



Mid-term outcome assessment – Lend a Hand India (2020-23)

JP Morgan Chase Bank N.A., India

December 2023

Assessment methodology

Deloitte conducted the assessment through a combination of desk research and primary interactions with a sample of key stakeholders and project beneficiaries. The assessment was executed in a phased manner during June-July 2023 period.

High level approach for conducting impact assessment

Evaluation criterion

Desk review and data collection

Report

Relevance

Coherence

Effectiveness

Efficiency

Impact

Sustainability

Review of project documents, including concept note, MIS database, evaluation reports, etc.

Stakeholder mapping and sampling plan finalized for field visits

Sector specific tools prepared for the impact assessment

Analysis of the existing baseline data to evaluate progress made

Deloitte conducted a stakeholder mapping exercise to identify the range of interactions required to document multiple perspectives about the perceived impact of the initiatives. The schools were chosen through a random approach, and the stakeholders and beneficiaries were selected purposively due to the time and contact limitations of the assessment.

Project name	Sampling Approach	Assessment Sample	Mode of interaction
Project Pathways (Lend-a-hand India)	<ul style="list-style-type: none"> Random selection of 60 schools across geographies from overall database of schools along with internship coverage for 522 schools (100% JPMCB support) Final list of schools identified purposively based on proximity Qualitative interactions carried out as purposive sample Remote surveys assisted by IP due to privacy considerations 	<ul style="list-style-type: none"> 821 Students across 17 schools (selected purposively from a stratified sample of 60 Schools) 6 Implementation team staff 24 Vocational Trainers 13 Headmasters 2 Employers 	<ul style="list-style-type: none"> FGD: 460 KII: 331 Online survey: 361

- Analysis of data collected to determine alignment of intervention to the needs of the community
- Visiting the site of project implementation to triangulate insights from various stakeholder interactions
- Evaluation of NGO performance along outcome indicators in comparison with available national/state averages / standards
- Feedback and inputs for JPM's CSR and implementation partners

Summary of programme outcomes aligned to OECD framework +

Deloitte conducted the assessment through a combination of desk research and primary interactions with a sample of key stakeholders and project beneficiaries. The assessment was executed in a phased manner during June-July 2023 period.



Identified challenges impede the delivery of the programme and its intended outcomes



Challenges identified, but course correction is possible with significant efforts towards design and delivery



Identified challenges do not directly impede program delivery, or can be corrected with low effort



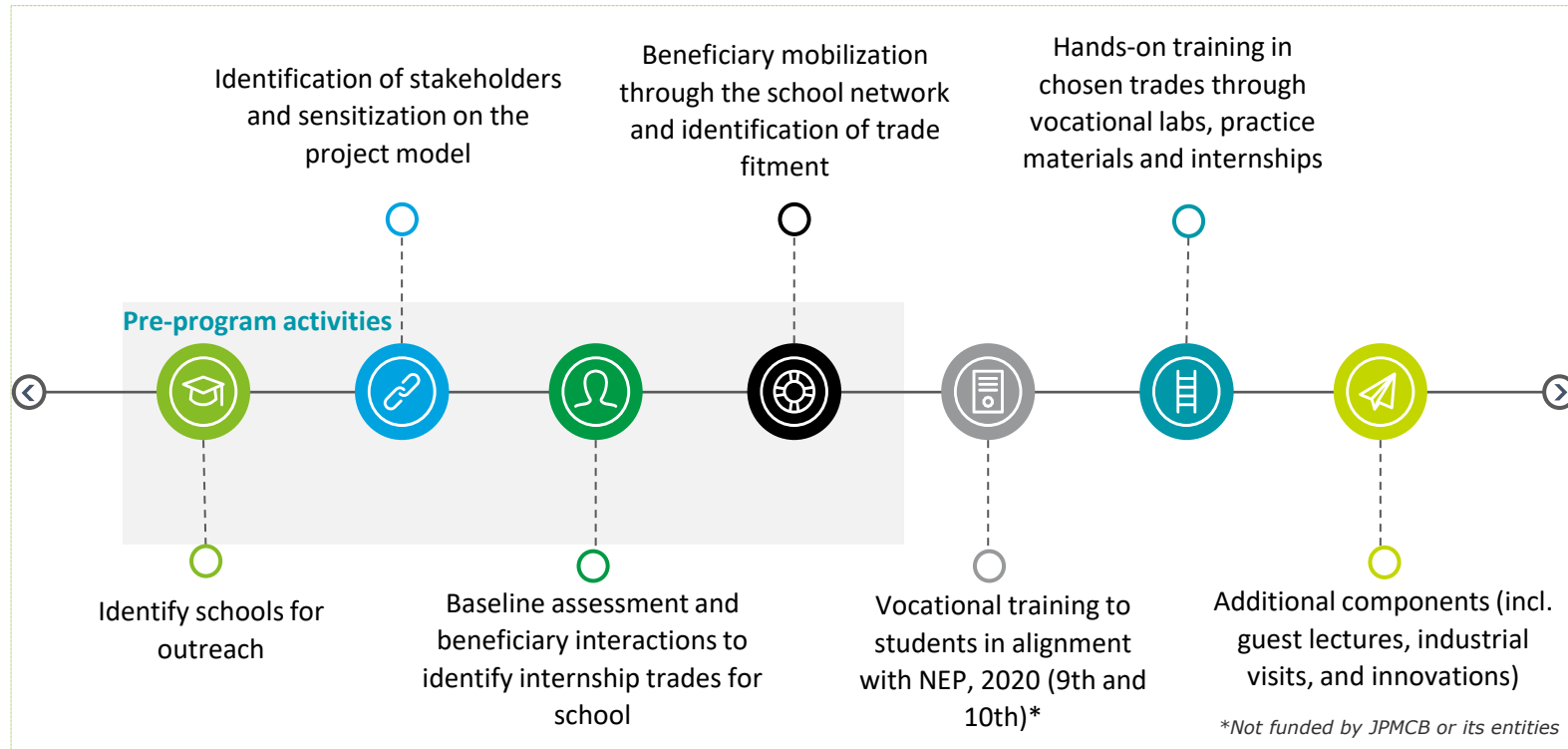
No challenges were identified in delivery and delivery is on track with the program outputs/outcomes

OECD Consideration	Enquiry areas	Assessment	Score
Relevance	Are the initiatives relevant to the community's needs and aspirations, or aligned to the development priority of the region?	<ul style="list-style-type: none"> The program considers the community aspirations, employment needs, skill gaps, and availability of internships and delivers in alignment with the education priorities. Assessment related to alignment with current/future employment opportunities could be considered as a structured exercise while assessing the community's needs. 	
Coherence	How well does the intervention fit in the current ecosystem? Is it designed to achieve community requirements or strategic development goals?	<ul style="list-style-type: none"> The project design fits adequately within the current education ecosystem, and focusses on vocational education priorities aligned to NEP, 2020 	
Effectiveness	Are the program's results aligned with intended/anticipated outcomes? What are some of the major factors influencing the achievement or non-achievement of the objectives?	<ul style="list-style-type: none"> The program results are aligned to anticipated outcomes of an increase in students opting to engage in full-time apprenticeships and those engaging in education in aligned trades to improve their career prospects. 69% of participants reported engaging in education after completion of the internship. 	
Efficiency	Are the objectives being achieved on time? Was the initiative implemented in the most efficient manner? Are there any challenges in the implementation of the activities that are impeding optimal results?	<ul style="list-style-type: none"> The objectives were reported to have been achieved as per timelines discussed during grant disbursement. The MOU could be strengthened with outlined timelines for all activities and overall target finalization. There were no challenges reported in implementation. 	
Impact	How have the development initiatives impacted beneficiaries and other relevant stakeholders? How many people have been affected? What has happened as a result of the initiative?	<ul style="list-style-type: none"> The program has led to an increase in access to hands-on experience, opportunities of engagement with experts, development of 21st century employability and soft skills, and hence an access to potential employers and job opportunities. Additionally, overall community and female empowerment has been noted as result of the program. 	
Sustainability	Other activities conducted to ensure a long-term solution to the development issues of the region? What are the major factors in the program design influencing the achievement or non-achievement of sustainability of the initiative?	<ul style="list-style-type: none"> The activities have been conducted in alignment with the development issues in the region. The sustainability of the initiative is dependent on the overall government investment and maintenance of the trainings and hands-on practice. Program design could be made resilient by developing external relationships with employers and the internship providers in the region. 	

*Source: OECD- DAC framework for evaluation of development assistance (<https://www.oecd.org/dac/evaluation/dacriteriaforevaluatingdevelopmentassistance.htm>)

Project model and coverage

Under Project Pathways, students of grade 11th and 12th are inducted into internships related to their trade of choice. These trades are a part of the vocational training programme offered in their schools. These enterprises are located closer to their homes and can include healthcare centres, retail shops, bakeries, etc.



Project Coverage

- **Maharashtra:** 208 Schools and 12749 Internships
- **Delhi:** 245 Schools and 18120 Internships
- **Telangana:** 69 Schools and 376 Internships

Strategic differentiators

- Provision of trade-specific internships through collaborations in their immediate vicinity, enabling students to practice what was taught in the classroom and develop an understanding of how tools work in real life.**
- Pathways App developed by LAHI allowed students access to trade-specific internships and further update their daily experiences for the vocational trainer to evaluate.**

Trades offered



Retail



Multiskill



Automobile



Beauty & Wellness



Media and entertainment



IT/ITes



Healthcare



Travel & Tourism



Electronics & Hardware



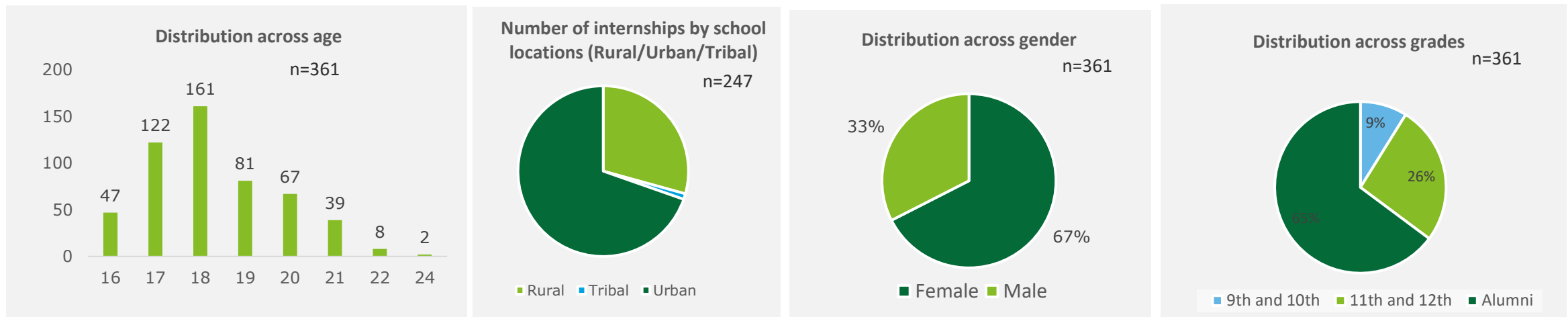
Financial markets & management

Assessment Sample

Under Project Pathways, students of grade 11th and 12th are inducted into internships related to their trade of choice, which they are enrolled in as a part of the vocational training programme offered in their schools. These enterprises are located closer to their homes and can include healthcare centres, retail shops, bakeries, etc.

 **17 Schools** |
  **821 Students** |
  **6 Implementation team** |
  **24 Vocational Trainers** |
  **13 Headmasters** |
  **2 Employers**

The Deloitte team covered 17 schools in Maharashtra (Nagpur, Pune [including 2 Model Schools]), Delhi and Telangana. Demographic division of the sample students covered:

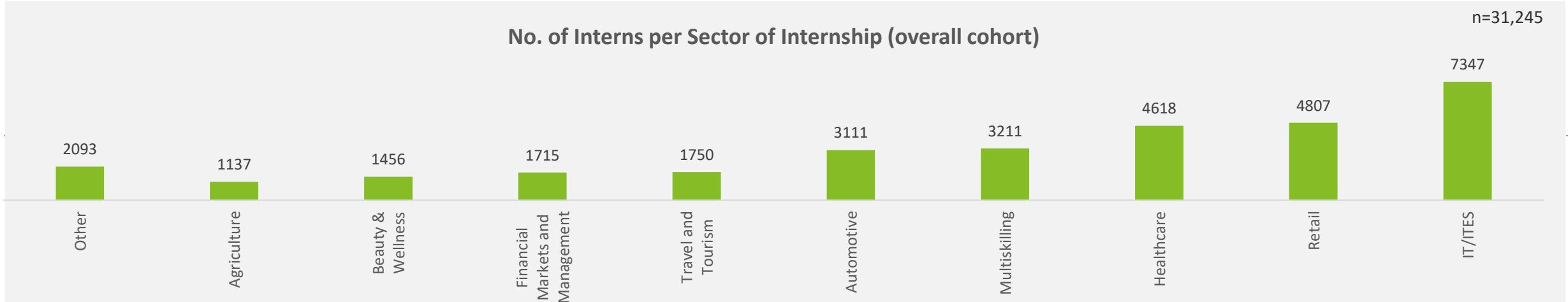


INR 1,45,000-3,00,000 (n=175)
 Reported Family income for 76% of participants

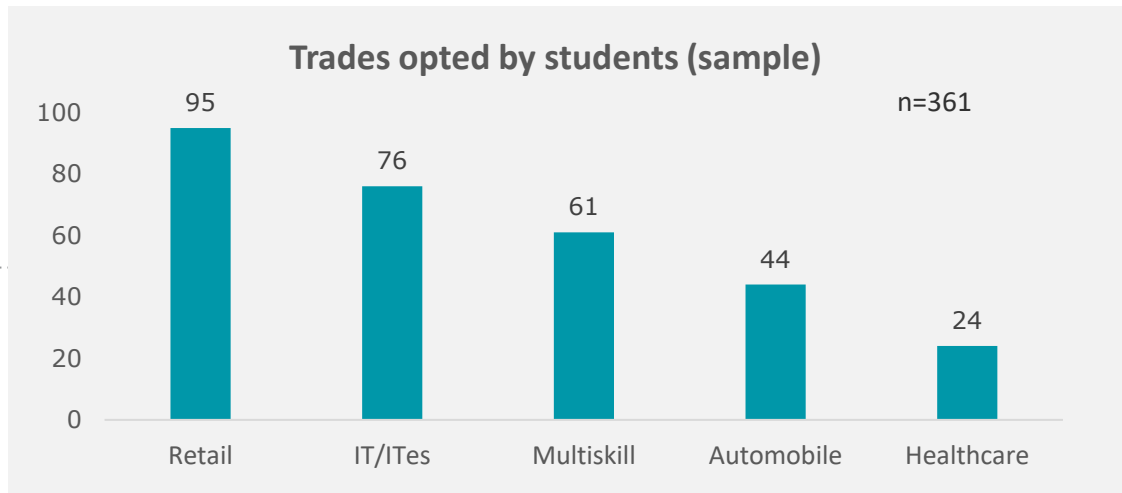
4-5 members (n=175)
 Reported family size of >67% participants

n = Sample size for quantitative data

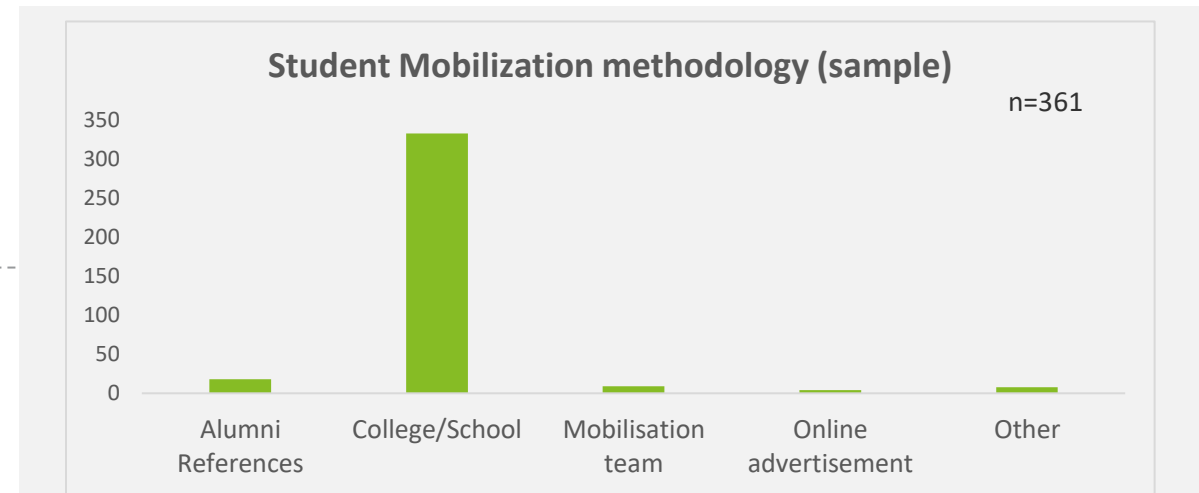
Key insights- candidate mobilization and trade selection



The maximum number of interns are enrolled in the above-showcased sectors: IT/ITES (23%), Retail (15%) and Healthcare (14%). The bar *Other* includes Apparel, Tourism and Hospitality, Media & entertainment, Physical Education & Sports and Electronics and Hardware.



Multiskill (35%) and Retail (26%) were the most sought-after trades among students owing to the interest in and opportunities provided by these trade options.



Most students (89.5%) reported that learned about the internship through their school, indicating that implementation is aligned to school curriculum

Student training and internship related findings

The current JPMCB grant to Project Pathways inducts students of grade 11th and 12th into internships related to their trade of choice- previous grants have supported vocational trainings, training labs, guest lectures and industry visits at schools for class 8th-10th students, which has enabled the outcomes attached to the Project Pathways internships

Internships

- In the current grant, students enroll for unpaid internships when they reach grade 12th
- This is done after completion of their vocational training and the internship is found in the trade they received training in
- The LAHI team guides VTs in mapping employers, facilitating batch-wide internships in remote/rural areas
- Students encouraged to find internships in their localities – reaching out to local shops, bakeries, automobile repair centres, electrical repair shops, hospitals, etc. which builds their self-confidence
- This encourages students to not skip days and proactively engage with the employers

Labs & Equipment

- This counseling equips students with the knowledge needed to select the trades that align with their interests and aspirations, ensuring a more fulfilling educational journey.
- Classroom sessions lay a robust foundation in their chosen trades, making them well-prepared for the intricacies of vocational work.
- By combining early guidance and hands-on learning, students are better prepared for internships and future careers in their chosen trades

Guest Lectures and Industry Visit

- A rich component of the vocational trainings offered
- VTs are responsible for locating industry experts who would be willing to share their experiences with the students
- Industry visits conducted depending on the trade students were enrolled in – the visit could be arranged to a mall (retail), food processing plant, milk production plant, local government hospital, etc. depending on the proximity of the place from the school/village

Vocational Trainings and Facilities

- Students studying in 8th-grade receive counseling on trade availability for informed choices.
- Four-year classes (grades 9th-12th) provide a strong foundation with theory and practical sessions
- Vocational trainers (VTs) supply essential notes, and innovative methods like YouTube videos are employed.
- Well-equipped school labs support practical training and prepare students for internships.
- Labs enhance learning through interactive models and local language informational charts

Project outcomes- Students receiving internship support

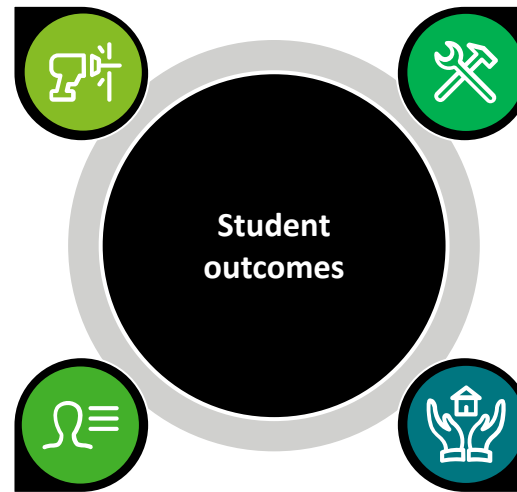
The internships provided to the students as a part of the current grant built further on the vocational training provided to the students in grades 9th to 12th , and improved access to job opportunities in their field of interest as reported by the participants

Access to potential employers and job-opportunities

- Students reported **receiving insights into day-in-the-life and 1-1 immersive experience working under an employer**
- Students also reported development of **entrepreneurial mindset** due to these interactions, with a broad understanding of **profit-making, accounting, management of inventory**, etc.

Development of 21st century employability and soft skills

- 94% Students reported being provided **training and experience in soft-skills such as communication, time-management, public speaking and problem solving**
- Most highly regarded skills were communication (40%) and team-work (27%)
- These skills are important aspects of job-ready future work-force



Opportunities to engage with experts and industry

- 100% students reported accessing guest lectures with domain experts, expert professional guidance and industry visits as per chosen trade.
- 100% **students reported improved confidence owing to expert interactions.**
- ~80% students reported that industry experts engaged with them routinely - hence **building mindset of integrity and build on vocational skills**
- Students reported **trade aligned visits** to electrical grids (electricals trade), hospitals (healthcare trade) and a milk processing plant (food processing trade)

Access to hands-on experience

- 100% **students reported access to laboratories at the schools** that enabled them to have **practical training sessions and more hands-on experience.**
- Additionally, they were provided **opportunity to utilize the newly learned skills inside school premises-** fixing minor equipment, etc.
- Students reported application of learnings under **direct supervision of the trainer (96%) and improved confidence with hands-on skills**

Source: Programmatic and outreach records received from Lend-a-Hand-India

Project outcomes- indirect beneficiaries and communities

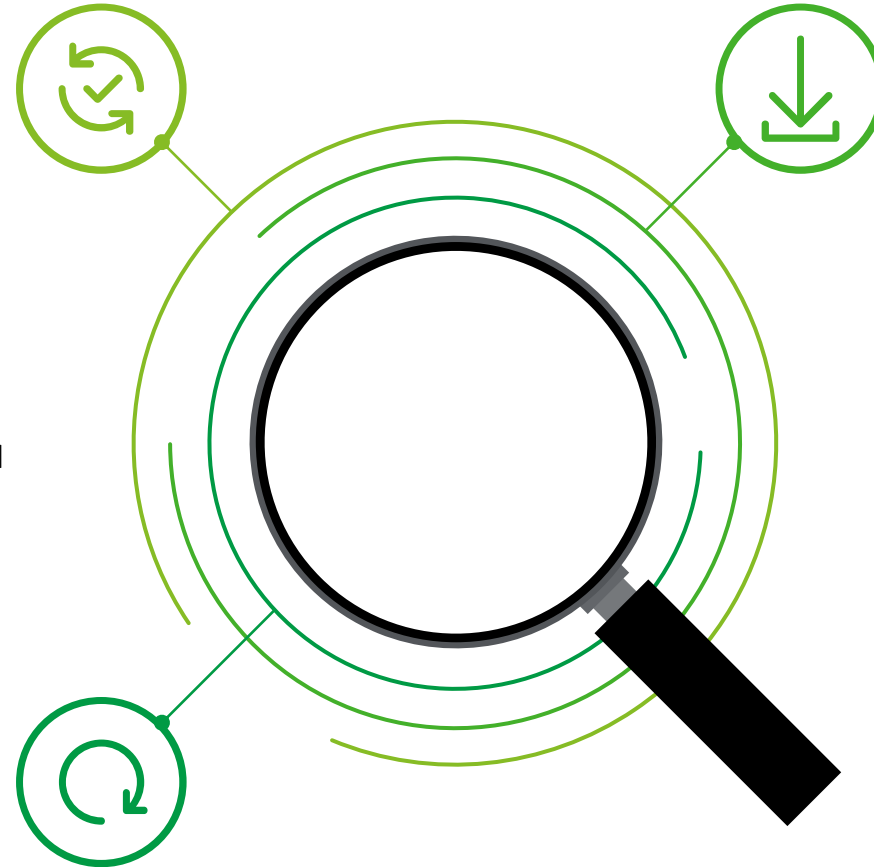
The movement away from traditional mode and curriculum of education, with focus on transferable employment and life skills, and vocational training has allowed for the education ecosystem to improve overall student enrollment and retention in higher-grades, hence addressing challenges of job-access and job-ready skills in the community.

Increase in school enrollments at government high-schools

- Assessment revealed that the **high-school dropout levels at grade 9th and grade 11th had shown a significant drop**, and the **re-enrollments in grade 9th and grade 11th had increased** over the past 3 years, as verified anecdotally from field interactions
- **Community reported access to vocational training as reason** for the same, and door-to-door community awareness sessions conducted by vocational trainers

Increase in parental participation in education

- Distances of commute for internships led to initial inertia and skepticism especially among parents of female candidates
- However, **positive word of mouth, gainful employment opportunities and practical skill acquisition removed these concerns amongst parents**



Improved female participation

- The programme supported about **67% female participants, who reported venturing out of 'traditionally feminine' trades** and more involvement in automobile repair, electrical trainings etc.
- They reported having convinced their family members for the internships and hands-on trainings through **communication and support from vocational trainers and school stakeholders**
- In turn, they were able to **support younger girls in accessing similar trainers and being on path of improved career opportunities**

Key challenges reported

Students under the LAHI programme have received opportunities for internships to equip them for the world of work. However, operational challenges were reported which can be addressed in upcoming grant cycles.



LAHI led engagement with employers/apprenticeship providers to explore roll-over job opportunities would improve student engagement and overall outcomes of the project.



Lack of sufficient equipment and infrastructure for all students to receive appropriate hands-on practice prior to internships, hence contributing to greater learning gaps during internships- this could be addressed through gap funding approaches as permissible within JPMCB CSR approach



Cost of traveling to the internship location is a cause of concern for several students especially those whose internship locations were more than 5 km away. These students are yet to receive their designated travel stipend from the government. The percentage of students who didn't receive funds was not explored in the study, as this component is not covered within JPMCB or its entities' grants.



Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee ("DTTL"), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as "Deloitte Global") does not provide services to clients. Please see www.deloitte.com/about for a more detailed description of DTTL and its member firms.

This material has been prepared by Deloitte Touche Tohmatsu India LLP ("DTTILLP"), a member of Deloitte Touche Tohmatsu Limited, on a specific request from you and contains proprietary and confidential information. This material may contain information sourced from publicly available information or other third-party sources. DTTILLP does not independently verify any such sources and is not responsible for any loss whatsoever caused due to reliance placed on information sourced from such sources. The information contained in this material is intended solely for you. Any disclosure, copying or further distribution of this material or its contents is strictly prohibited.

Nothing in this material creates any contractual relationship between DTTILLP and you. Any mutually binding legal obligations or rights may only be created between you and DTTILLP upon execution of a legally binding contract. By using this material and any information contained in it, the user accepts this entire notice and terms of use.

©2023 Deloitte Touche Tohmatsu India LLP. Member of Deloitte Touche Tohmatsu Limited

Deloitte Touche Tohmatsu India Private Limited (U74140MH1995PTC093339), a private company limited by shares, was converted into Deloitte Touche Tohmatsu India LLP, a limited liability partnership (LLP Identification No. AAE-8458), with effect from October 1, 2015.

