc., and group activities to learn teamwork, leadership, and problem-solving skills.

“There is one leader among a group of 5 members and we gave them certain tasks to complete. Each group competes with every other group. Here they learn teamwork, leadership, problem-solving skills, etc.”

-Rohini Madan, Trainer, Yavatmal MIC centre

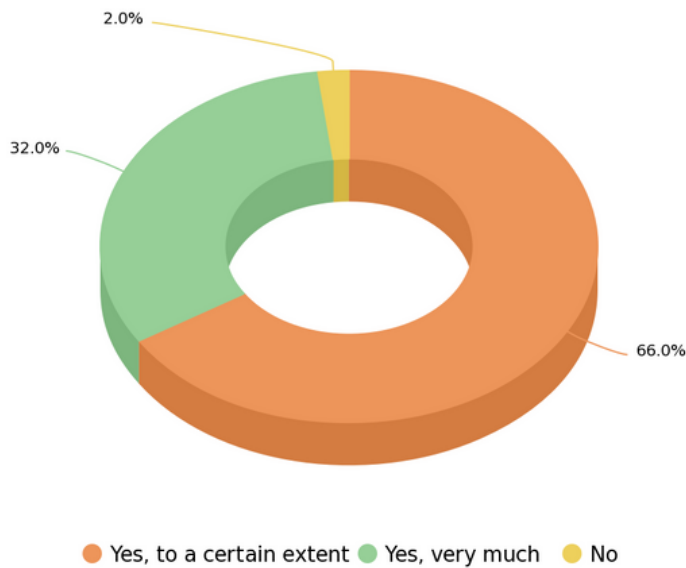
The team further attempted to explore the assessment methodology. It was found that trainers conduct sprint exams which consist of oral, written, and practical exams. 1 sprint exam every month for the 6 months of training in addition to 3 months of basic training and 3 months of advanced training was scheduled. After 6 sprint exams, they would take one final exam on Moodle.

The frequency of conducting assessments



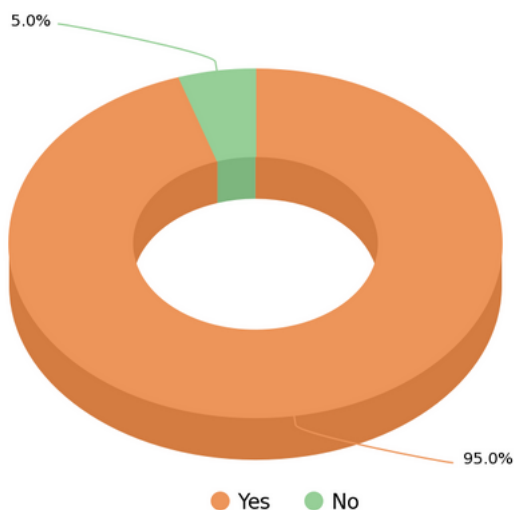
The chart shows the response of the beneficiaries on the frequency of the assessments conducted by the organization. 65.6% of them reported that they conducted the assessment once a month, 24% reported that they had an assessment once every two weeks, 5.6% reported that they had it once a week and only 4.8% reported that they did not remember when the assessment was conducted. Conducted assessment regularly by the HHH ensured learning improvement as well as prepared themselves for the job.

Percentage of beneficiaries reported whether the assessments helped them in improving their learning



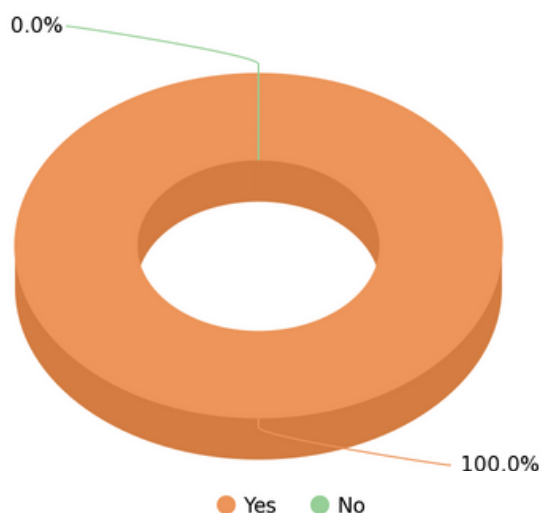
The given chart shows the response of the beneficiaries about their learning through the assessments. Out of the total, 66.4% of them reported that the assessments helped them in improving their learning to a certain extent; 32% reported that the assessments helped in improving their learning very much; only 1.6% of the beneficiaries reported that the assessments did not help them in improving their learning.

Percentage of beneficiaries reported whether the trainers give feedback based on assessment



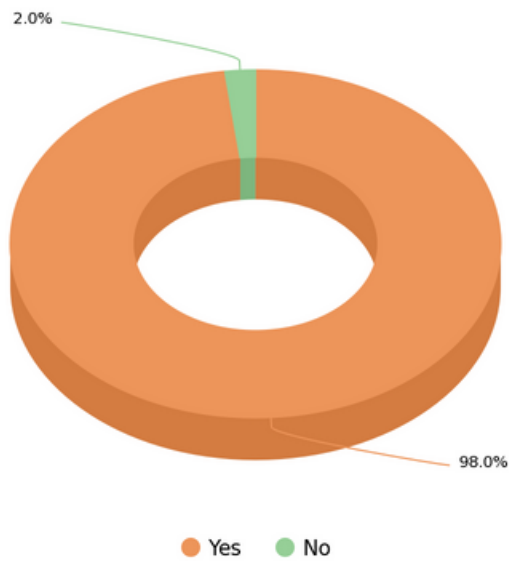
When asked if the trainers gave them feedback, 95.2% of them reported that they had received feedback from the trainers based on their assessments.

Percentage of beneficiaries reported whether they have been given an orientation on how to introduce themselves in Job Interviews



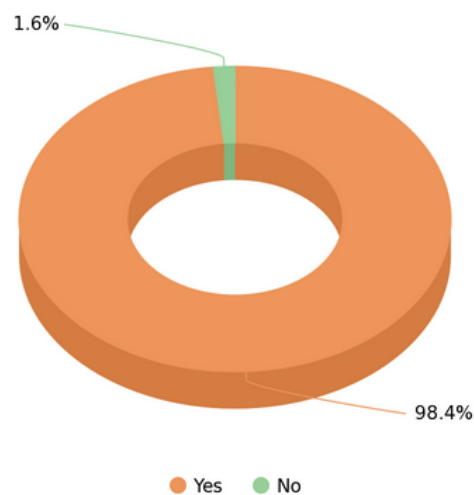
The above graph indicates that under the project all the beneficiaries were received orientation about the job interviews under the project.

Whether they were given an orientation on what sort of questions will be asked in a job interview



The implementation agency provided orientation not only for job interviews but also informed them about the questions that could be asked during the interviews.

Percentage of beneficiaries reported whether they were told about proper body language during job Interviews



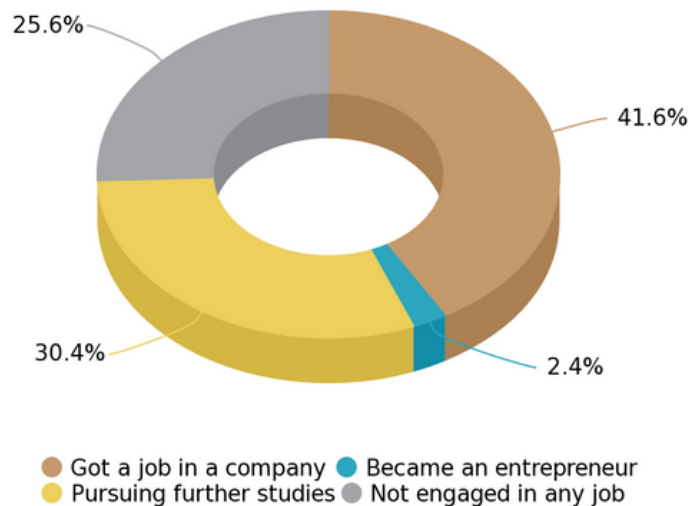
The above chart shows that 98.4% of the beneficiaries had reported they had the orientation regarding proper body language during the job interviews.

The findings indicate that a majority of the beneficiaries have a positive perception of the quality and efficacy of the different components of this training and that the program equipped them to face the job interviews.

CHAPTER 6: PLACEMENT AND CURRENT STATUS OF EMPLOYMENT

The placement of trainees and continued employment are crucial indicators of the impact as well as the sustainability of a skill development project. The study collected data on these indicators to measure the enduring impacts of the intervention and the findings are summarized in this chapter.

Present status of the beneficiaries



The given chart shows the current status of the beneficiaries. Out of 125 surveyed individuals, 32 (25.6%) reported waiting for a job that would meet their expected salary and therefore, they were not currently engaged in any job. In addition, another 52 (41.6%) of them reported that they got a job in a company. 3 (2.4%) of them became entrepreneurs and 32 (25.6%) of them started pursuing further studies.

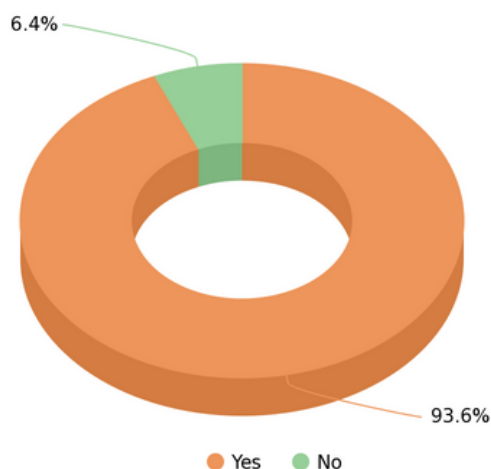
Reasons for pursuing further studies



From the above graph, it can be observed that 76.3% of the beneficiaries reported that they were pursuing further studies because they needed better qualifications for good jobs. 10.5% reported that they are getting less-paying jobs with their present educational qualification, whereas 7.9% of them reported that their parents do not want them to work; so they were trying to pursue further studies and only 5.3% of the beneficiaries reported that they could not find a job and so they decided to pursue further studies.

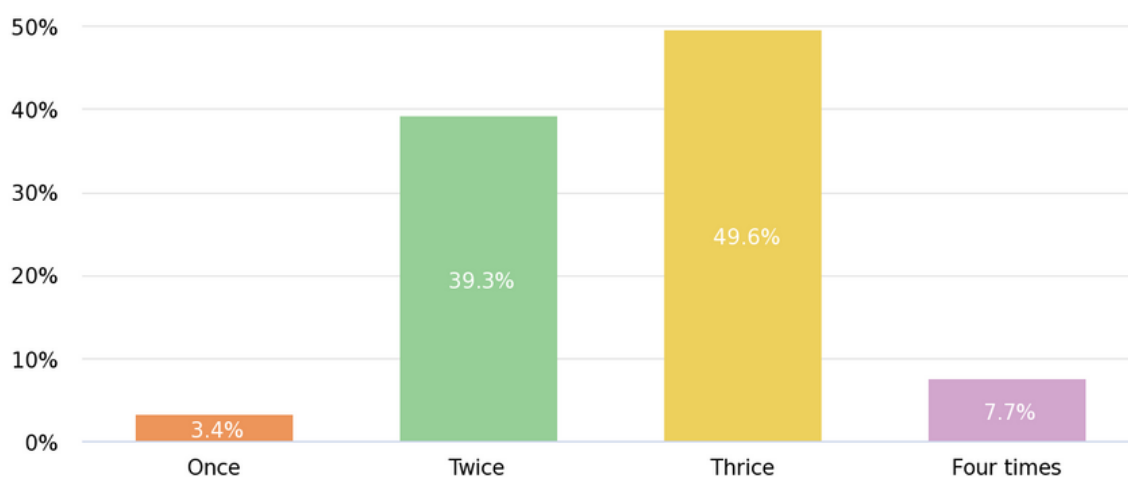
Post-placement support and sustained employment

Whether HHH staff call them to know about their job status now and then



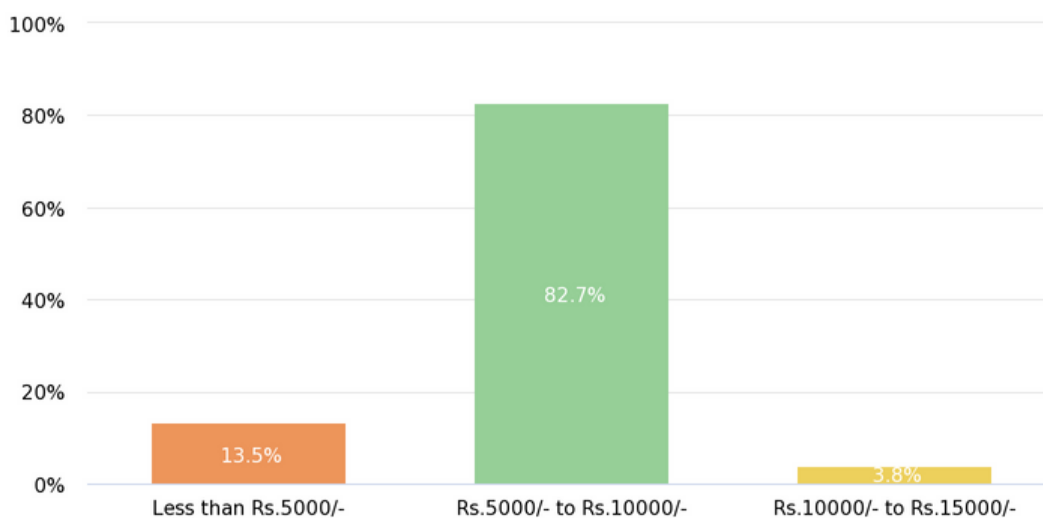
The exhibit shows the response of the beneficiaries who had received calls from the HHH staff regarding their job status. 93.6% of the beneficiaries reported that they had received a call from the HHH staff about their job status, whereas 6.4% of them reported that they did not receive any call from the HHH staff as these beneficiaries had shifted their interest to run their own business.

A number of times the HHH staff called /messedged them to know their job status in the past year



The given graph shows the response of the beneficiaries when they were asked about the number of times the HHH staff called/ messaged them to know about their job status. 49.6% of the beneficiaries reported that they had received such calls/messages thrice; 39.3% reported that the HHH staff called/messedged them twice to know about their job status, whereas 7.7% of them reported that they had received such calls/messages four times. 3.4% of the beneficiaries reported that they had received calls/messages only once. In this case, the beneficiaries reported that some of them are not willing to work at present, while some others expected better job opportunities compared to their previous company. For female beneficiaries, parents did not allow them to work, and in some cases, employers were looking for more qualified candidates.

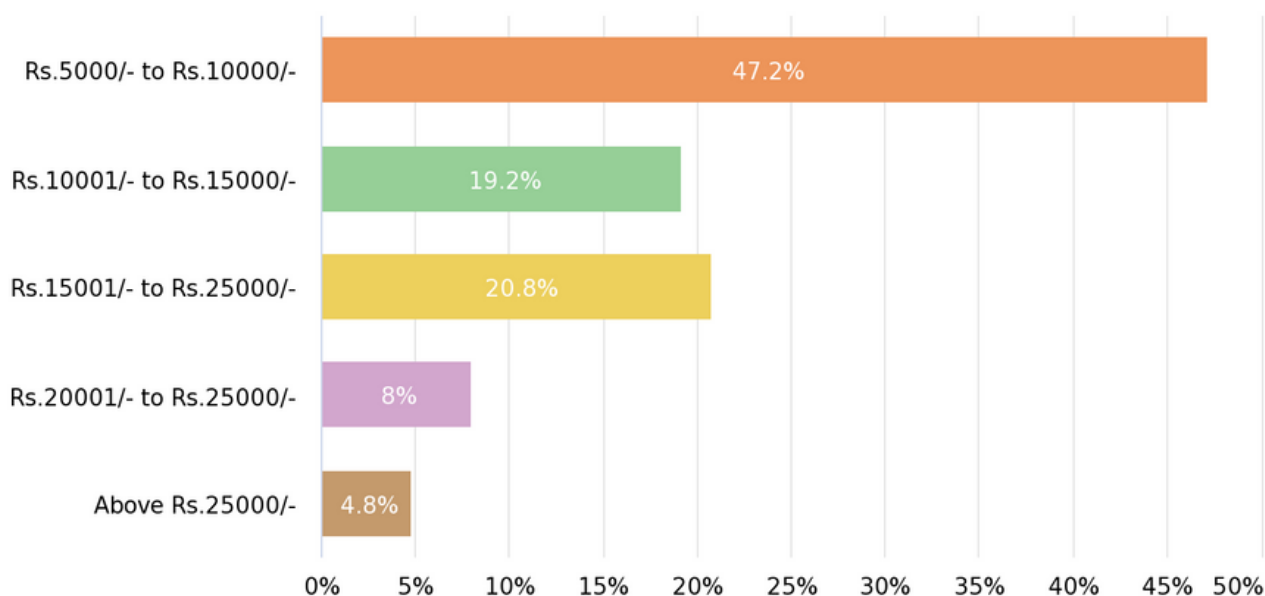
Percentage of beneficiaries who are employed/self-employed reported their present salary



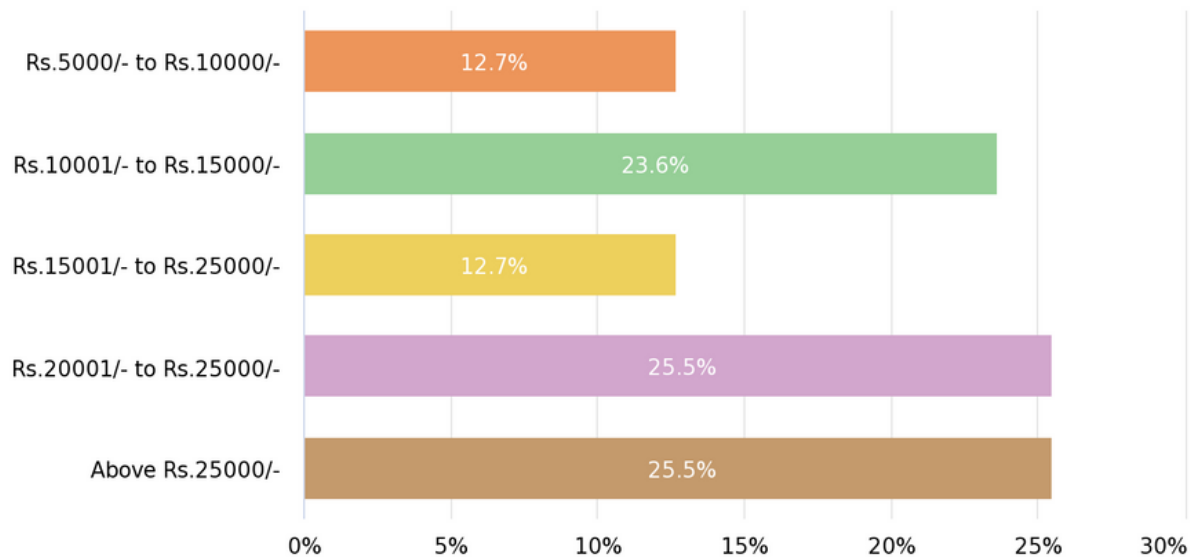
The graph shows the present salary of the beneficiaries who are employed or self-employed, and it can be observed that 82.7% of them reported that they had received a salary between Rs.5001/- and Rs. 10000/-; 13.5% reported that they had received a salary less than Rs. 5000/-; 3.8% of the beneficiaries reported that they had received their salary in between Rs. 10001/- and Rs. 15000/-.

Monthly family income of the beneficiaries before and after getting a job

Before

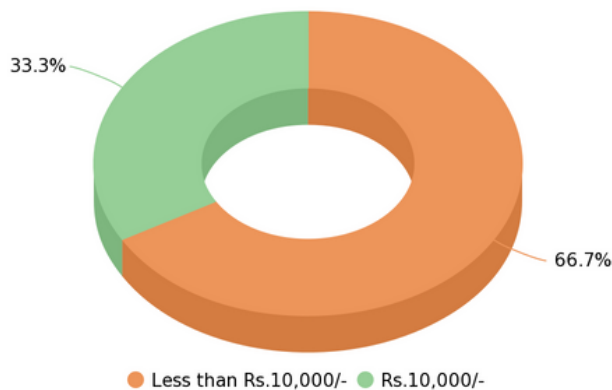


After



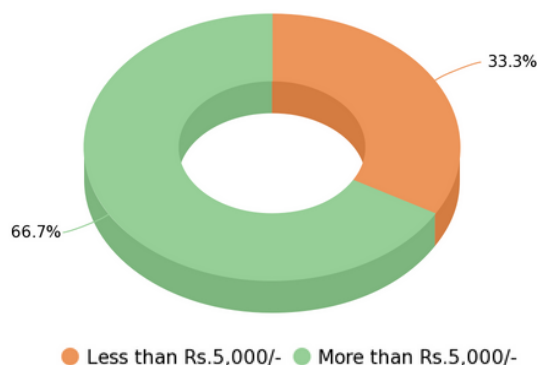
The graph provided illustrates the monthly family income of the beneficiaries before and after joining a job. It can be observed from the graph that the family income has increased after getting a job. For instance, in the income bracket of Rs. 10,000 to Rs. 15,000, the percentage of beneficiaries has increased from 19% to 24%, and in the income bracket of Rs. 20,001 to Rs. 25,000, the percentage has increased from 8% to 26%. Similarly, a significant improvement in monthly income can be seen in the bracket of above Rs. 25,000. Therefore, it can be safely assumed that the project has not only positively impacted the beneficiaries' learning curve and job prospects but also helped them increase their family income.

Investments made by beneficiaries involved in business activities



The chart shows that 66.7% of the beneficiaries had invested less than Rs. 10000/- in their business, whereas 33.3% of them reported that they had invested Rs. 10000/- in their business.

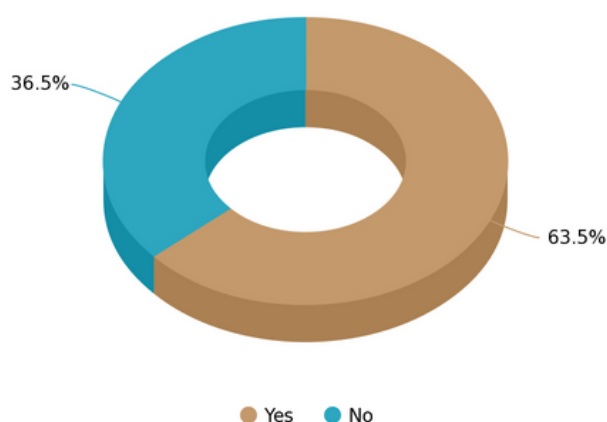
Percentage of beneficiaries who are involved in business activities reported the profit amount received every month out of the business



When asked about the profit earned from their business every month, 66.7% of beneficiaries reported that they had earned a profit of more than Rs. 5000/- every month, whereas 33.3% of them reported that they had earned a profit of less than Rs. 5000/- every month.

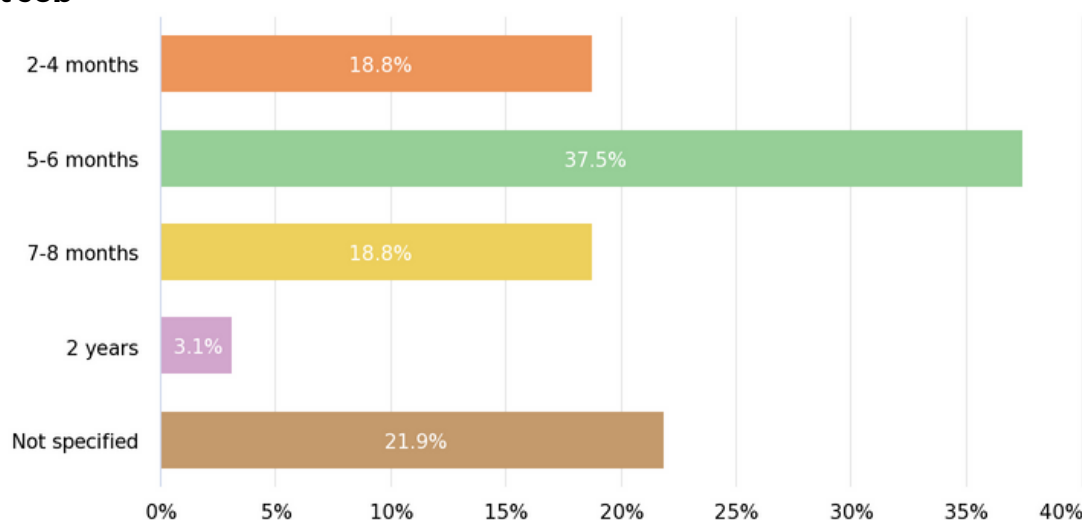
Retention in job

Percentage of beneficiaries reported whether they are still in the first Job where they were placed



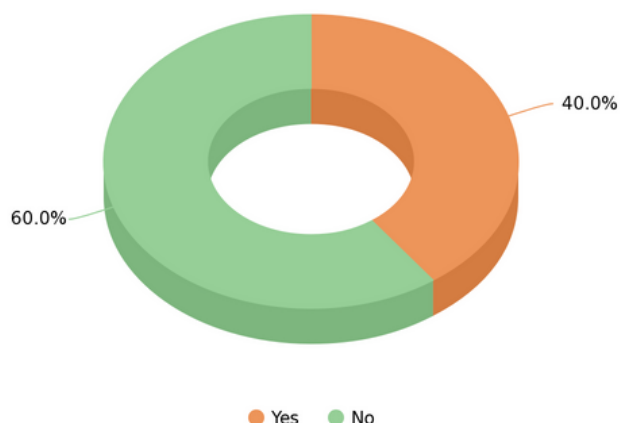
The above chart shows the response of the beneficiaries about their job status as to whether they were working at the same place where they were placed or they have changed it. Out of 52 beneficiaries, 33 (63.5%) of the beneficiaries reported that they were still working at the same place where they were placed, whereas 19 (36.5%) of them reported that they were no longer working at the same place and had changed their job.

Percentage of beneficiaries reported about the no. of months they have been in the first Job



As per the graph, more than 75% of the beneficiaries spent between 2 months to 8 months in their first job. 3% of the beneficiaries were engaged in their first job for two years, and only 22% of the beneficiaries could not remember the number of months they were engaged in their first job.

Whether they refused to join the company that was offered to them through the MIC project



The graph indicates that 60% of the beneficiaries took the job through the MIC, whereas only 40% of the beneficiaries did not join any company due to some specific reason which is explained below.

Reasons for not joining any company

The SoulAce research team further attempted to understand the reasons for not joining any company and the beneficiaries reported some of the reasons such as the following: the offered salary was low; the company was far from their home; they were not interested in the nature of the job offered; they wanted a better job, or wanted to pursue higher studies.

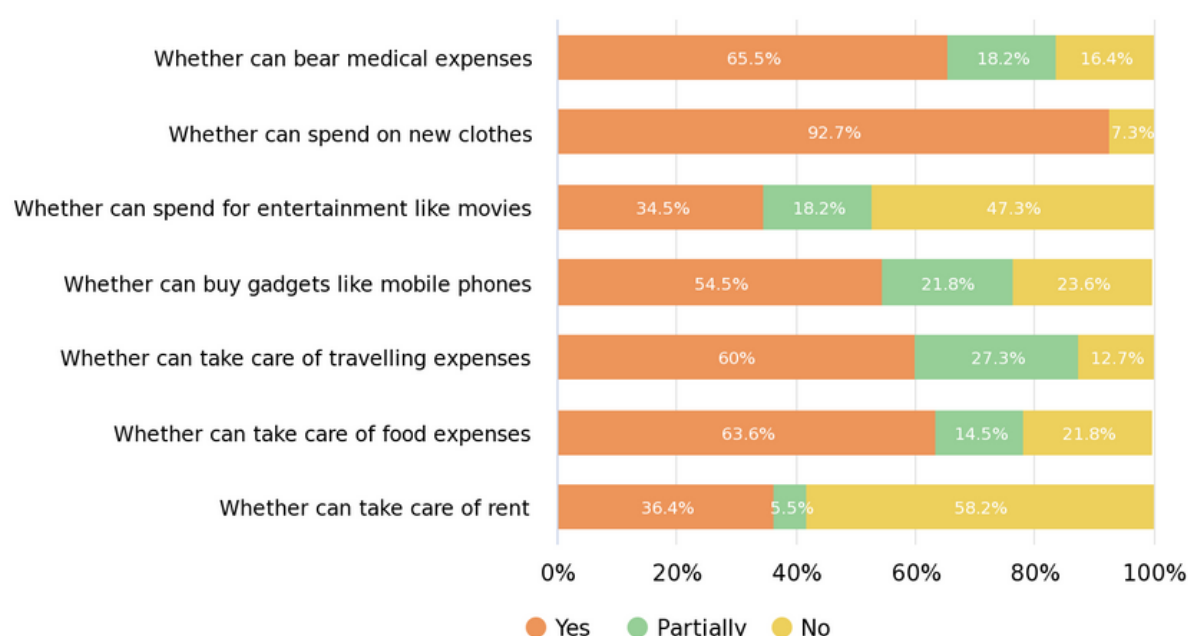
The findings indicate that most of the beneficiaries are currently employed although around 60% took the placements through MIC. However, the rest had a portfolio of soft skills that they were able to leverage to secure other employment opportunities that better aligned with their aspirations. The proportion of the beneficiaries earning between Rs. 5,000/- and Rs 10,000/- has also almost doubled post-training. 40% of the beneficiaries are unemployed expecting high salary that did not match with the opportunity offered via MIC.

CHAPTER 7: CHANGE IN STANDARD OF LIVING AND EMPOWERMENT

A secure livelihood and sustained income directly result in an improved standard of living and the subsequent empowerment of the individual through financial independence, agency, and choice. The study collected data on how the living standard of the beneficiaries changed after the training program and the findings are summarized in this chapter.

Considering the available information, the graph below suggests that the job holders/entrepreneurs can bear various expenses such as medical expenses (66%), new clothes (93%), entertainment (35%), gadgets like mobile phones (55%), traveling expenses (60%), food expenses (64%) and rent (36%). Similarly, job holders or entrepreneurs can partially bear medical expenses (18%), entertainment like movies (18%), gadgets like mobile phones (22%), traveling expenses (27%), food expenses (15%), and rent (6%) as far as livelihood expenses are concerned.

Percentage of beneficiaries who got a job/an entrepreneur reported the extent to which they can bear various livelihood expenses for own



The above graph also suggested that due to low income, job holders or entrepreneurs cannot bear various living expenses such as medical expenses (16%), new clothes (7%), entertainment like movies (47%), gadgets like mobile phones (24%), traveling expenses (13%), food expenses (22%) and rent (58%) and for these purposes, they are getting financial assistance from other family members.

Various items possessed by the beneficiaries' families

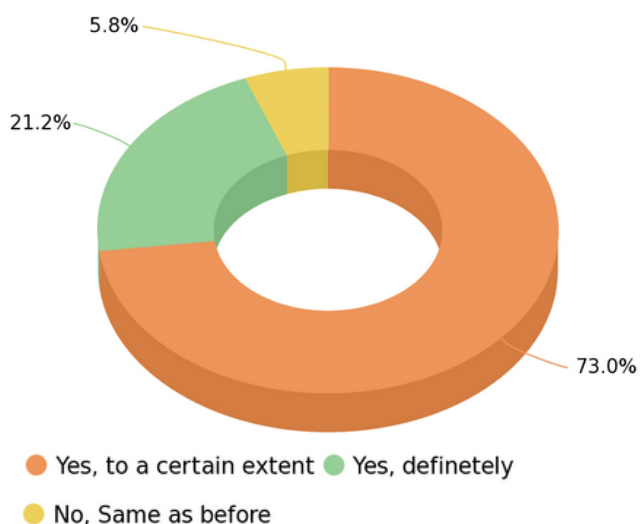
The table below represents various items possessed by the beneficiaries' families before and after the job through MIC. The available information in the table below suggests that the number of assets has increased after the beneficiaries joined their respective jobs.

Items possessed by the family	% of beneficiaries					
	Before			After		
	No	Yes	Total	No	Yes	Total
Proper Housing	48.1	51.9	100.0	30.8	69.2	100.0
Proper Toilet	15.4	84.6	100.0	5.8	94.2	100.0
Gas Connection	13.5	86.5	100.0	7.7	92.3	100.0
Electricity	1.9	98.1	100.0	0.0	100.0	100.0
Television	34.6	65.4	100.0	15.4	84.6	100.0
Refrigerator	80.4	19.6	100.0	50.0	50.0	100.0
Washing Machine	94.2	5.8	100.0	88.5	11.5	100.0
Two-Wheeler	52.9	47.1	100.0	57.7	42.3	100.0
Furniture	94.2	5.8	100.0	94.2	5.8	100.0
Fans	7.7	92.3	100.0	3.8	96.2	100.0
Wifi	94.0	6.0	100.0	98.1	1.9	100.0
Smartphones	51.9	48.1	100.0	48.1	51.9	100.0

The majority of the beneficiaries reported that presently their family possessed more proper housing, proper toilet, gas connection, electricity, television, refrigerator, washing machine, furniture, fans, and smartphones. But recently, due to the high price of fuel, the use of two-wheeler has decreased, and the ease and convenience of the mobile network have resulted in less usage of Wi-Fi.

Accessing quality health care

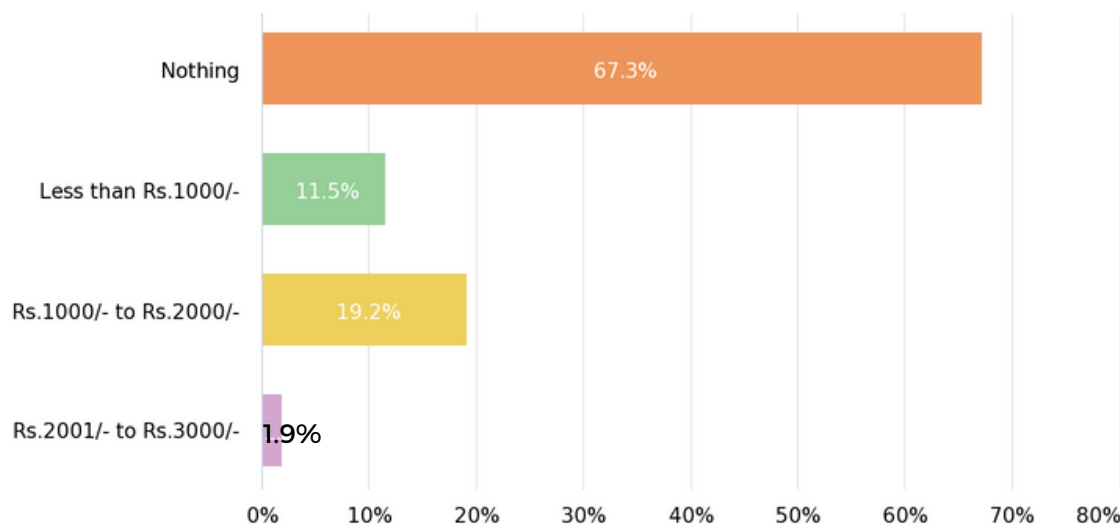
Percentage of beneficiaries who got a job reported whether their family is having better access to quality health care than before



Regarding accessing quality health care, most of the beneficiaries (73%) reported that they experienced better quality health care now to a certain extent as compared to before joining the job and another 21% of the beneficiaries said that they are definitely getting better health care facilities now. Nevertheless, due to low salaries and less family income, around 6% of the beneficiaries reported accessing the same healthcare facilities as before.

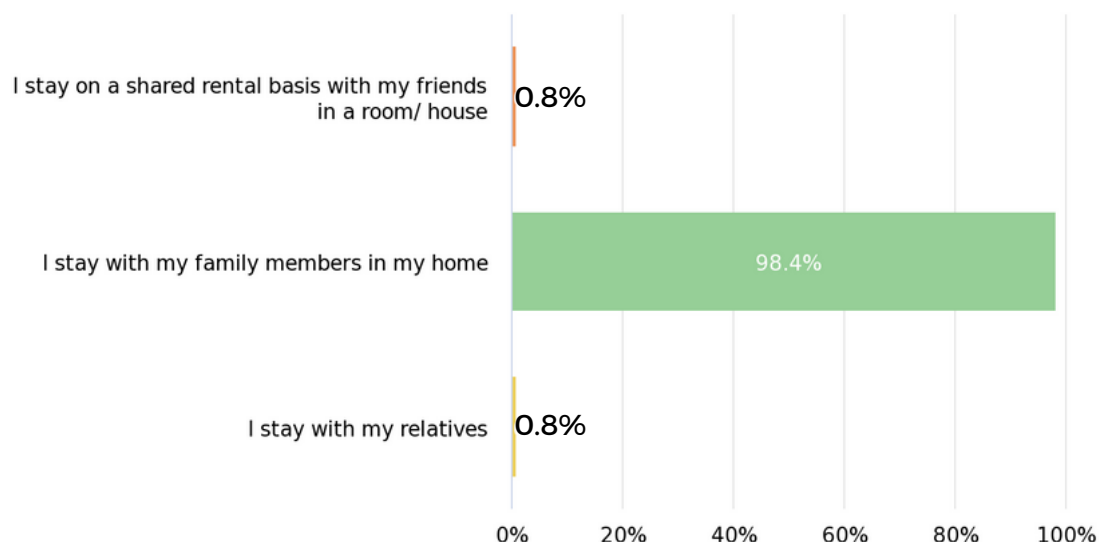
Amount of money saved on a monthly basis

As far as the amount of money saved on a monthly basis is concerned, it is reported that due to low salaries and high costs of living, 67% of the beneficiaries saved nothing. 11% of the beneficiaries saved less than Rs. 1000/- and 19% of the beneficiaries saved Rs. 1000/- to Rs. 2000/-, and 2% of the beneficiaries saved Rs. 2001/- to Rs. 3000/- per month.



The SoulAce research team attempted further to understand where the beneficiaries kept their money. It is reported that more than half of the beneficiaries kept their money in banks or post offices and fewer beneficiaries preferred to invest it in assets or businesses.

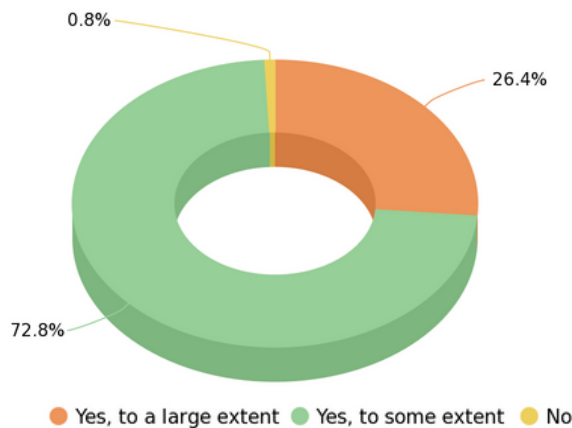
Percentage of sample beneficiaries reported type of accommodation at present



When the beneficiaries were asked where they are living at present, the majority of the beneficiaries (98%) said that they were living with family members in their homes in order to reduce housing expenses.

Professionalism (The project helped in developing professional attitude of the beneficiaries)

The extent to which the MIC project helped in developing a professional attitude

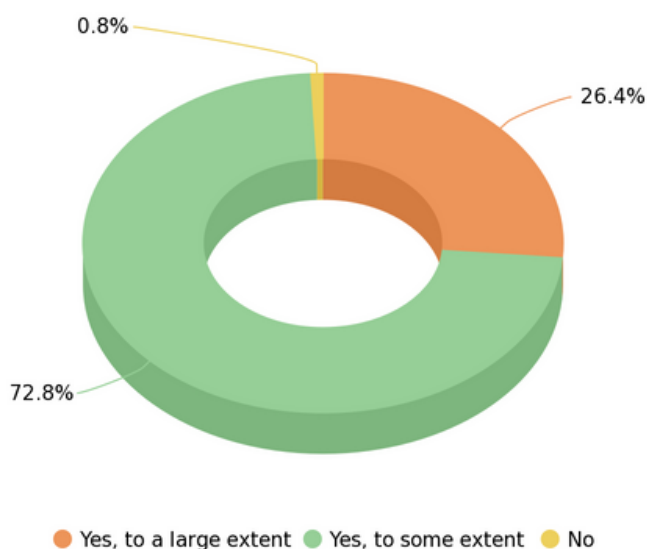


The graph suggests that the project helped the beneficiaries to develop a professional attitude. 73% of the beneficiaries reported developing a professional attitude to some extent and 26% of the beneficiaries indicated doing it to a large extent. Only a few beneficiaries said a professional attitude was not relevant to their jobs of choice.

Enrolment in Social Security Schemes

The implementing agency offered various social security schemes to the beneficiaries such as PMJDY, PMSBY, PMJJBY, Ayushman Bharat Yojana, Labour Cards, Debit card life insurance, E-Shram, etc. A good number of beneficiaries (80%) felt the importance of Social Security Schemes and enrolled to get existing benefits of the schemes. 20% of the beneficiaries were not convinced about the importance of the enlisted schemes.

Enrolment in Social



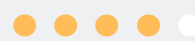
The SoulAce research team further approached the beneficiaries to understand which schemes they were attracted to most. The available information indicated that the beneficiaries are registered in E-Shram (56%), PMJJBY (36%), and PMSBY (8%).



RELEVANCE

MIC, KMBL, and HHH intervened and provided soft skills training to occupationally vulnerable youth. The project addressed the need for skill development of such beneficiaries and worked towards aiding them in securing employment opportunities aligned with their interests and aspirations. Thus, the project is very relevant.

RATING



COHERENCE

The project is well aligned with multiple SDGs.

Goal 4: Quality Education

Goal 10: Reduced Inequalities

Goal 17: Partnership for the Goals

RATING



EFFECTIVENESS

The project has improved the soft skills and confidence of the youths to face job interviews. The beneficiaries reported that the quality of training helped them not only to secure jobs but also helped families financially as well. The project is highly effective as it has largely met its objectives, achieved the results expected and reached out to the right target groups. Hence, the project can be stated to be highly effective.

RATING



EFFICIENCY

Considering the investments made in MIC training centres and the benefits accrued by the youth in terms of increased soft skills level as reported by the beneficiaries, it can be stated that the project is highly efficient in nature.

RATING



IMPACT

The project has had a high impact, as it has increased job opportunities for the youths to a large extent. Apart from boosting their confidence, it has managed to equip them with a portfolio of soft skills that are transferable and that can be leveraged in different job contexts.

RATING



SUSTAINABILITY

As youth participation was ensured during the planning and implementation stages of the project, there is more acceptance, enthusiasm, and ownership towards the MIC training centre. Hence, the project can be stated to be highly sustainable.

RATING

