



Grant Thornton

Impact assessment of Employment - Led Training

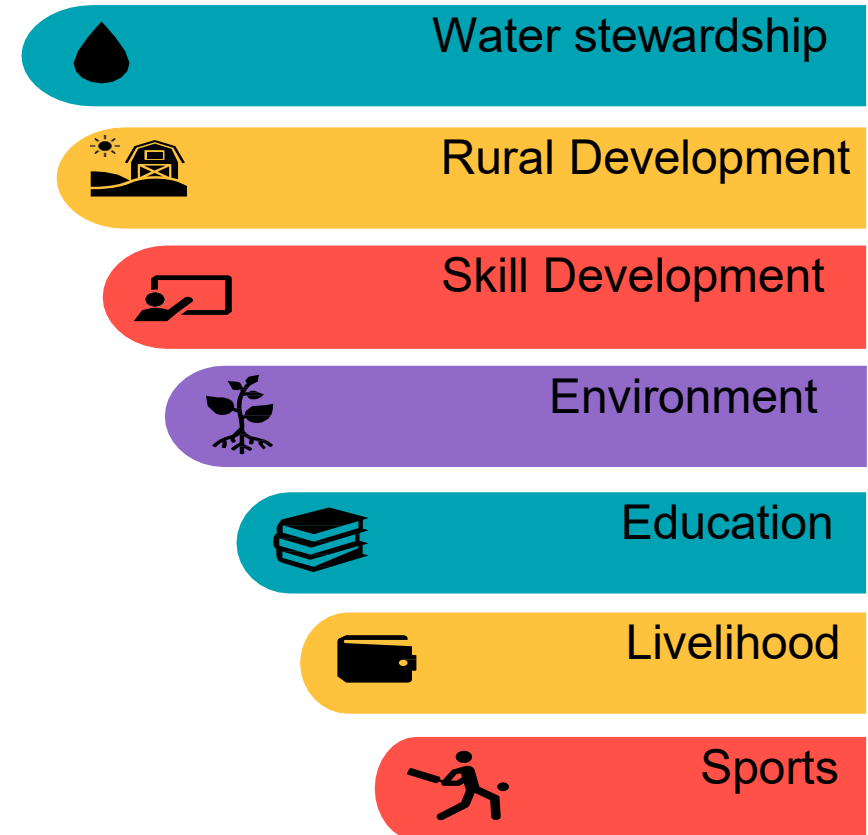
IndusInd Bank

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 Employment-led Training project plays a critical role in bridging the gap between skill development and employment for rural youth with disabilities. By offering structured training, assistive technologies, and placement support, the project directly addresses systemic barriers and contributes to national efforts toward inclusive growth.
- The project aimed to provide access to training for increased employability to rural youth with disability in Chennai and Bangalore. Under this project, APD partnered with other rural NGOs to provide training and employment opportunities. APD also distributed assistive and adaptive technology products to help with mobility related challenges
- Under the project, training was provided for 45 days which covered basic skills needed to be employed in the retail sector in an entry-level position.

Project Objectives



Enhance employability of rural youth with disabilities



Provide 45-day training covering 21st-century skills, life skills, retail sector basics, and on-the-job experience.



Distribute assistive and adaptive technology



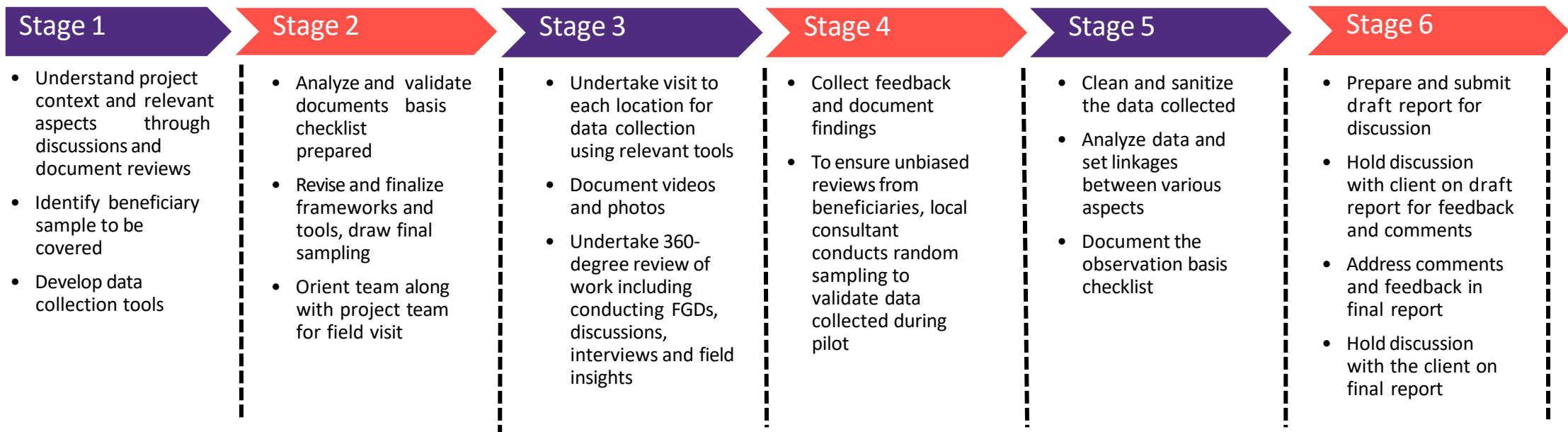
Facilitate employment placements in the retail sector for trained PwDs.



Sensitize employers about the abilities and needs of PwDs

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 used 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

Age of the respondents

19-21 years – 21%

22-25 years – 28%

26-30 years – 23%

More than 30 years – 27%

In terms of gender, 68% of the respondents were male and 32% were female.



Relevance

- 70% had locomotor disabilities.
- Additionally, 90% joined the training program primarily to gain employment.



Effectiveness

- 61% respondents felt well-prepared for employment after the training, highlighting its effectiveness.



Sustainability

- 93% received follow-ups ensuring long-term support by providing tailored solutions.



Efficiency

- 77% respondents with quality of mobility aids. 93% received completion certificates, boosting their job application prospects.



Impact

- 95% successful job placements, and the unemployment rate dropped from 7% to 4%, the program transformed career opportunities.



Coherence

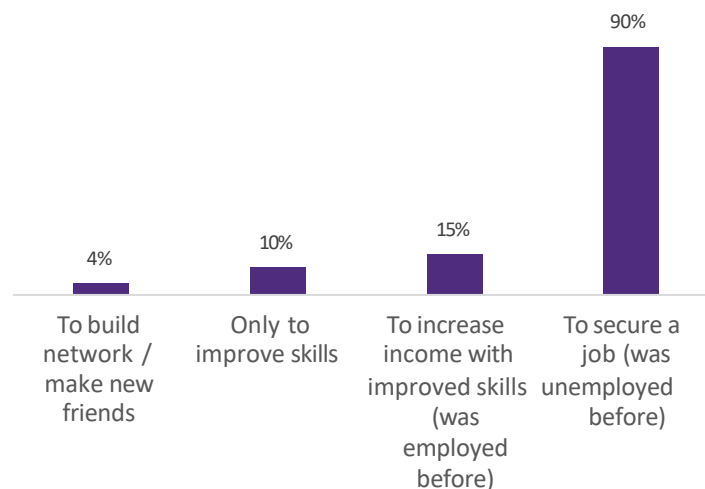
- 100% curriculum aligned with Skill India Mission and Accessible India Campaign.

Relevance

- 99% of respondents possess a Unique Disability Identity (UD ID) card or Disability certificate, reflecting strong access to official disability identification.
- 70% of the respondents reported having a locomotor disability, making it the most common type of disability in the surveyed group.

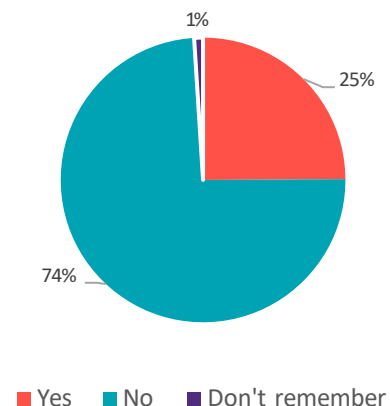
The training has provided an opportunity to many participants seeking employment, **many of whom were facing limited opportunities** before enrolling.

Purpose of joining the training project



- The data shows that the primary motivation for joining the training was to secure a job, with a substantial 90% respondents indicating this reason. This suggests that a significant portion of the participants were unemployed before the training and saw this project as a pathway to employment.

Enrolment in similar trainings



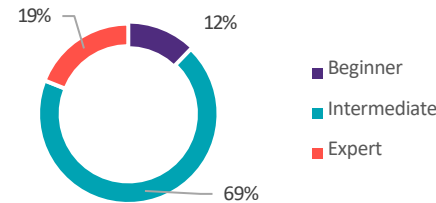
- A significant majority of respondents (74%) had not been enrolled in any similar programs before this training. This suggests that the current project is reaching a largely untapped audience, highlighting its relevance and potential impact.

Effectiveness

- 63% of respondents consider themselves to have intermediate proficiency in personal grooming skills after completing the training.
- A majority of respondents (71%) consider themselves to have intermediate proficiency in English language skills after completing the training.

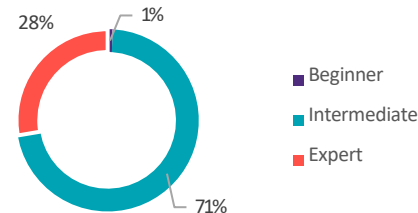
The Employment-led Training Project effectively equipped participants with essential job skills, enhancing their **employability, confidence, and industry readiness through** structured training and assessments.

Beneficiary computer skills proficiency



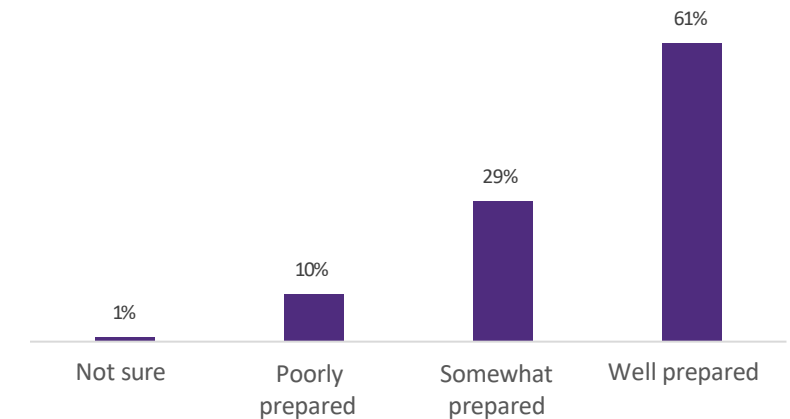
- The data indicates that most respondents (69%) consider themselves to have intermediate computer skills after completing the training.

Beneficiary proficiency in retail-sector skills



- The data indicates that most of the respondents (71%) consider themselves to have intermediate proficiency in retail-sector skills after completing the training.

Beneficiary satisfaction on job readiness



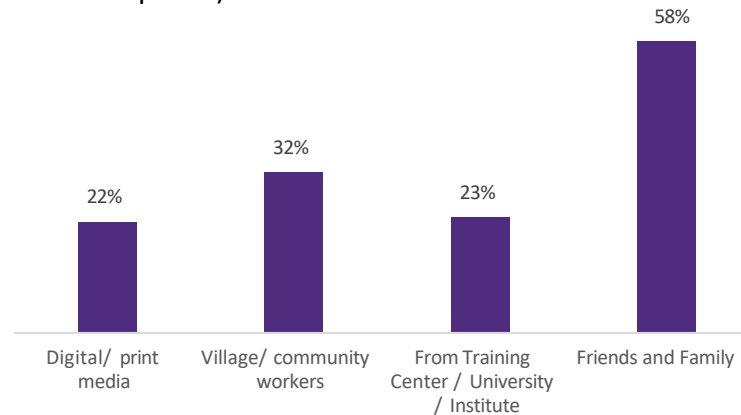
- The data indicates that a majority of respondents (61%) felt well prepared for the job market after completing the training.
- This suggests that the training program is highly effective in providing the skills and knowledge needed for employment.
- Additionally, 29% of respondents felt somewhat prepared, indicating that while they gained valuable skills, there may still be areas for further improvement or additional training.

Efficiency

- Majority of respondents (93%) confirmed that they received certificates stating they had completed the training.

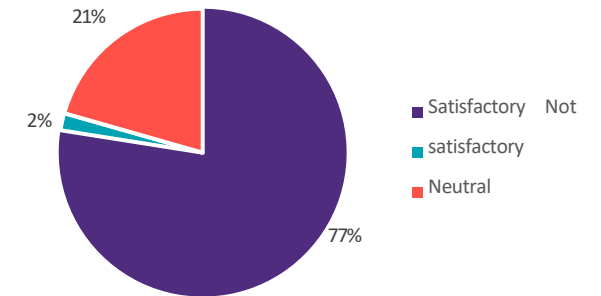
The Employment-led Training Project **demonstrated strong efficiency** in mobilization, leveraging personal networks, community efforts, media, and institutions to reach participants, while providing high-quality assistive aids that **enhanced accessibility and independence for trainees**.

Source of information regarding the training (multi-select response)



- Friends and family were the most frequently mentioned, with 58% respondents citing this method.
- This highlights the significant role of personal networks in spreading awareness about the program. This also indicates that the training was trusted by friend and family members for referrals.

Beneficiary satisfaction with mobility aids



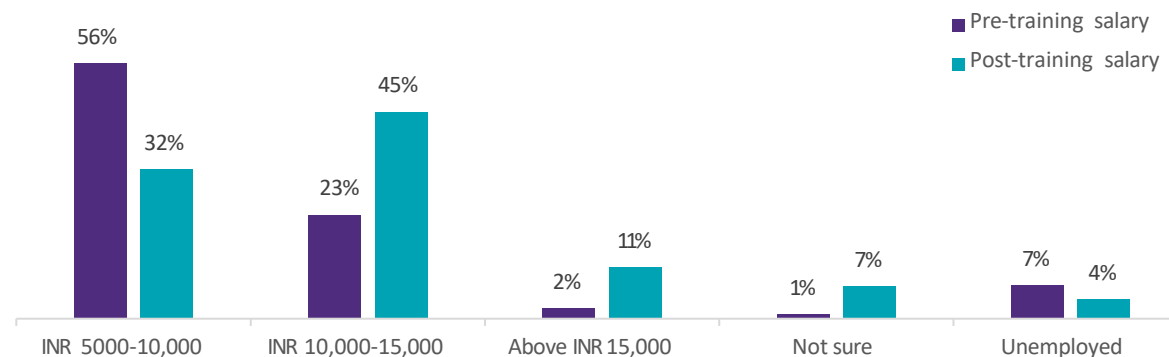
- The data indicates that the majority of respondents (77%) found the quality of the mobility aid to be satisfactory.
- This suggests that the assistive devices are generally meeting the needs and expectations of most beneficiaries

Impact

- A significant majority of respondents (81%) have already recommended the program, indicating a high level of satisfaction and confidence in the program's benefits.

The Employment-led Training Project has had a significant impact on participants by facilitating job placements, increasing income levels, and reducing unemployment, leading to greater financial stability.

Income comparison (monthly salary)



- The above graph gives a comparison of the salary / monthly income status of the trainees, after completing the training.

Significant Increase in Higher Salary Brackets:

- Trainees earning between INR 10,000–15,000 rose from 23% to 45%.
- Those earning above INR 15,000 increased from 2% to 11%.
- This reflects a strong upward shift in income levels post-training.

Reduction in Unemployment:

- The unemployment rate dropped from 7% to 4%, indicating the training program's success in facilitating job placements.

Decrease in Lower Salary Brackets:

- The INR 5,000–10,000 group reduced from 56% to 32%, showing upward mobility.

Coherence



Group discussion with employers

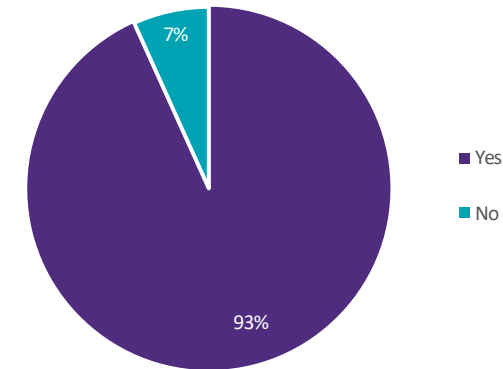
The Employment led Training project aligns closely with India's development goals and global sustainable development objectives. It is strategically designed to meet evolving economic and social needs, equipping disabled youth with essential skills to succeed in a dynamic job market.

- The project demonstrated strong alignment with national priorities like Skill India Mission and Accessible India Campaign, contributing meaningfully to the skill development of rural youth with disabilities.
- Implementation through local NGO partnerships ensured effective community outreach and contextual relevance. While collaboration with government schemes like DDRS and NAP-SCPwD was limited, there is clear potential to deepen these linkages for greater scale and policy synergy.
- The training design reflected current industry needs, with employers noting satisfaction in trainee preparedness. Building a structured feedback loop with industry stakeholders could further enhance curriculum relevance and long-term employability.

Sustainability

To assess the sustainability of the Emolyer Led training Project, **feedback was gathered from participants regarding post-training engagement , alumni groups, and role of employers.**

Status of beneficiary follow ups



Interactions with beneficiaries

- A significant majority of respondents (93%) reported that the training center did follow up with them, indicating a strong commitment to their continued development and success.
- This consistent follow-up is crucial for ensuring long-term success and support for participants, as it helps in addressing any challenges, they might face in their new roles and provides ongoing guidance to enhance their career growth.

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	
Total Investment	INR 5,24,00,000
SROI Ratio	1.86

Recommendations

To enhance the project' effectiveness and scalability, several areas could be strengthened:

- **Data Management:** There is a need to systematically identify and track key performance indicators (KPIs), including improvements observed through pre- and post-training assessments. Establishing robust data storage and analysis systems would enable better monitoring of trainee progress and training centre performance. This data could also support storytelling and impact reporting in the future.
- **Networking and Collaboration:** The project could serve as a platform for stronger collaboration with government and non-government organizations working in the disability sector. Strategic partnerships and alignment with local government initiatives would enhance the project' sustainability and visibility.
- **Capacity Building of Training Centers:** While trainers received initial training, regular refresher courses and capacity-building programs for trainers and support staff would further strengthen delivery. Training centres could also benefit from guidance on organizing job fairs, mock interviews, and networking events to improve placement outcomes.

Thank You.