



Impact assessment of Development for Rural Youth

IndusInd Bank

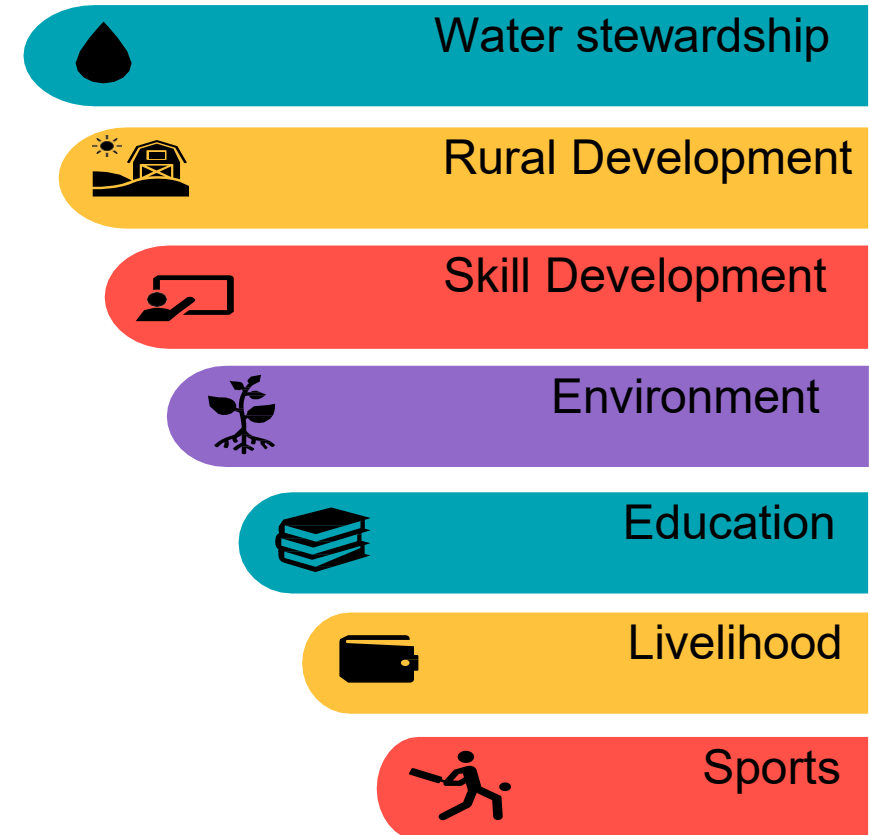
June 2025



Background and introduction

- Established in 1994 by the late Mr. Srichand P. Hinduja and members of the Indian diaspora, IndusInd Bank has emerged as a trusted and inclusive financial institution serving individuals, businesses, public sector entities, and development partners across India.
- The Bank is committed to delivering a seamless, efficient, and technology-enabled customer experience while staying anchored in the principles of responsible and sustainable banking. Its operations are closely aligned with Environmental, Social, and Governance (ESG) frameworks, underscoring a long-term commitment to ethical conduct and social impact.
- Guided by its vision “to be trusted, valued and respected for our financial, environmental and social performance,” the Bank places inclusivity at the core of its initiatives. It actively champions equity by facilitating access and participation for underrepresented groups, particularly women, persons with disabilities, and economically marginalized communities.

Key Focus Areas



About the study

Grant Thornton Bharat LLP (GTB) was engaged by IndusInd Bank to conduct impact assessment studies for its CSR Projects. The assessment was conducted in 2024.

The scope of work for the assignment included:

1. To assess the achievement of outcomes committed under the project MoU
2. To confirm the activity reports & utilization certificates provided to donors using available means of verifications.
3. To assess the project impacts and sustainability of benefits generated.
4. Document relevant success stories and challenges.

About the project

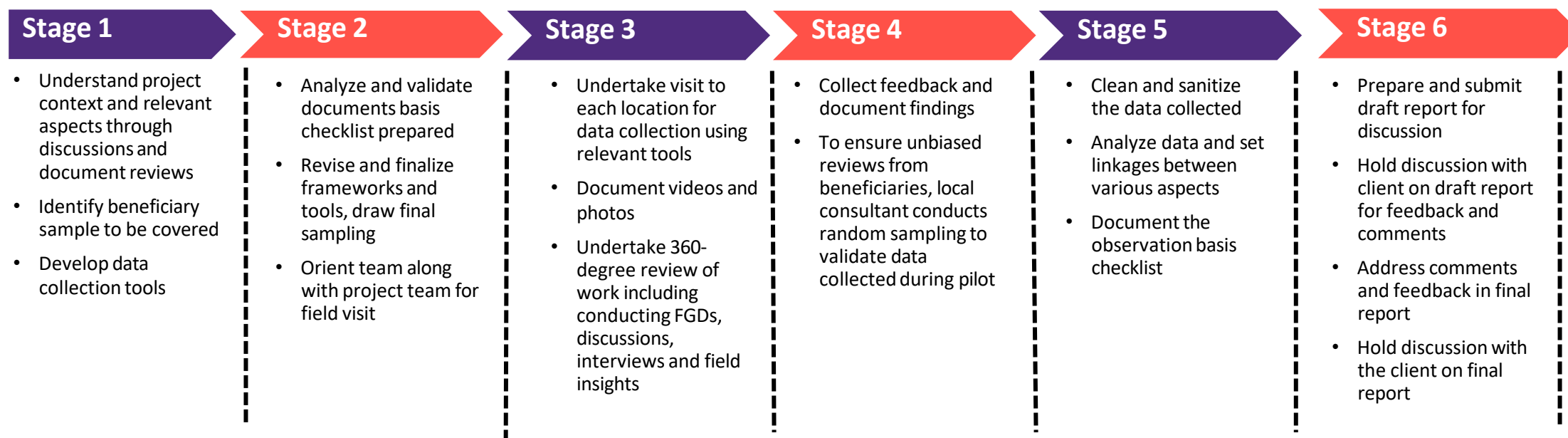
- The Ambuja Foundation's Skill Training in Pali, Rajasthan for Rural Youth project empowers young individuals in rural areas by providing industry- specific training in five key job roles:
 - Microfinance Executive
 - Unarmed Security Guard
 - Customer Relationship Management
 - General Duty Assistant
 - Assistant Electrician
- The project blends classroom instruction with practical training, industry visits, and on-the-job experience.
- It also includes soft skills, IT, English, safety, and legal awareness sessions. Counselling and placement support further ensure that trainees are prepared and willing to pursue employment opportunities beyond their hometowns.

Objectives of the project

- ✓ Offer short-term training in technical and non-technical skills.
- ✓ Enable stable livelihoods through employment or self-employment.
- ✓ Bridge the skills gap by improving access to training.
- ✓ Support youth entrepreneurship with guidance and resources.
- ✓ Foster holistic growth through life skills education.
- ✓ Contribute to inclusive economic development through skilling.

Methodology

- The aim of the study was to assess the activities, outputs and impact of the projects through discussions with relevant stakeholders. The study also documented the stakeholder's perception and feedback on the outcomes and impact of the project. Additionally, it also focused on capturing their suggestions for improvement.
- The study was conducted through a pre-defined approach to assess the outcome/ impact of the project on the beneficiaries. Mixed methodology was use for the study including both qualitative and quantitative techniques of data collection and analysis.
- The study followed the OECD-DAC indicators which helped understand the project holistically and focuses on six (06) key principles



Key findings

Key findings

Social profile

- The survey primarily covered respondents between the ages of **20 to 25**, making up **94%** of the total, while those **aged 25 to 30** account for just **6%**.
- In terms of gender, the distribution is balanced, with **males** representing **53%** and **females 47%**.



Relevance

- The project addressed critical employment gaps, with **98%** of participants **previously unemployed** and **74% joining to secure jobs**.



Effectiveness

- Training quality was high, with **87%** rating the curriculum **“Very Good”** and **82%** securing employment post-training.



Coherence

- The project aligns with national and global goals, supporting **Skill India, SDGs 4, 8, and 10, and inclusive rural development**.



Efficiency

- **100%** of participants were assessed and certified, and **78% were “Extremely Satisfied”** with the placement process.



Impact

- **91%** felt well-prepared for jobs, **82%** gained employment, and average salaries rose from **₹12,000 to ₹20,000**.



Sustainability

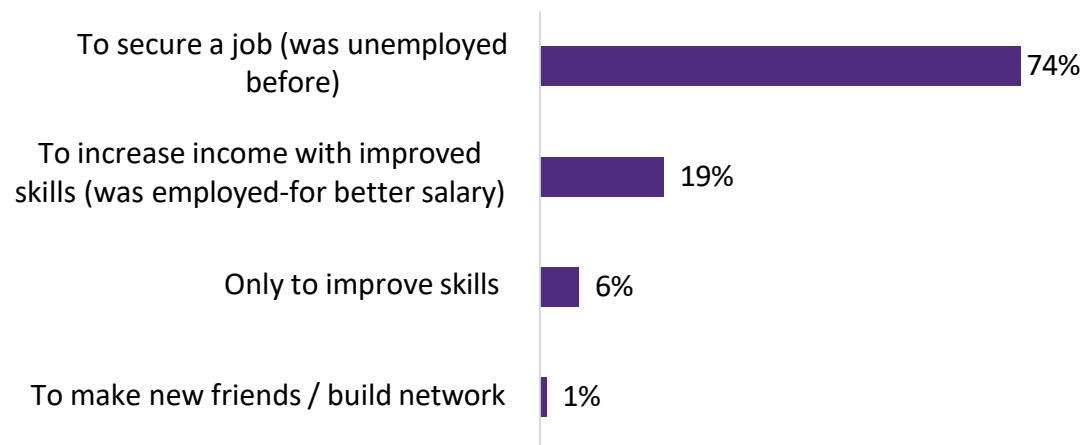
- **60%** received post-training follow-up, and **76%** have already recommended the project to others.

Relevance

- **98%** respondents stated that they were not employed before the start of the .
- **60%** respondents stated that they heard about the from a training center/ university/ institute.

The Skill Training for Rural Youth has **attracted a diverse group of participants, many of whom were facing limited opportunities** before enrolling.

Reasons for joining the training



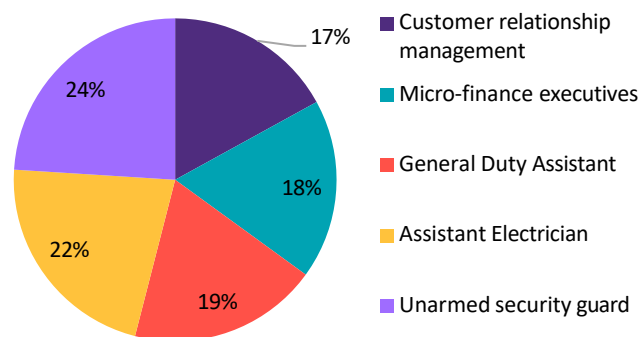
- **Pre-Training Employment and Education Status:** 98% were unemployed and 80% not in formal education before training. Most lacked recognized qualifications or practical skills, showing the project's importance in improving job access.
- **Motivations for Joining the :** 74% joined to get jobs, while 19% aimed to boost skills and income. Certification and job readiness were key reasons for enrolling.
- **Awareness and Outreach Channels:** 60% heard about the project through direct outreach. Pamphlets reached 22%, friends/family 12%, and community workers 6%.

Effectiveness

- **100%** respondents stated that they received educational material for training.
- This universal access to learning resources **reflects the 's dedication to providing a comprehensive and supportive learning environment.**

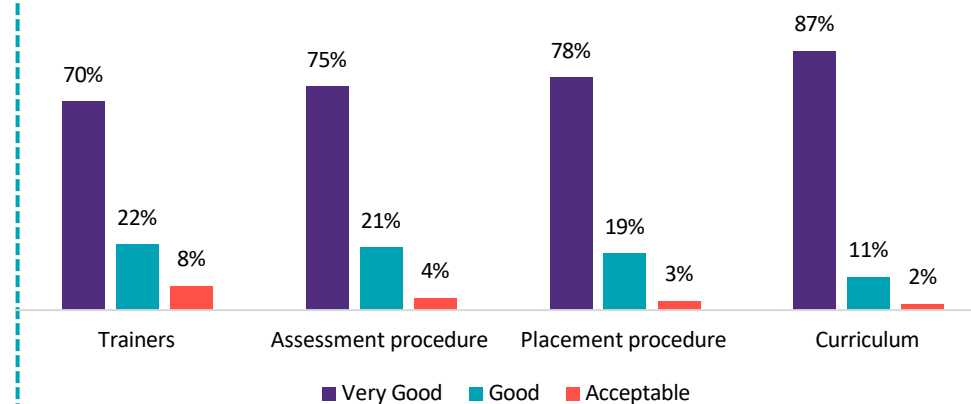
The Skill Training for Rural Youth continues to demonstrate its commitment to quality education and employability through **well-resourced training, diverse course offerings, and strong participant satisfaction.**

Trainings undertaken by respondents



- The training project offers a variety of courses to match different career interests. The most popular was **Unarmed Security Guard (24%)**, followed by **Assistant Electrician (22%)** and **General Duty Assistant (19%)**.
- **Micro-finance Executive (18%)** and **Customer Relationship Management (17%)** also saw good participation. This shows the project's alignment with job market needs.

Participant ratings



- Participant feedback on the training project was **highly positive.**
- Trainers were rated **"Very Good"** by **70%** of participants, and the assessment process received a **75% "Very Good"** rating.
- The placement procedure was praised by **78%**, showing **strong satisfaction with job support.** The curriculum stood out, with **87%** rating it **"Very Good,"** highlighting its relevance and impact.

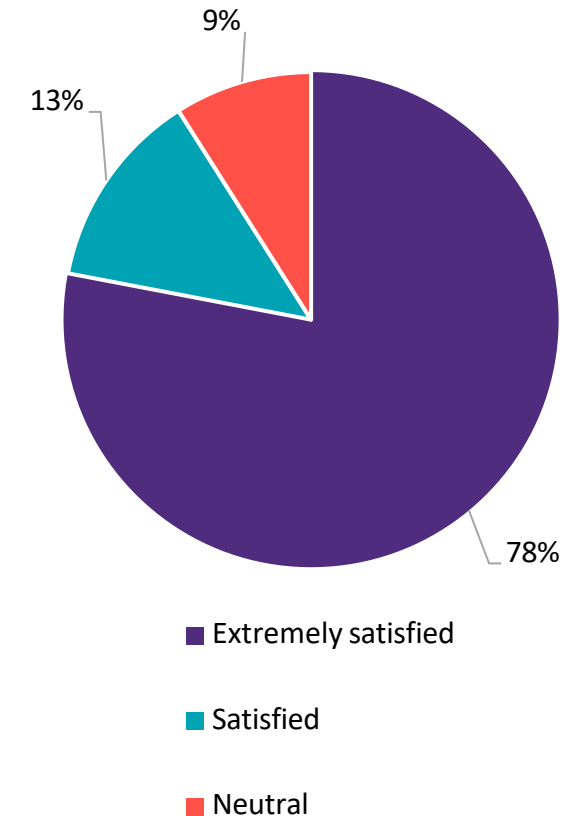
Efficiency

- **100%** respondents stated that they went through an assessment at the end of the course and stated that they received a certificate at the end of the course.

Participants were asked to share their experiences regarding assessments, certification, training delivery, and the placement process. **The feedback reflects a high level of satisfaction and highlights the 's structured approach to skill development and employability.**

- All participants confirmed undergoing a final assessment, which was reported as smooth and satisfactory, reflecting a transparent evaluation process.
- Training delivery was highly praised, with trainers described as clear, supportive, and adaptable.
- The curriculum was well-structured, balancing theory with hands-on practice, and enriched with soft skills, digital literacy, and workplace readiness modules.
- Overall, the project fostered confidence and competence. Additionally, **78%** of participants were **“Extremely Satisfied”** with the placement process, **indicating strong support in transitioning to employment.**

Satisfaction with the placement process



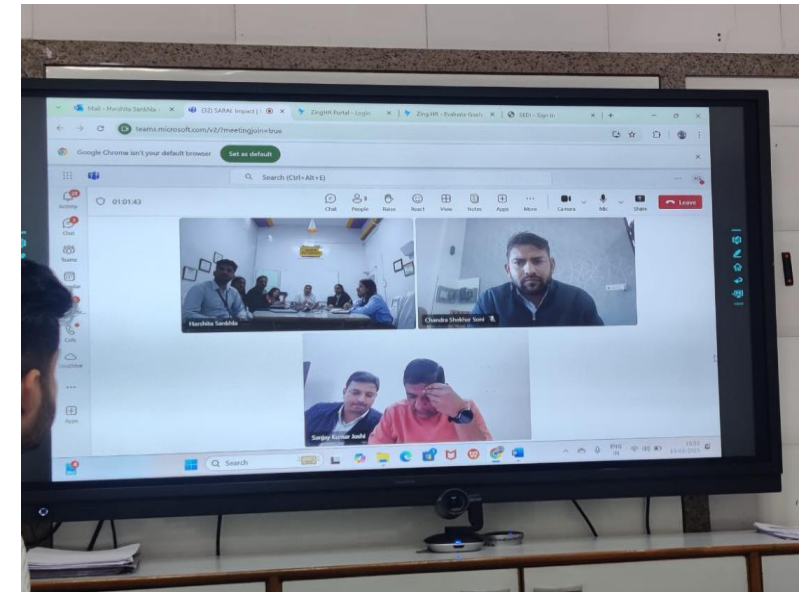
Coherence

The Skill Training for Rural Youth project by Ambuja Foundation **aligns closely with India's development goals and global sustainable development objectives.** It is strategically designed to meet evolving economic and social needs, equipping rural youth with essential skills to succeed in a dynamic job market.



Interactions with project team

- The Skill Training for Rural Youth project by Ambuja Foundation aligns closely with India's national priorities, including the **Skill India Mission and the National Policy for Skill Development.**
- It addresses rural skill gaps through short-term, job-oriented training, enhancing employability, promoting entrepreneurship, and supporting inclusive growth.
- The project also contributes to global goals by advancing **SDG 4 (quality education), SDG 8 (decent work), and SDG 10 (reduced inequalities)**, making it a strong model for sustainable and equitable development.

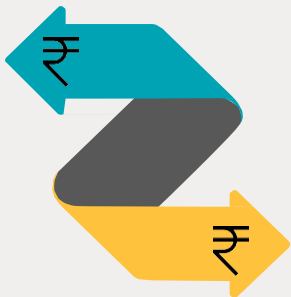


Interactions with beneficiaries

Impact

- **96%** respondents stated that the had made them employable.
- **89%** respondents stated that they were unemployed before undergoing the training

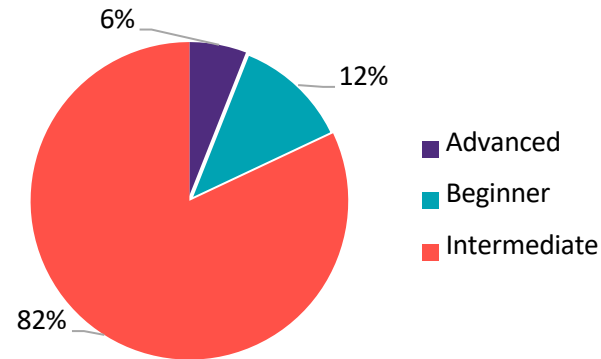
Avg. first salary after training
INR 10,000 - 12,000



Avg. current salary after training
INR 15,000 – 20,000

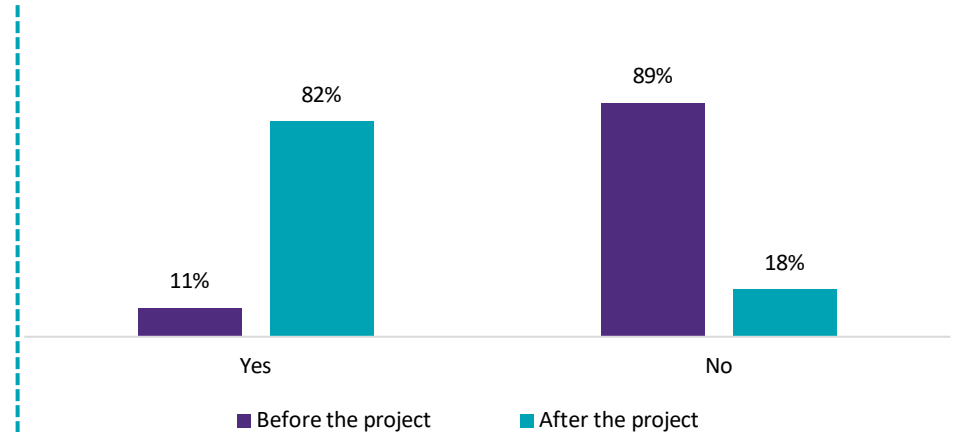
The trainings were a **success in equipping participants with essential technical skills, improving their knowledge levels, and facilitating job placements, ultimately leading to better career prospects and higher salaries.**

Level of knowledge on the topic after



- The training project effectively improved participants' knowledge levels.
- A majority (**82%**) reached an intermediate level, **12%** remained at the beginner stage, and **6%** advanced to a high level of expertise.
- This shows the program's success in **enhancing understanding and building practical skills for most trainees.**

Employment - Pre and post



- The project achieved strong placement outcomes, with **82% of participants securing jobs** through it.
- Beneficiaries expressed high satisfaction with the placement process and their job roles.
- Many reported that the training helped them access better-paying opportunities later and that the skills remained valuable even one to two years after completion.

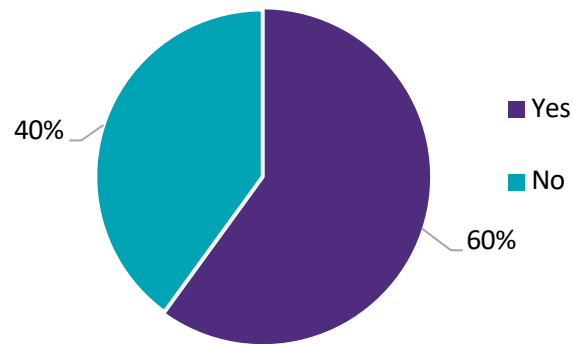
Sustainability

To assess the sustainability of the Skill Training for Rural Youth , **feedback was gathered from participants regarding post-training engagement and their willingness to recommend the .**

"The has been incredibly beneficial for my career. Before joining, I was unemployed and struggling to find opportunities. The training was conducted in a very effective manner, and I gained a wealth of knowledge and skills. The placement sessions were particularly helpful, and through them, I secured a position as a general duty assistant at a reputable hospital. This job has not only allowed me to support my family financially but also to contribute to my sisters' education. The has truly transformed my life, providing me with stability and a sense of purpose."

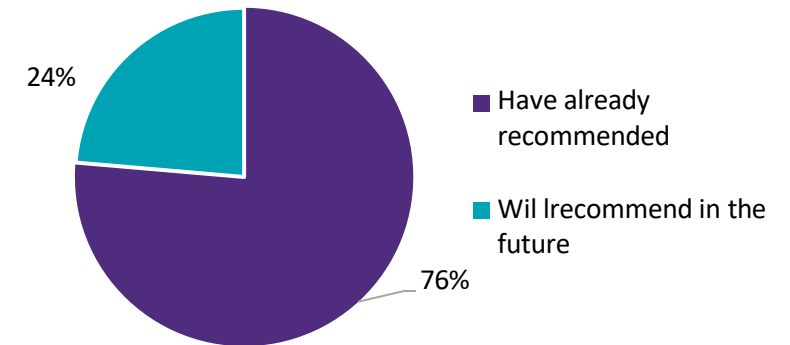
Trainee
General Duty Assistant

After completion follow ups



- **60%** of participants reported receiving follow-up communication from Ambuja Foundation, **showing strong post-training support.**
- However, **40%** did not receive any follow-up, highlighting a need to improve engagement efforts to ensure consistent support for all beneficiaries and enhance long-term impact.

recommendation



- **76%** of participants have already recommended the training to others, and the remaining **24%** plan to do so, reflecting strong satisfaction. Respondents highlighted the program's **life-changing impact—helping them earn, support their families, and gain confidence.** Its practical, job-relevant approach was frequently praised as a key strength.

SROI Analysis

- Social Return on Investment (SROI) analysis helps to measure and account for change, with respect to social, economical & environmental outcomes that are relevant to the stakeholders
- It enables a ratio analysis of benefits to costs incurred, making it easier for an organization to communicate the overall value of their projects to external stakeholders
- To establish the impact, the cumulative monetized value of impacts was adjusted against the deadweight, displacement, attribution and drop-off factor

SROI result	
SROI	Net Social Value Created / Investment
Total Investment	INR 4,82,57,978
SROI Ratio	1.68

Recommendations

To further strengthen the and ensure its long-term impact, GT team proposes the following recommendations:

- **Follow-Up Mechanism:** Post-training engagement was limited, which may affect long-term impact. Regular follow-ups—via calls, visits, or digital platforms—are recommended to reinforce learning and track progress. A structured system could improve continuity and project effectiveness.
- **Alumni Engagement:** Currently, there is no alumni engagement system. Creating platforms like WhatsApp groups, newsletters, or meet-ups could foster community, encourage knowledge sharing, and support outreach. Alumni can also serve as ambassadors to expand the program's reach and credibility.

Thank You.