IMPACT ASSESSMENT

FUTURE SKILLS PROGRAM, UNITED WAY DELHI

Image Source: Google Images

TABLE OF CONTENTS

LIST OF FIGURES

Figure No.	Figure Title	Page No.
1	**Type of Course**	13
2	**Level of Education**	13
3	**Religion**	14
4	**Timeliness of Delivery**	15
5	**Quality of Delivery**	16
6	**Confidence in performing job responsibilities**	16

LIST OF TABLES

LIST OF ABBREVIATIONS

Abbreviation	Full Form
CSR	Corporate Social Responsibility
FGD	Focused Group Discussion
FY	Financial Year

GDA	General Duty Assistant
KII	Key Informant Interview
NCR	National Capital Region
NGO	Non- Non-Government Organisation
NSDC	National Skill Development Corporation
OECD DAC	Organisation for Economic Co-operation and Development Development Assistance Committee (DAC)
SPSS	Statistical Package for Social Sciences
UWD	United Way Delhi

EXECUTIVE SUMMARY

India possesses the world's largest youth population, with over 600 million individuals under the age of 25.[1] This demographic advantage—often referred to as the "demographic dividend"—presents a unique opportunity for accelerated growth and innovation. However, to fully harness this potential, the country must rapidly evolve its skilling ecosystem to meet the demands of a dynamic, technology-driven global economy. One notable private sector initiative addressing this need is the **HDFC Bank Parivartan Future Skills program**, implemented in partnership with NGO partners.

The Future Skills Program aims to equip marginalized youth in 13 states of India with skills in the Healthcare sector, thereby enhancing their employability and income-generating potential.

An assessment was undertaken to evaluate the program's relevance, effectiveness, and impact. The study included a survey of 246 course participants. The assessment examined **indicators related to skill development, job readiness, placement support, and alignment with industry expectations.**

Key Findings

- **Soft skills training** was the **most positively rated** component across both genders.
- Participants with **graduation or higher degrees earned nearly double** those with only 12th-grade education.
- **74% of participants belonged to marginalized** (OBC, SC, ST) communities, showing inclusive outreach.
- **Vocational training quality** and relevance were **rated lower** by women than men, indicating gender-based gaps.
- **43% of participants secured placements post-training**, with better outcomes for women than men.

---

[1] https://wheebox.com/assets/pdf/ISR_Report_2025.pdf

- Post-training, **males earned on average ₹11,170 more than females**, showing significant income disparity.
- **65% of all participants remained unemployed,** with a sharper rate (74%) among female respondents.
- Over **half of male participants expressed readiness for entrepreneurship**, compared to only 50% of females.

Recommendations:

- **Enhance vocational training quality** through practical simulations and curriculum updates.
- **Align course content** more closely with evolving labor market needs in the healthcare sector.
- **Strengthen placement linkages** via partnerships with industry bodies and job fairs.
- **Track and address gender disparities** in employment and income through disaggregated data systems.
- **Support entrepreneurship readiness** with mentorship, funding access, and incubation pathways.
- **Promote course-specific optimization**, leveraging insights from placement and income trends.
- **Introduce advanced modules for higher-educated participants** to improve learning outcomes.
- **Develop gender-responsive strategies** to address barriers faced by women in post-training employment.

INTRODUCTION

1.1. Background

According to the Economic Survey 2024–25, the labour force participation rate (LFPR) has risen from 49.8% in 2017–18 to 60.1% in 2023–24, while unemployment has declined from 6% to 3.2%.

- **However, the skills gap persists.** Only 8.25% of graduates are employed in jobs that align with their qualifications, highlighting a systemic disconnect between education and employability. [2]
- **The India Employment Report 2024, co-authored by the International Labour Organization and the Institute for Human Development, underscores the need for active labour market policies.**

---

[2]

https://www.competitiveness.in/economic-survey-reveals-only-8-25-of-graduates-have-jobs-matching-their-qualifications/

[3]Equally vital is a robust national skilling ecosystem to equip youth with the capabilities required in a modern, tech-driven economy.

- **India has taken key structural steps, such as the establishment of the National Skill Development Corporation (NSDC) in 2009** to promote industry-led skilling, and the Ministry of Skill Development and Entrepreneurship (MSDE) in 2015 to unify fragmented efforts under a cohesive framework. But public action alone is not enough.

- **A transformative skilling agenda must be complemented by the private sector.**

Under its flagship CSR platform, the *Parivartan* program by HDFC Bank is working to bridge this gap by empowering India's underserved youth with both hard and soft skills, ranging from digital literacy and technical certification to communication and problem-solving abilities.

Through strategic partnerships with non-profits such as Friends Union for Energizing Lives (FUEL) and United Way Delhi (UWD), it implements targeted skill development initiatives.

- UWD provides vocational skilling to unemployed youth in the healthcare sector, addressing the growing demand for allied health professionals
- FUEL focuses on IT-enabled skills, targeting marginalised youth in Pune, Maharashtra and Punjab.

The UWD Project, which was executed between the years 2022-23 and 2023-24 and is the focus of this report, offered support from training to placement to pave the way to formal and future-ready employment pathways.

Between 2022 and 2024, the program offered training in General Duty Assistant(GDA), Hospital Front Desk Coordinator, and Phlebotomist across thirteen states. Participants also received career counselling and placement assistance, with certifications aligned to National Skill Development Corporation standards.

Over the years, the project trained more than 7,654 youth, equipping them with industry-relevant skills and facilitating access to formal employment pathways. Beyond skilling, HDFC Bank's Parivartan initiative operates across six thematic areas: rural development, education, skill enhancement, healthcare, financial literacy, and environmental conservation. In FY 2023–24, Parivartan impacted over 10.19 crore lives, reaching more than 9,000 villages and 10 lakh households, including 85 Aspirational

---

3 https://www.ilo.org/sites/default/files/2024-08/India%20Employment%20-%20web_8%20April.pdf

Districts. The initiative has supported over 2 crore students through education-focused interventions and trained more than 3 lakh youth. As of March 2024, it has also created over 9 lakh women entrepreneurs, strengthening its commitment to sustainable and inclusive community development.[4]

1.2. Assessment Objectives

The primary objective of the assessment was to evaluate the **relevance, effectiveness, and impact of the program** in the five states selected out of the thirteen. Specifically, the study aimed to:

- **Understand** the demographic and socio-economic profile of participants to assess the program's reach among marginalized communities.
- **Assess** the alignment of the training curriculum with market-relevant skills in the Healthcare sector.
- **Evaluate** the extent to which the program improved participants' employability, skill levels, and access to formal employment opportunities.
- **Examine** the quality of program delivery and the support provided through career counselling and placement services.

METHODOLOGY

2.1. Study Design

The assessment employed a mixed-methods ex-post evaluation design, integrating both quantitative and qualitative approaches to systematically evaluate the Future Skills program under HDFC Bank's Parivartan initiative.

- **Quantitative data was collected through structured telephonic surveys** administered to a representative sample of program participants. The survey captured key indicators such as employment status, income levels, retention rates, and placement outcomes.

4

https://economictimes.indiatimes.com/industry/banking/finance/banking/hdfc-bank-spends-rs-945-crore-on-csr-impacts-10-19-crore-lives/articleshow/111869840.cms

- **It was planned to gather qualitative data through focus group discussions (FGDs)**, **Key Informant Interview** (**KIIs), and Interviews.** However, this was not feasible as the centres had shut down and the implementation team had been disbanded following the conclusion of the program two years ago.

The assessment was guided by the OECD-DAC evaluation criteria, focusing on **relevance**, **effectiveness**, **impact**, and **sustainability** of the interventions. Specific thematic areas explored included

- Perceptions of training relevance
- Sufficiency of support
- Timeliness of delivery
- Quality of services
- Utilization of acquired skills
- Changes in employability outcomes

Throughout the study, confidentiality of participant information was maintained, and informed consent was obtained prior to data collection.

2.2. Sampling Strategy

A **stratified sampling approach** was adopted to ensure representativeness and reliability in evaluating the program's outcomes, covering both the quantitative and qualitative components.

Quantitative Sampling: Quantitative sampling was determined using **Cochran's formula**, ensuring a **95% confidence level** and a **6% margin of error**. The sample size was proportionally distributed across training years based on the total number of students reached. For the UWD Future Skills project, the total student universe was 7,654, resulting in a calculated sample size of **246 respondents**. The sample was stratified across key variables to ensure balanced representation:

- **Gender**: Inclusion of male and female participants
- **Course Type**: Stratification based on courses completed (e.g., GDA, Hospital Front Desk Coordinator, and Phlebotomist)
- **Geographic Location**: Coverage across training centers and partner colleges

- **Employment Status**: Representation of both employed and non-employed participants

Table 1: UWD Survey Sample

Year	Target Students	Sample Size
First Year (FY 2022-23)	3,885	123
Second Year (FY 2023-24)	3,769	123
Total	**7,654**	**246**

2.3. Research Methods and Tools

Data collection utilized **structured and pre-tested tools** tailored to the study's objectives. For the quantitative component, a standardized questionnaire was administered through telephonic calls, ensuring consistency in capturing employment-related indicators across a geographically dispersed sample.

2.4. Data Analysis

The analysis was structured around three primary areas of inquiry: **Employability Skills**, **Employment Outcomes**, and **Career Progression**. This framework was **guided by the study's objectives and aligned with the OECD-DAC evaluation criteria,** ensuring an examination of the program's relevance, effectiveness, impact, and sustainability.

Data was analyzed using a combination of **descriptive** and **inferential statistical techniques** to assess outcomes across the three areas of inquiry mentioned above.

- **Multivariate Linear Regression** was used to identify predictors of current monthly income
- **Logistic Regression** analyzed factors influencing employment status.
- **Paired Samples t-tests** assessed income progression from placement to the time of survey

- **Independent Samples t-tests** compared income variations across gender groups, education, and training types.
- **Correlation analysis** was conducted to explore the relationship between time since training completion and current income levels.

2.5 Study Limitations

Absence of Baseline Data: The evaluation was conducted ex-post without baseline information on participants' skills, employment status, or income prior to their enrollment. As a result, the assessment relies on retrospective self-reporting, which may affect the ability to attribute observed changes solely to the intervention.

Self-Selection and Response Bias: Data collection depended on participants' voluntary responses through surveys and interviews. Self-reported information is subject to recall bias and social desirability bias, particularly regarding employment and income details.

Timing of Data Collection: The study captures outcomes at different stages post-training, depending on when participants completed the program. Variability in the time elapsed since completion may influence employment and income outcomes, affecting comparability across participant cohorts.

Sampling Constraints: Although a stratified sampling strategy was applied to ensure representativeness, certain subgroups (such as early dropouts or those unreachable by phone) may be underrepresented. This limits the ability to generalize findings to all program participants.

Limited Longitudinal Perspective: The study provides a snapshot of employment and career outcomes but does not track participants over an extended period. Thus, it cannot fully assess the long-term sustainability of employment, income growth, or career progression.

Limitation in Qualitative Data Collection Due to Program Closure: A key limitation of the study was the inability to gather qualitative data through focus group discussions (FGDs) with students and key informant interviews (KIIs) with trainers, implementing partners, and employers. These methods were originally planned to provide valuable contextual insights into participant experiences, perceptions of training quality, curriculum relevance, and post-training career outcomes. However, this was not feasible as the training centres had closed and the implementation team had been disbanded following the

conclusion of the program two years prior.

FINDINGS

3.1 Program Reach

The training was structured as a three-month course. **The participants were based in Telangana, Maharashtra, Madhya Pradesh, Karnataka, and Uttarakhand** and attended sessions at designated training centres. **58% of participants undertook the GDA course, 25% undertook the Phlebotomist course, and 17% undertook the Hospital Front Desk Coordinator course.** The program catered to **72% females and 28% males with an average age of 24 years.** The average distance between their residence and the centre was 6 kilometres. The sample indicates that **74% of participants belonged to OBC, SC, or ST communities**.

The data shows that 21% of the overall participants in the course identify as belonging to the Muslim community, 28% among male participants and 19% among female participants. These **figures highlight the program's inclusive reach and its resonance within the community**.

In terms of educational qualifications, **51% of respondents reported having completed 12th Grade**, while 32% held graduate degrees. Among these, 7% of male participants and 1% of female participants had pursued postgraduate studies.

Among surveyed households, **service sector jobs (33%) and agriculture (24%) emerged as the primary sources of income**. A large proportion of households **(69%) reported having no secondary income source**. The **average annual family income was recorded at ₹2,26,919**, **with a median income of ₹2,00,000,** indicating low income dispersion across the participant group. Service sector jobs, being the largest primary source of income, span both formal and informal arrangements, depending on the employer and nature of employment. Agriculture, being the second largest primary source of income, is predominantly informal, lacking formal contracts and social security benefits. This distribution thus reflects diverse livelihood practices amongst the participant communities. **As the sole service provider in this skilling segment for these participants, HDFC's intervention has the potential to expand access to**

diverse career pathways and improve earning potential, particularly for the latter.
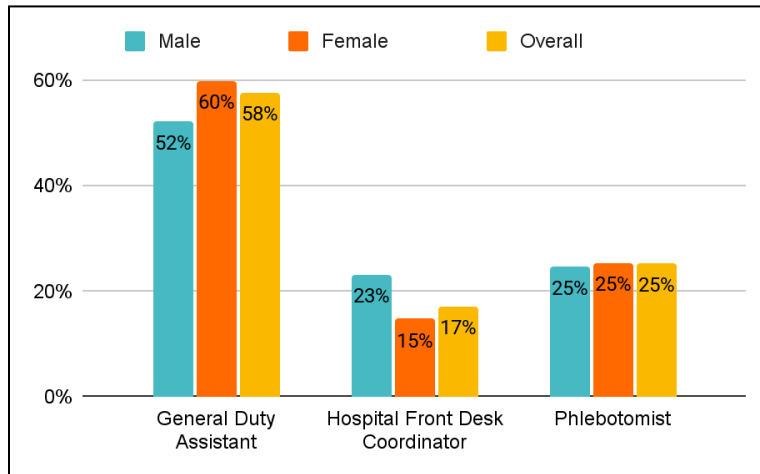
Figure 1. Type of Course

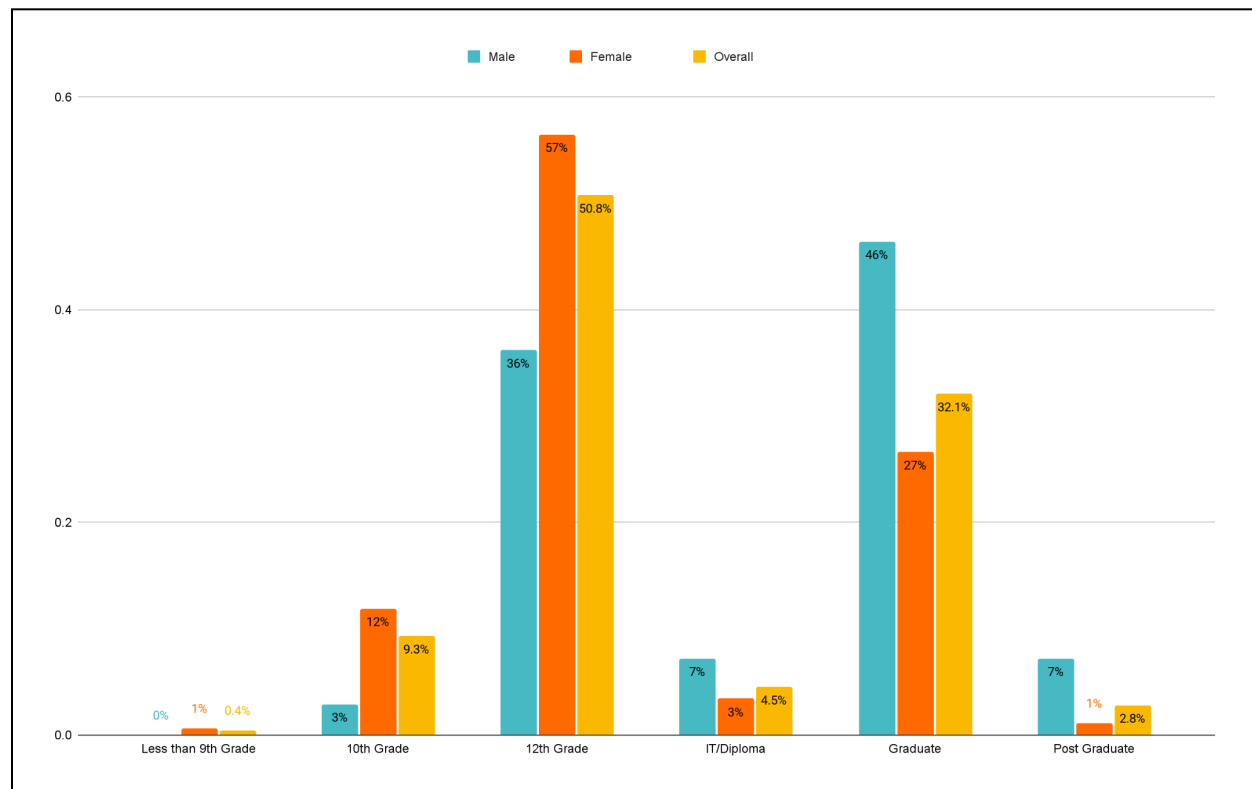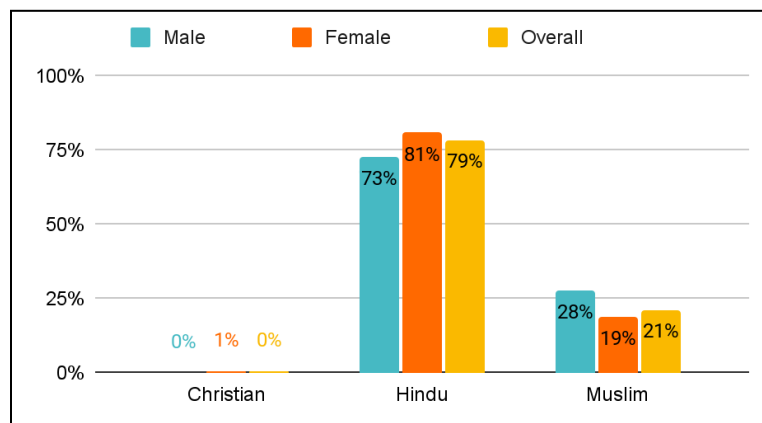

Figure 2. Level of Education

Figure 3. Religion

3.2. Relevance, Sufficiency and Utilization

Participant feedback indicates a **generally positive engagement with the program's core components: vocational training, soft skills development, and job placemen**t assistance, with some gender based variations. Vocational training was considered relevant by 80% of male and 72% of female participants, suggesting a stronger alignment of the training content with the needs of men, while indicating potential gaps in addressing women's specific learning or employment goals. Soft skills training received the highest relevance ratings overall, particularly from males (95%) and a strong majority of females (78%), reflecting its broad applicability and importance across genders. Job placement relevance was similarly perceived by both male (77%) and female (78%) participants, indicating that the placements offered were generally seen as appropriate and aligned with participant expectations. Overall, the data suggests that while all components were viewed as relevant, soft skills training stands out as the most universally valued, and there may be a need to enhance the perceived relevance of vocational training for women.

3.3 Effectiveness of Training Delivery

Effectiveness of the intervention was assessed across two dimensions: **timeliness of delivery** and **participant-rated quality**. Across all three components—vocational training, soft skills, and job placement—**timeliness** ratings were high, particularly for soft skills training, which received a perfect

score of 100% from both male and female participants, indicating unanimous satisfaction with timely delivery. Vocational training and job placement were also rated highly for timely delivery of the services (85% and 87% overall, respectively), though slightly lower among female participants.

In terms of quality, soft skills training again stood out with a 93% overall rating, especially high among males (100%) and strong among females (87%), suggesting **participants perceived it as both timely and well-executed**.

Vocational training and job placement quality ratings were comparatively lower (71% and 73% overall, respectively), with women rating quality slightly lower than men in vocational training (69% vs. 75%). These findings suggest that the intervention was most effective in delivering soft skills training, while vocational training and job placement could benefit from further improvements in both delivery and perceived quality, particularly to better meet the expectations of female participants. Further, there is a highly significant association between gender and employment status (p = 0.000), with females having lower odds of being employed compared to males. This finding highlights a persistent gender disparity in employment outcomes, indicating that women face greater barriers to entering or remaining in the workforce. These barriers may stem from socio-cultural norms, caregiving responsibilities, limited access to enabling infrastructure, or gender bias in hiring practices.
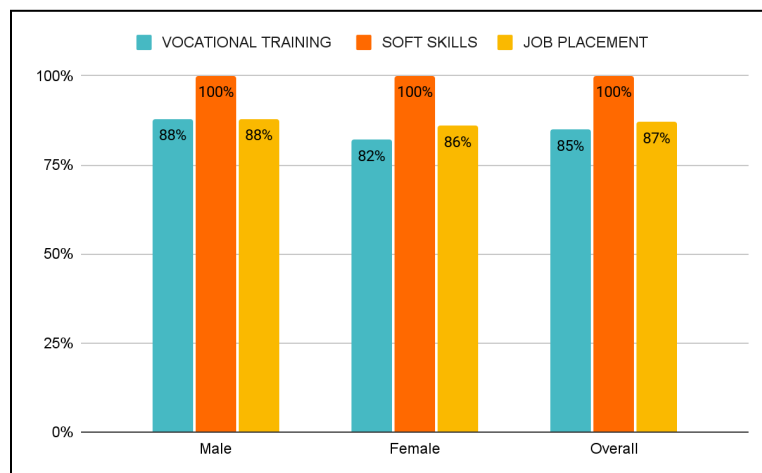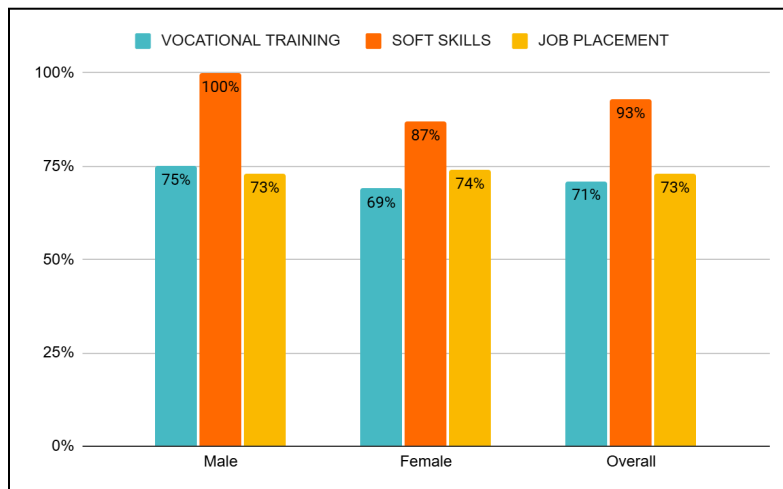
Figure 4. Timeliness of Delivery

Figure 5. Quality of Delivery

3.4 Impact

Building on the perceptions of quality and satisfaction, the assessment explored how participants experienced the program's **impact on their skills, confidence, and employability.**

Confidence in Performing Job Responsibilities: **High confidence in job responsibilities was the most commonly reported level after training (43%)**, though it did not constitute a majority. When examined by gender, a higher proportion of male participants (52%) reported high confidence compared to females (39%). Moderate confidence levels were in a similar range across genders (32% for males, 36% for females).

Figure 6. Confidence in performing job responsibilities
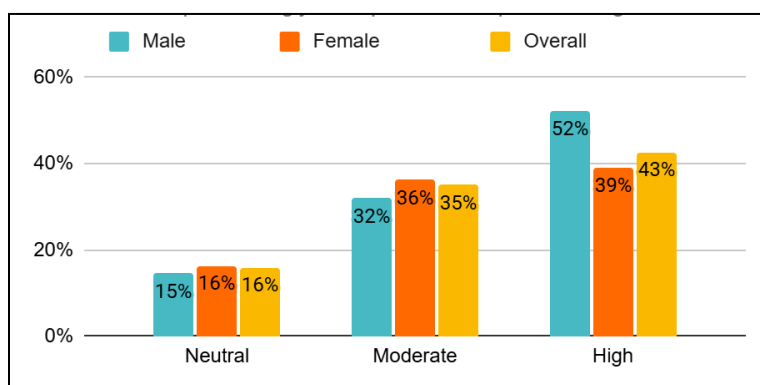
The differences in neutral responses were minimal, as well (16% for females, 15% for males). While this suggests a higher self-reported confidence among men, it's important to recognize that this difference may not be solely attributable to the training program itself. Factors such as baseline confidence levels prior to training, cultural influences, and individual differences can also significantly impact these outcomes.

Exposure to Industry Practices: **The data show that exposure to industry practices following training varied by gender**. Male participants most commonly reported moderate exposure (51%), compared to 38% of female participants. High exposure levels were similar between males (30%) and females (28%), while a larger proportion of female participants (26%) reported a neutral level of exposure compared to males (17%). This pattern suggests that male participants may have perceived or encountered more clearly defined engagement with industry practices during the training. The higher neutrality among female participants could indicate less tangible exposure or uncertainty in interpreting what constitutes industry engagement. However, **without baseline data, we cannot determine whether these differences reflect actual variations in experience, differences in perception, or other external factors unrelated to the training.**

Figure 7. Exposure to Industry Practices
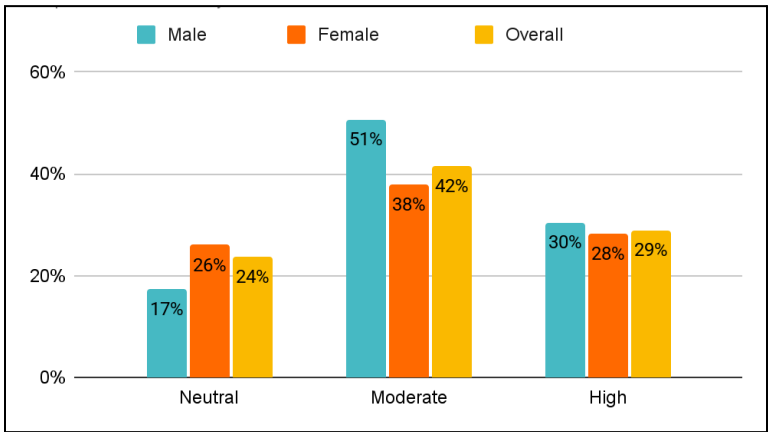
Acquisition of Job-Relevant Skills: The data indicates that most participants (44%) perceived it as a moderate level of learning, with 35% reporting high acquisition across both genders. However, there is a gender difference in moderate and neutral responses: 44% of male participants reported moderate acquisition compared to 35% of females, while 27% of females remained neutral compared to 20% of

males.

Figure 8. Knowledge and Skills Acquisition
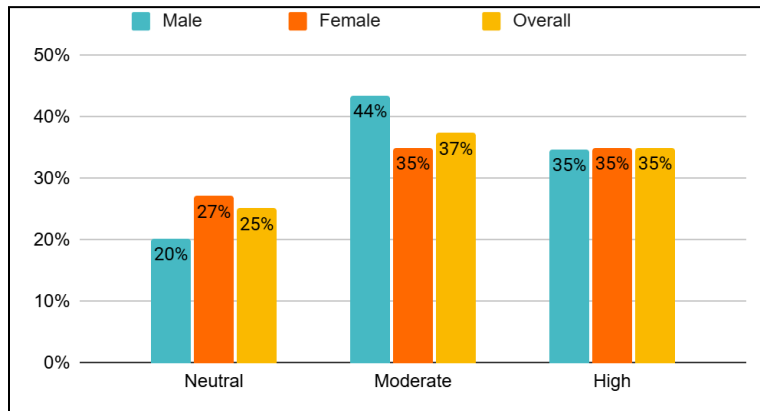
This suggests that while both male and female participants equally acknowledge high learning outcomes, men may feel more assured about the extent of their learning, whereas women appear slightly less certain.

Access to Employment and Income Opportunities: The data reveals differing perceptions between male and female participants. While **overall, 26% of participants reported high access, a larger proportion of female participants (28%) rated their access as high compared to males (20%).** Conversely, **49% of males reported moderate access, significantly higher than the 35% of females. Neutral responses were relatively similar across genders.**

*Figure 9. Access to Employment and Income Opportunities*
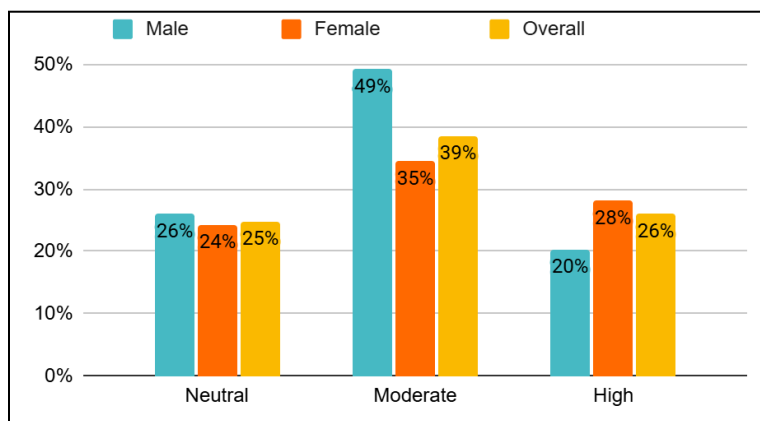
This suggests that although more men perceived a moderate level of access, a greater proportion of women felt they had high access to opportunities. This could indicate that the program may have been particularly effective in enhancing perceived access among women, potentially by addressing specific barriers they face or by offering more targeted support. However, the lower moderate ratings among women also suggest a polarization in perception, pointing to the need for more consistent and sustained efforts to ensure equitable access across all female participants.

Placement Outcome Post-Training: The data on post-training placements facilitated by the training center shows that the **GDA course had the highest placement** (50%). **43% of participants were successfully placed, while a majority (57%) were not.** A gender-wise breakdown reveals that 45% of female participants reported being placed compared to 38% of males, indicating that women had slightly better placement outcomes through the training center. The training has succeeded in equipping participants with skills and facilitating some placements, particularly for women. The overall gaps in placement (43%) are notable and may reflect potential mismatch between the training provided and current labor market demands.

A statistically significant difference (p = 0.007) in the income levels of males and females at the time of placement has been observed, indicating that male participants tend to receive higher income offers compared to their female counterparts. Also, there is a **highly significant association (p = 0.000) between receiving placement support and current employment status. Participants who received placement support are nearly five times more likely to be employed than those who did not.**

Figure 10. Post-Training Placement
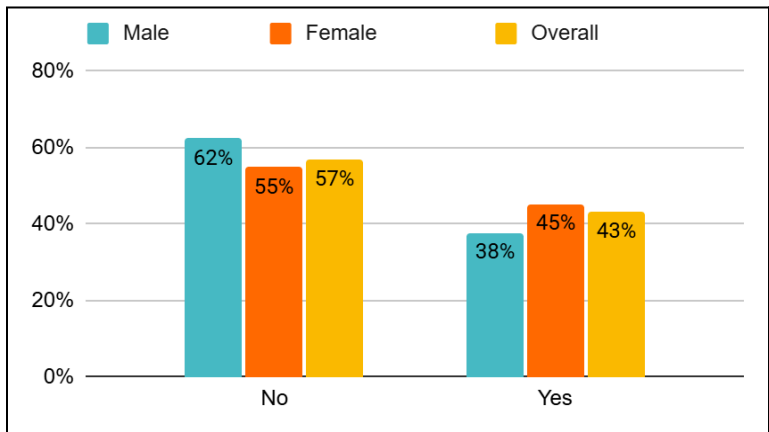
These findings highlight the critical role of placement assistance in improving employment outcomes and point to the need for continued investment in equitable and accessible support services during the transition to the workforce.

Nature of Current Employment: The data on current employment status reveals significant gender disparities in post-training employment outcomes. **Overall, 65% of participants remain unemployed**, **with a much higher proportion among females (74%) compared to males (42%).** Males are more likely to be engaged in regular employment (38% vs. 22%) and self-employment (12% vs. 2%), indicating better absorption into the workforce. Gender inequity continues to be a cross-cutting and complex determinant that impacts the economic and educational opportunities of young people around the world.[5]

Figure 11: Nature of Current Employment
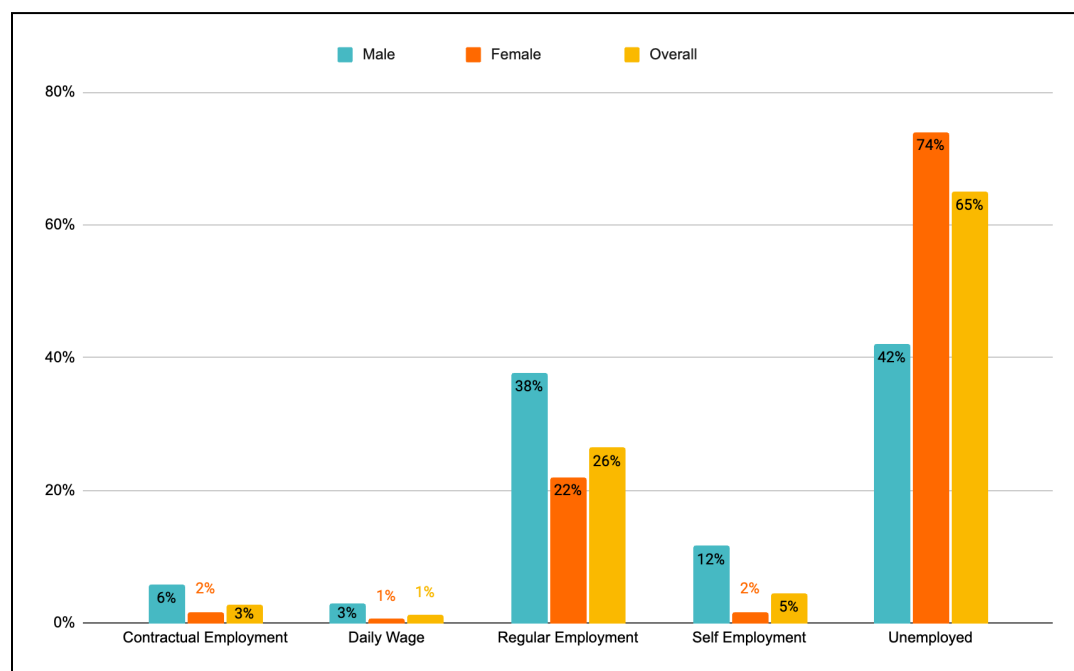
There is a statistically significant association (p = 0.000) between receiving placement support and employment outcomes. Participants who received placement support are nearly five times more likely

5

https://cdn.who.int/media/docs/default-source/health-workforce/delivered-by-women-led-by-men.pdf?sfvrsn=94be9959_2

to be employed than those who did not, emphasizing the effectiveness and importance of structured placement assistance. Contractual and daily wage employment remains low across both genders, though slightly higher among males. These figures suggest that despite training, female participants face greater barriers to securing employment or starting their own ventures, possibly due to structural, cultural, or logistical challenges.

Current Monthly Income: Among participants who were employed at the time of the survey, The analysis reveals key factors influencing income outcomes post-training. Participants have **experienced significant income growth since placement, with a mean increase of ₹9,015 (p = 0.001).** However, **gender-based disparities persist**, as **males earn significantly more than females—₹20,764 vs. ₹9,594—indicating a mean income gap of ₹11,170 (p = 0.000)**. Educational qualification also plays a critical role in income levels; the analysis reveals a statistically significant difference (p = 0.002) in the current income levels of respondents based on their educational qualifications. **Participants with education up to 12th grade or below (N = 54) reported a mean monthly income of ₹9,937,** whereas those with a **graduation degree or higher (N = 39) reported nearly double the income,** with a mean of ₹19,401. These findings underscore the importance of addressing gender gaps and promoting higher education to improve income outcomes for all participants.

Out of the 246 respondents, only 56 reported having worked consistently for all 12 months in the past year. Among these individuals, the average annual income was ₹1,94,214, while the median income stood at ₹1,20,000. This suggests a wide variation in earnings, with a few higher-income earners likely raising the average above the median. It is important to note that the course of Hospital Front Desk Coordinator has the highest median income of ₹ 2,40,000.

Long-term Outcomes of the Intervention: The health and social care sector is expected to create 40 million new health worker jobs by 2030, each supported by an additional two supportive jobs with a total job creation potential for over 120 million.[6] The data indicates that a **majority of participants felt they gained adequate skills for employment** after the training, with 74% affirming this—slightly higher among males (77%) than females (72%). Interestingly, **more female participants (60%) reported an increase in internship opportunities** post-training compared to males (55%), and a similar trend is

---

[6]https://www.ilo.org/publications/improving-employment-and-working-conditions-health-services

observed in perceived job opportunities, with 64% of females noting an increase versus 62% of males. These findings suggest that while men may feel slightly more confident about their job readiness, women are reporting greater perceived improvements in access to internships and job opportunities. This points to a positive shift in exposure and opportunity for female participants.

The data shows that **57% of all participants felt ready to take on a self-employment or entrepreneurship** role after the training. However, there is a notable gender gap: **75% of male participants expressed readiness compared to only 50% of females.** Additionally, a significantly higher proportion of female participants (46%) reported being unsure, in contrast to 23% of males. This suggests that while the training has promoted entrepreneurial confidence among many, especially men, a substantial number of women remain uncertain about pursuing self-employment. This could be due to lower confidence, limited access to resources, or societal constraints.

Figure 12: Long-Term Outcomes of the Interventions
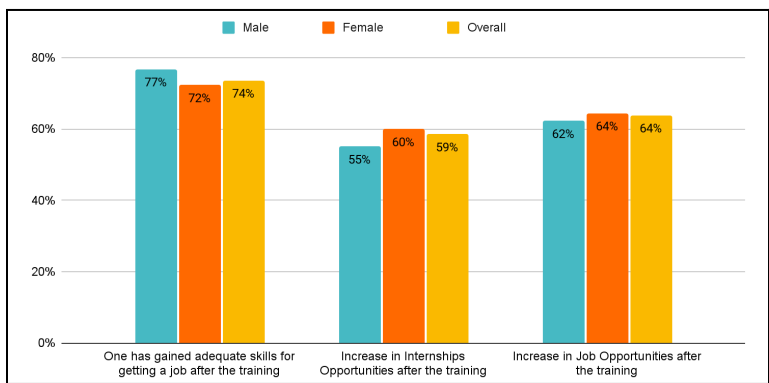
RECOMMENDATIONS AND CONCLUSION

4.1. Recommendations

The following recommendations are grounded in data-driven insights and aim to address key gaps identified in employment access, income disparities, and post-placement continuity. Areas of focus include gender-linked differences in outcomes, variations in earning levels, and factors influencing

sustained workforce engagement.

Table 2: List of Recommendations and Proposed Actions

Recommendation Area	Key Findings	Proposed Actions
Vocational Training Quality Improvement	Vocational training quality received lower ratings compared to soft skills training, indicating a need for enhancement.	Implement **regular curriculum reviews** with healthcare industry experts, Incorporate more **hands-on practical** sessions and real-world simulations, Introduce **periodic assessments** aligned with **National Skill Development Corporation standards**, Develop advanced modules for participants with higher educational qualifications.
Course Specific Optimization	Hospital Front Desk Coordinator course has the highest median income while GDA has the highest placement rate	**Conduct market analysis** to identify emerging healthcare roles for new course development.
Strengthening Placement Linkages	Placement outcomes were lower than expected relative to training coverage, indicating a weak transition from skilling to employment.	**Coordinate with industry councils** to leverage sector-specific recruitment initiatives, improving access to job opportunities and enabling participation in official placement fairs.
Enhancing Labour Market Alignment	A large proportion of participants remained unemployed post-training, highlighting weak alignment between training and actual labour market demand.	Embed **sector-specific labour market data into curriculum planning.** Prioritise high-growth, high-preference sectors for the states to improve employability outcomes
Addressing Gender-Based Disparities in Income	Despite similar access to training and placement, income outcomes differed between male and female participants.	Introduce tracking mechanisms for gender-disaggregated placement and wage outcomes. Strengthen strategic **partnerships with recruitment teams** of hiring companies to systematically address structural gender gaps
Bridging the Gap in Entrepreneurial Uptake	A high number of participants expressed readiness for entrepreneurship, but few had taken steps toward self-employment.	**Develop structured self-employment tracks** that integrate mentorship, financial literacy, seed funding access, and incubation linkages to convert entrepreneurial intent into sustainable enterprise pathways.

4.2 Conclusion

The **HDFC Bank Parivartan Future Skill program** has demonstrated a meaningful **impact in reaching marginalized populations**, with 74% of participants from OBC, SC, or ST communities and strong representation of women (72%) and Muslim participants (21%). The program's effectiveness is evident in its **well-received soft skills training** and the significant income growth among employed graduates. However, critical gaps remain, particularly the substantial **gender disparities in employment outcomes** (74% unemployment among females versus 42% among males) and income levels (₹11,170 difference between males and females).

The assessment reveals that **placement support is a decisive factor in employment success**, with participants receiving such support being nearly five times more likely to secure jobs. Additionally, educational qualifications strongly influence income potential, **with graduates earning nearly double compared to those with 12th standard education, highlighting the need for educational pathway support alongside vocational training.**

Moving forward, the HDFC Bank Parivartan program can amplify its impact by implementing **gender-responsive programming, enhancing placement mechanisms, improving vocational training quality, and developing targeted entrepreneurship support, particularly for female participants.** With these strategic enhancements and a **robust longitudinal monitoring system, the initiative can strengthen its role in India's skilling ecosystem**, helping to realize the country's demographic dividend by transforming marginalized youth into empowered healthcare professionals equipped to meet evolving sector demands.