



ASHOK MINDA GROUP

Powered by Passion

A REPORT ON

IMPACT ASSESSMENT OF AAKARSHAN VOCATIONAL TRAINING PROGRAM



CONTENTS

1. Acknowledgement
2. Background
3. Introduction
4. Objective
5. Research Methodology'
6. Data Analysis
 1. Gender Diversity course-wise
 2. Gender Diversity location-wise
 3. Religion
 4. Age
 5. Occupation
 6. Family size
 7. Mode of transport
 8. Time taken to reach the center
 9. Accommodation
 10. Difficulty in paying fees
 11. Course rating
 12. Knowledge application areas
 13. Program source
 14. Reason for Joining
 15. Tuition
 16. Tuition fees
 17. Neighbourhood awareness
 18. Internship
 19. Course recommendation/certificate importance
7. Industrial Training Analysis – Greater Noida
8. Recommendations
9. Success stories
10. Reference

ACKNOWLEDGEMENT

The School Of Inspired Leadership (SOIL) had an opportunity to conduct a research to study and assess the IMPACT OF AAKARSHAN VOCATIONAL TRAINING PROGRAM under the leadership of Head Group CSR of Spark Minda Ashok Minda group. The SOIL team comprised of Ashmit Mitra, Anshuman Agarwal, Pratyaksh Gupta, Roli Rajwanshi and Satvik Jain.

The research and findings are based on the primary data collected from AVTP centers through calls as well as field visits. The study highlights a set of recommendations that can be undertaken by the Minda Group to make the program touch more lives and create a greater impact on the lives of the people who are directly or indirectly associated with AVTP.

The research would not have been possible without the constant and able support from the CSR Head of Minda Group and the location officials of the AVTP centers from Greater Noida, Pune and Pantnagar. The internship opportunity we had with Spark Minda was a great chance for learning and professional development. We consider ourselves privileged for being provided with this unique opportunity. We are also grateful for having got a chance to work with many wonderful people and professionals who helped us throughout this research.

BACKGROUND

ABOUT SPARK MINDA FOUNDATION

Spark Minda, Ashok Minda Group has been involved in Community Development initiatives since decades. In continuation to the legacy of a responsible corporate citizenship, the CSR activities being undertaken at the Group are derived from the triple bottom line model of People, Planet and Profit. Ensuring environment sustainability with community care are the thematic divisions, surrounding which the CSR activities are planned and executed across the Group. Community is always a stakeholder for both directly implemented and collaborative projects. To implement the CSR projects the Group has established Spark Minda Foundation in December 2014, which is a section 8 Company. Most of the existing Community Development projects of the Group has been brought under the umbrella of Spark Minda Foundation. Under Spark Minda Foundation, the major community development projects are operational at Gautam Buddha Nagar of Greater Noida in U.P, Pillaipakkam district of Tamil Nadu and suburban areas of Uttarakhand and Rajgurunagar district of Maharashtra. These projects are benefitting children, youth and women at large through its quality delivery and sustenance.

Under Education and Livelihood verticals, Spark Minda has been running a Vocational Training Program named “Aakarshan”. Aakarshan- Vocational Skill Development Program providing access to Education to the children in rural area is a nationwide identified need. As we know, education creates the foundation, livelihood sustains, health cares and empowering women uplifts the society. But the bitter truth is a bigger chunk of the society is still deprived of such facilities in our country.

AAKARSHAN word was conceived by Group CSR committee with a philosophy to have a center in a rural set up, which attracts villagers, where they can come and learn practical knowledge to get employment. AAKARSHAN Vocational Training Program was based on the need assessment conducted at local area. This Program was started in collaboration with the Gram Panchayat in the Panchayat Hall. With its tremendous success in Uttar Pradesh, later this collaborative model was replicated in Uttarakhand, Maharashtra and Tamil Nadu.

Therefore, supplementing to the Skill India Mission of Government of India, Spark Minda, Ashok Minda Group established “AAKARSHAN- Vocational Training Center”. Under AAKARSHAN Vocational Programme, Training over Basic and Advanced Computer, Spoken English, Beauty Culture and Cutting Tailoring is imparted to the Children, Youth and Women of villages at various location in India. In the curriculum, other than the trade, skills & practical based learning, learners are also trained on Behavioral and life skills aspects.

Impact Assessment of Aakarshan Vocational Training Program

ABOUT SOCIAL INNOVATION PROGRAM (SIP) AT SOIL

SOIL is one of the top MBA Colleges in Gurgaon. SOIL is co-created by 32 leading companies and offers One Year Post Graduate Programs (PGP) with a vision to build Inspired Leaders with Character, Competence and Enthusiasm.

The Social Innovation Program (SIP) at SOIL involves a team of students working closely with non-profit organization working towards community development. Today, more than ever before, the business community is increasingly focusing on the development sector and social inclusion. This makes it essential for any business leader to fully understand and appreciate the ground realities of the development sector. Without the full involvement of the future leaders, this development will remain one-sided, insufficient and incomplete. With this intent, the School of Inspired Leadership has incorporated the Social Innovation Program into its curriculum as an integral course. We, the students from SOIL consider ourselves fortunate to have got this opportunity to work with such a prestigious organization to conduct a research to understand and assess the impact of Aakarshan on the lives of the under privileged people. We worked every Wednesday with Spark Minda Foundation to collect primary data through calls, site visits and interviews. It has been an enriching experience to interact with the community and understand how Aakarshan impacted their lives.

INTRODUCTION

Spark Minda Foundation in association with the team from School Of Inspired Leadership wanted to conduct a research to study the impact of Aakarshan Vocation Training program on the lives of the people who enrolled themselves under this course.

Aakarshan primarily targets children, women and youth of our nation to empower them by providing education and imparting training on basic skills in the fields of Computer, Beauty Culture, Spoken English and Cutting & Tailoring and enable them to earn livelihood in the long run. Aakarshan centers are located in Kuleshara Village of Greater Noida, U.P; Dhonde Village of Pune, Maharashtra; Vengadu Village of Chennai, Tamil Nadu; Transit Camp and Saraswati Shishu Mandir School of Rudrapur, Uttarakhand. AVTP also provides industrial training on Cutting and Tailoring which is free of cost to women who seek immediate employment. After the successful completion of the training the women get opportunity to work with Sahi Exports who manufactures high quality wovens & knits catering to all segments in the apparel industry.

The team from SOIL has got in touch with the beneficiaries of AVTP to find out how the program has changed their lives and what impact it has created. The team collected primary data through a questionnaire which tried to capture all essential details to understand whether the association with AVTP has been symbiotic in the sense that people associated with AVTP could give a direction to their lives and how the objective of the Minda group in helping the community has been fulfilled. The location officials extended all the help and support needed to interact with the students and the alumni. Aided by telephonic and face to face interviews an effort has been made to encourage the participants of the survey to express their view and feedback of the respective course(s) they were involved in and challenges if any they faced during the course.

OBJECTIVE

The primary objective of the team was to:

- Conduct a research on the IMPACT OF AAKARSHAN VOCATIONAL TRAINING PROGRAM
- To reach out to various stakeholders of AVTP which includes the current students, alumni and their family, faculties, neighboring bodies of AVTP centers like schools, governing bodies

Impact Assessment of Aakarshan Vocational Training Program

- Find out how has the AVTP created an impact on their lives and what others measures can be taken to make it better

RESEARCH METHODOLOGY

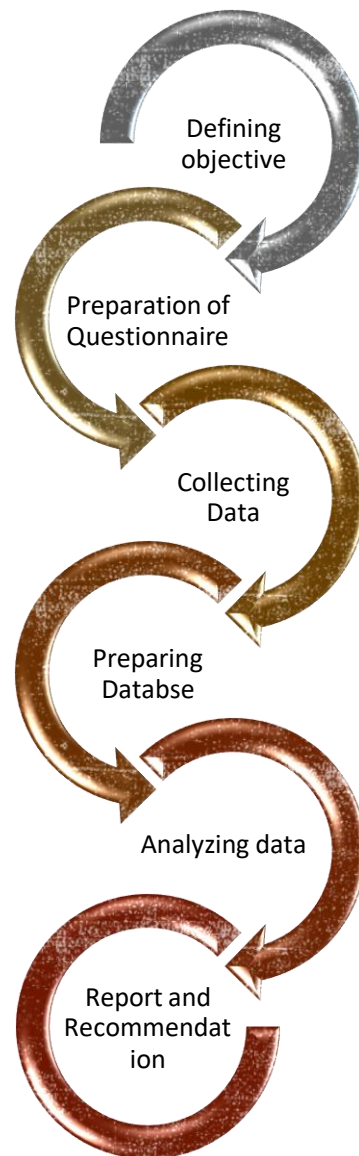


Figure 1 Steps involved in research methodology

For any research methodology an essential pre-requisite is to have a clear objective that we are trying to accomplish through the study. The points below briefly describe the steps that were undertaken to conduct this research.

- ❖ **Defining the objectives:** Through this study we wanted to understand the degree of impact and what impression Aakarshan left on the life of the people

Impact Assessment of Aakarshan Vocational Training Program

that enrolled for the program. What was their perspective about the course and how can it touch further lives

- ❖ **Preparation of Questionnaire:** The questionnaire consisted to 45 questions capturing personal, social, and economic details of the respondents. It also provoked the participant to express their thoughts and views about the courses they did or currently doing in Aakarshan. Few questions were based on rating to understand the effectiveness of the course, quality of trainers, infrastructure and life skill activities.
- ❖ **Collecting Data:** The team was involved in collecting primary data through calls and site visits. The team interacted with the respondents to make them comfortable and get their honest insights.
- ❖ **Preparing database:** The data collected was recorded on a physical copy as well as in Microsoft Excel.
- ❖ **Analyzing data:** The digital database aided in analyzing the data using statistical tools and identifying patterns and insights. The analysis is represented in a graphical format which promotes greater insights and comprehensions.
- ❖ **Report and Recommendation:** Analysis of the data highlighted few areas where some changes can be done to make Aakarshan more effective and compelling for the aspirants.

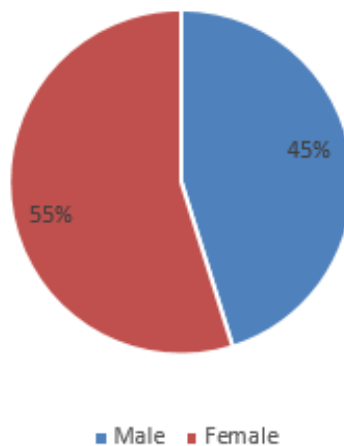
DATA ANALYSIS

For our analysis, data has been collected from three locations viz., Pune, Greater Noida and Uttarakhand. The analysis has been conducted on overall 1022 data points. Below tables shows the sample size from the three locations.

Location	Sample Size
Pune	318
Greater Noida	175
Pantnagar	529

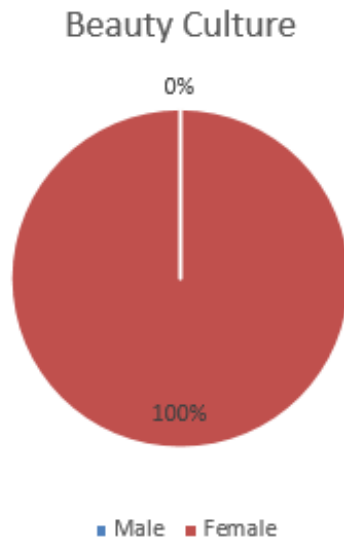
1. GENDER DIVERSITY COURSE-WISE

Basic Computer

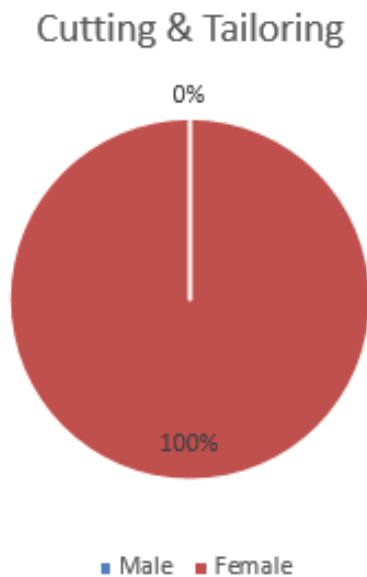


From the above pie chart it is clear that there is gender diversity in the Aakarshan program where women are dominating the men in the area of number of enrollments where Men is 45% and women is 55%.

Impact Assessment of Aakarshan Vocational Training Program



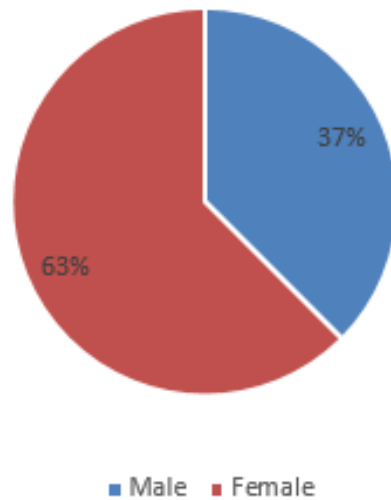
The pie chart shows 100% women enrollment as the course is meant only for women.



The cutting & tailoring course is also meant for women thus the 100% women enrollment

Impact Assessment of Aakarshan Vocational Training Program

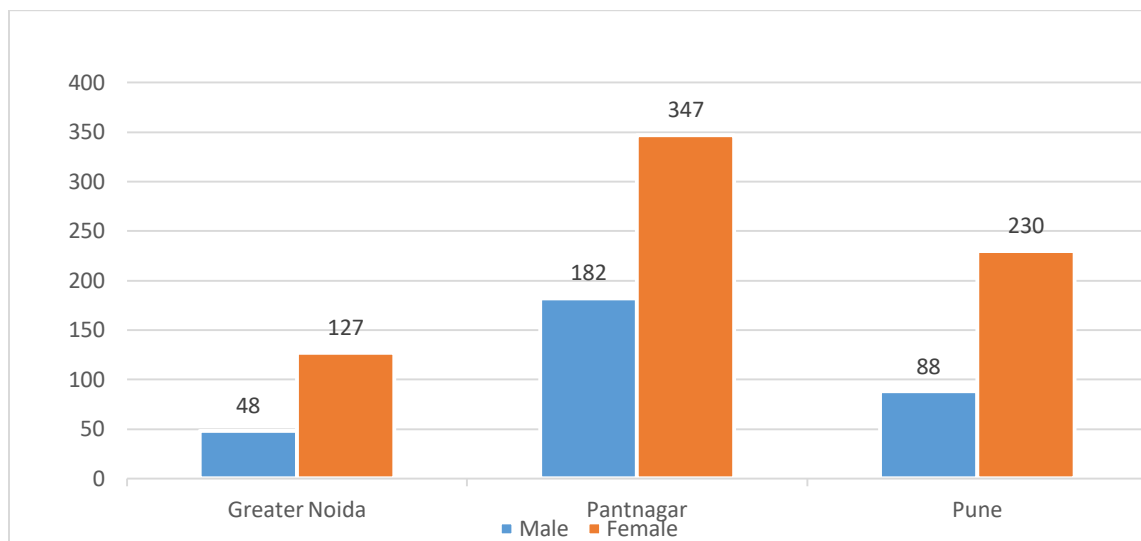
Spoken English



In Spoken English course also we can see that the female is 65% and men is 37%. It signifies that more and more from rural areas are coming forward to learn and empower themselves. Aakarshan is doing really well in terms of attracting the female segment of the society in all its program as in most of the program the male population is generally more than female.

2. GENDER DIVERSITY LOCATION-WISE

The below analysis is for finding the gender diversity location-wise. For the same Aakarshan centers in Pantnagar, Uttarakhand, Kulesara Village in Greater Noida and Donde Village in Pune has been taken into consideration.

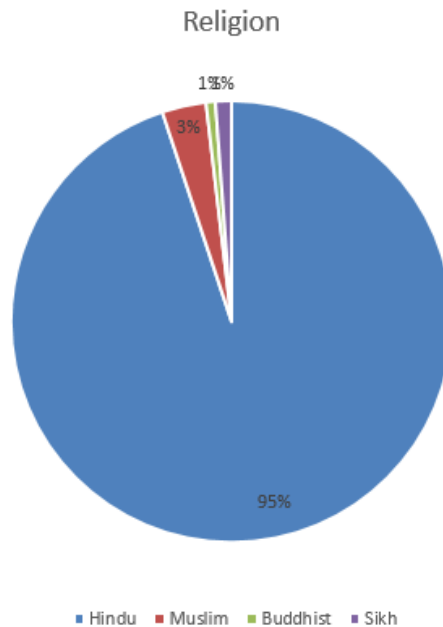


Impact Assessment of Aakarshan Vocational Training Program

In Pantnagar the female population is more since there are some courses is targeted only towards the women. But it is interesting to see that despite this the male population is approximately half the female, which states that men are enrolling in large numbers for the course where are getting an opportunity to learn. In Pune the male to female ratio is lower because of the same reason that Basic and Advanced Beauty Culture, Mehendi Culture are women oriented.

For Greater Noida too the female to male population is greater as there are 3 courses which are for women only viz. cutting and tailoring, beauty culture and industrial training. Overall in terms of gender diversity we can say that female are actively participating in the Aakarshan courses.

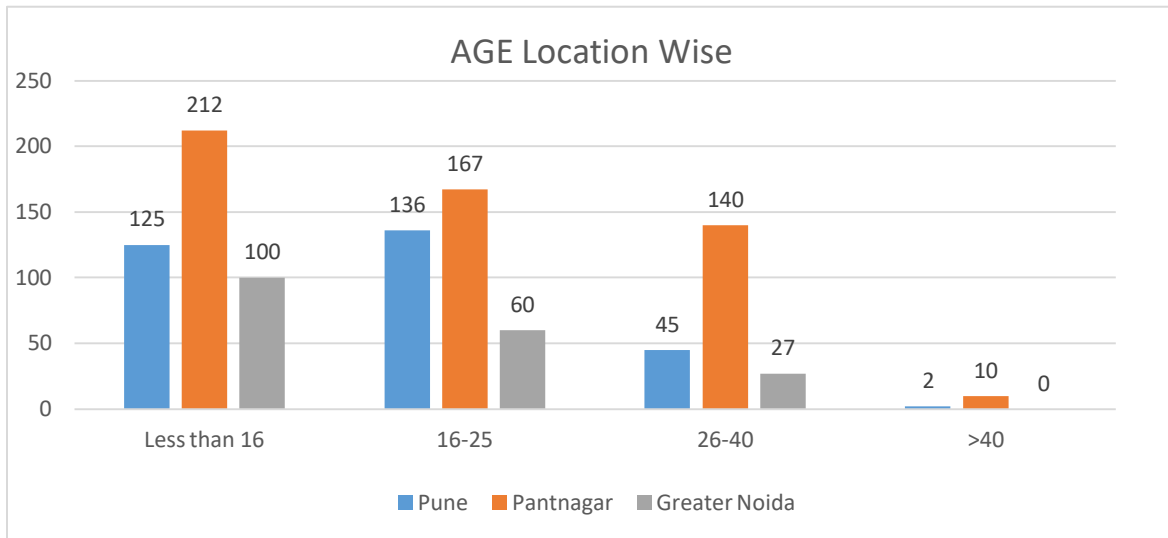
3. RELIGION



The above pie-chart shows that Aakarshan students are comprised of primarily 4 Religion viz. Hindu, Muslim, Sikh and Buddhists. Hindu religion following students are greater in number (96%) and the reason could be the states where Aakarshan centers are located. Muslims are about 3%, Sikhs and Buddhists are 1% each. The Buddhist population comes mainly from Pantnagar.

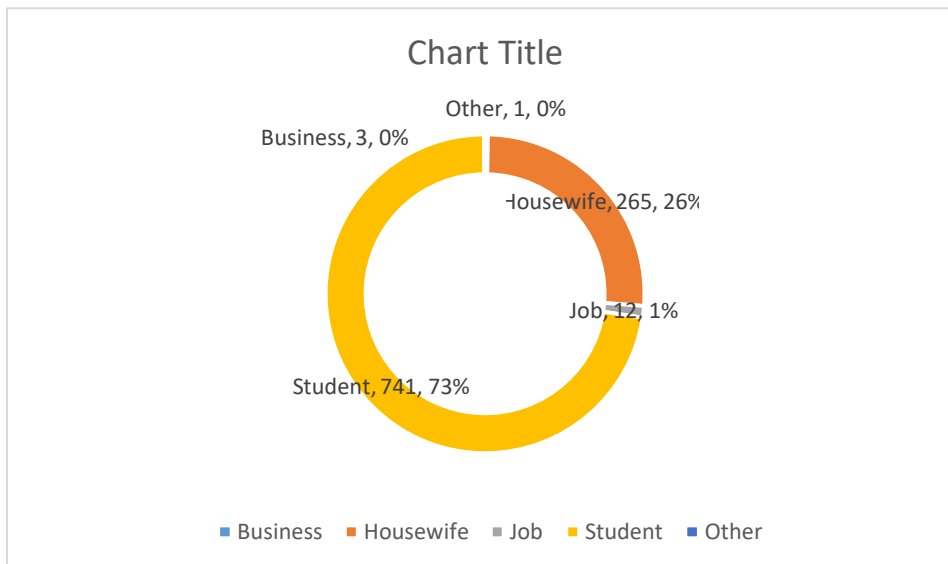
Impact Assessment of Aakarshan Vocational Training Program

4. AGE



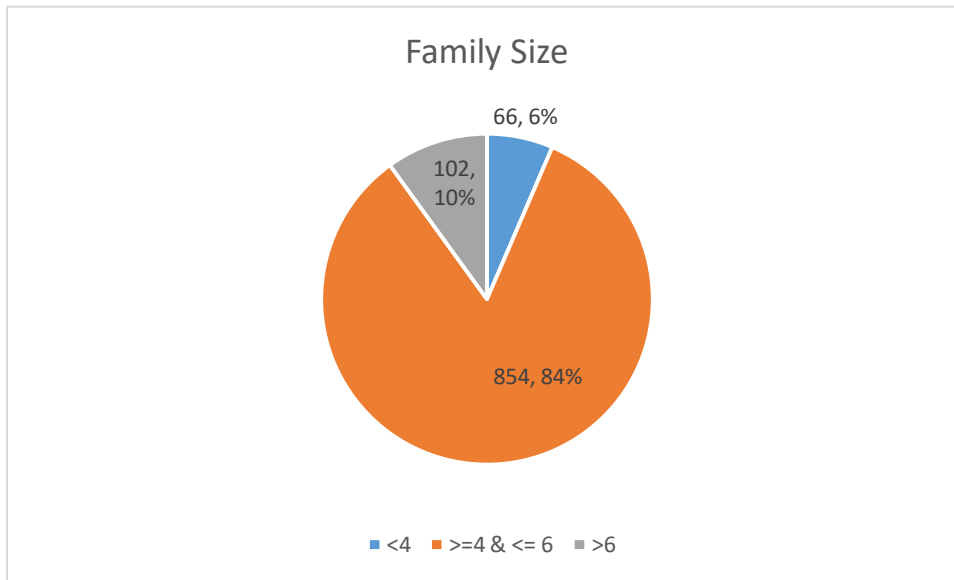
The bar graph categorizes the age of the students into 4 groups. Students' age ranges from anywhere between 10 years to 63 years. The majority are less than 16 years. There is also a minor population of students who are above 40 years.

5. OCCUPATION



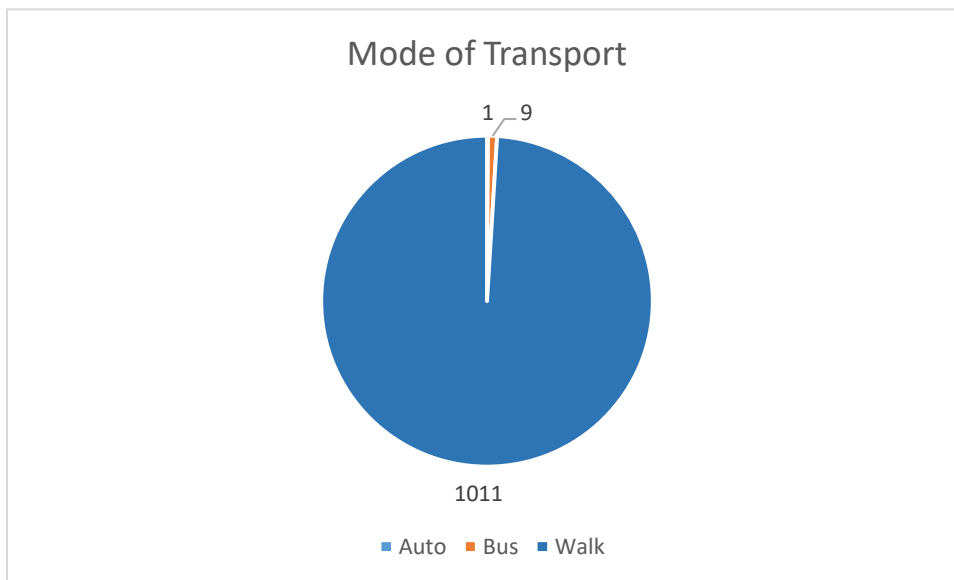
People enrolling for Aakarshan courses are primarily students and Housewives. Only a minor section is doing job or running their own business. The student population is majorly seen in Spoken English and Computer training and housewives mostly enroll in Beauty Culture and Cutting and tailoring.

6. FAMILY SIZE



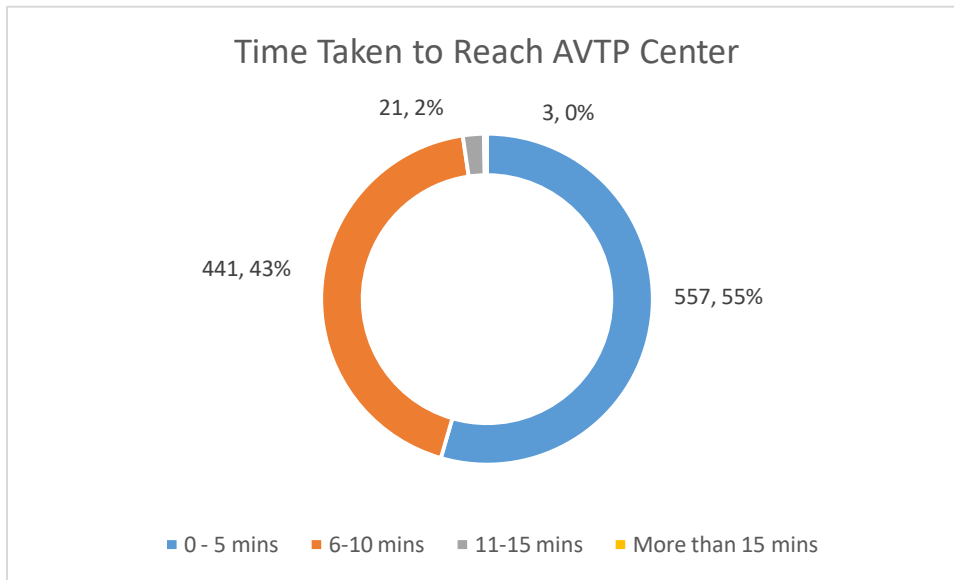
The above pie chart shows the average family size by categorizing them into the numbers of family members. Generally the family size is between 4 to 6 members followed by less than 4 members.

7. MODE OF TRANSPORT



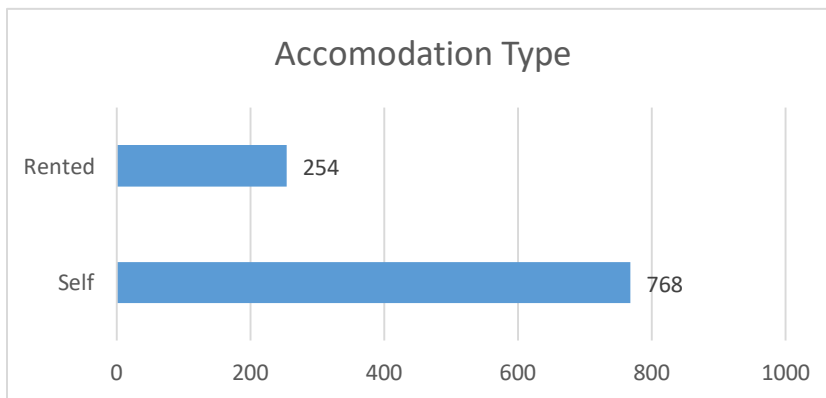
The above pie chart captures the way students travel to the center. Almost 98% commute by walking which indicates that the location centers are convenient to reach and they do not have to spend anything for travelling. Very few people travel via bus or auto.

8. TIME TAKEN TO REACH THE CENTRE



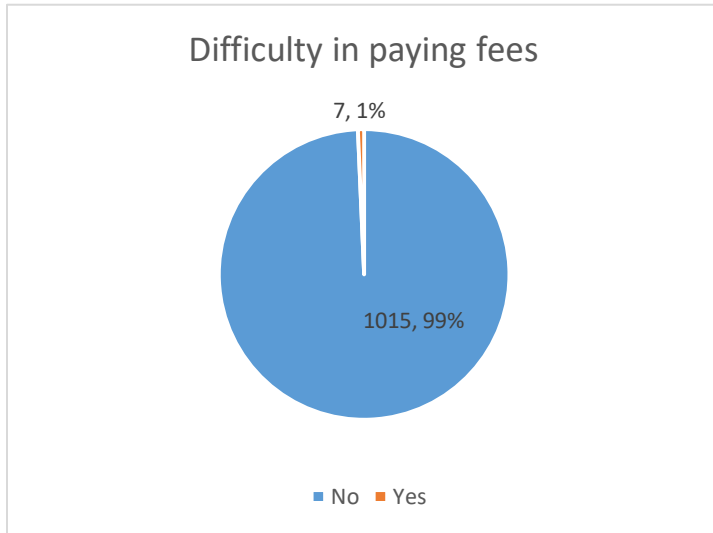
Owing to the distance of the Aakarshan centers in the locality 55% of the people could reach the centers within 5 minutes and about 43% took on an average 10 minutes to reach. Almost negligible percentage of the population surveyed took 15 minutes or more.

9. ACCOMODATION



Almost 75% of the people have their own homes and 25% stays in rented houses. This also indicates that only few people only bears the rent expense each month.

10. DIFFICULTY IN PAYING FEES



99% of the population surveyed said that they do not have any difficulty in paying the course fees on time. One inference that can be drawn from this analysis is that the fees charged is very nominal from what other organizations have.

11. COURSE COMPONENTS RATING

We have asked the people to rate the below parameters on a scale from 1 to 4 where

1 → Not satisfied

2 → Somewhat satisfied

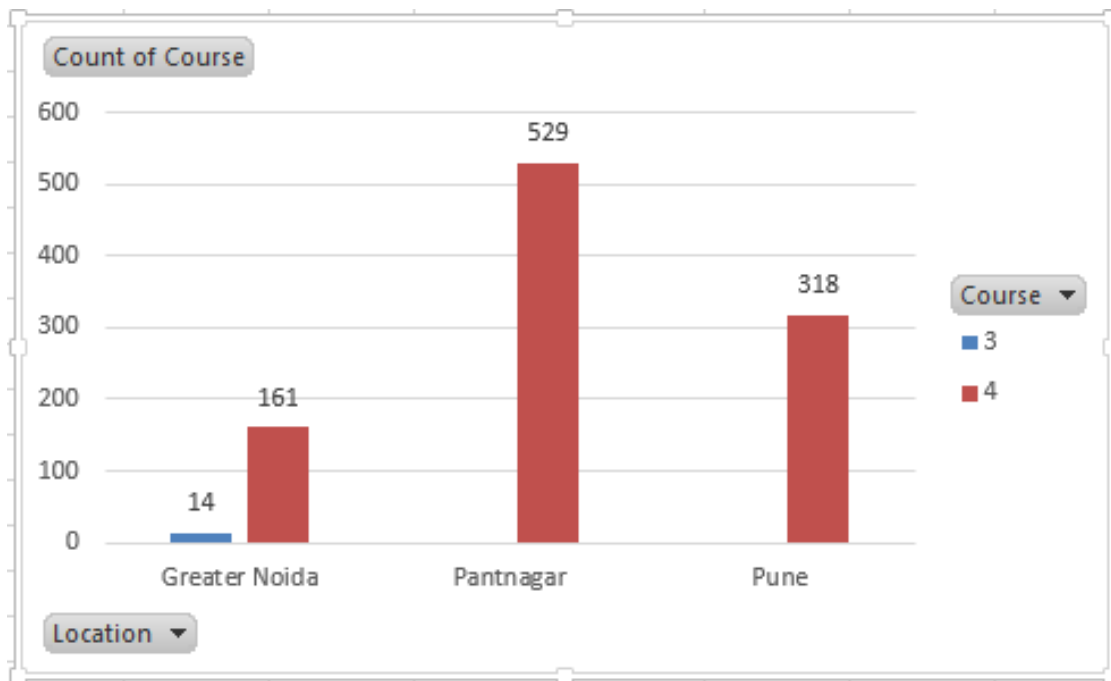
3 → Satisfied

4 → Very satisfied

- Courses
- Teaching
- Infrastructure
- Number of Equipment
- Condition of equipment
- Hands on experience
- Trainers' behavior
- Doubts clearing
- Course duration
- Life skills
- Saturday Activities

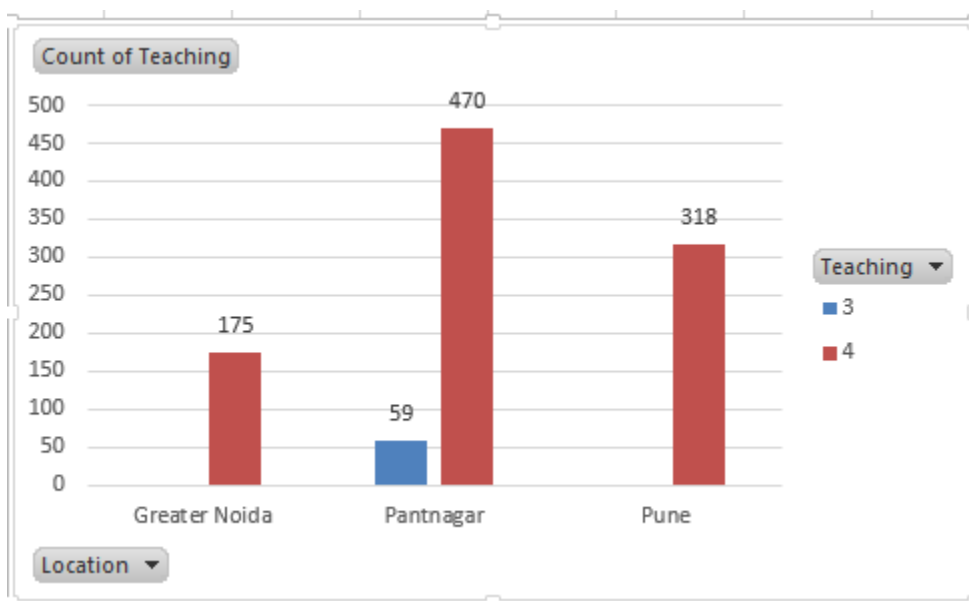
Impact Assessment of Aakarshan Vocational Training Program

COURSES



Besides Greater Noida all the respondents from Pune and Pantnagar are Very satisfied with the course. Only 14 from Greater Noida students have said they are satisfied with the course.

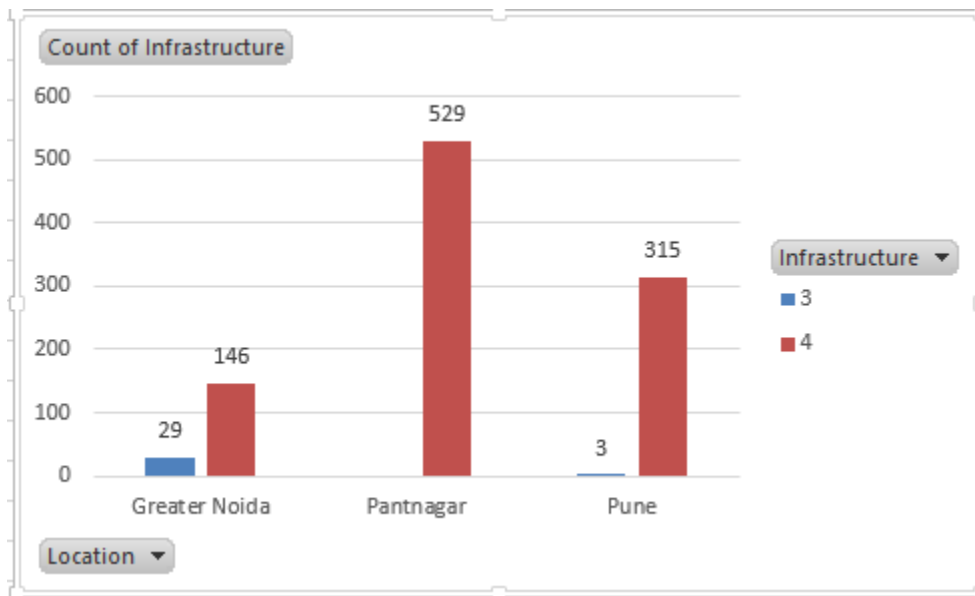
TEACHING



In Pantnagar about 11% out of 529 respondents have said they are satisfied. Rest of the students are very satisfied with the teaching.

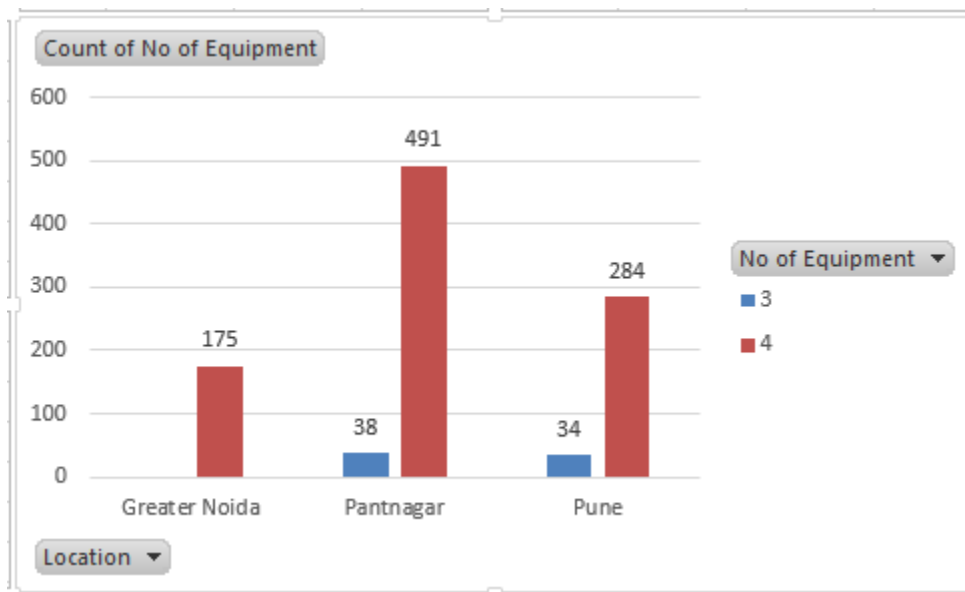
Impact Assessment of Aakarshan Vocational Training Program

INFRASTRUCTURE



In Pantnagar 100% of the sample size is very satisfied with the infrastructure. In Pune about 0.9% and 16% have given rating 3.

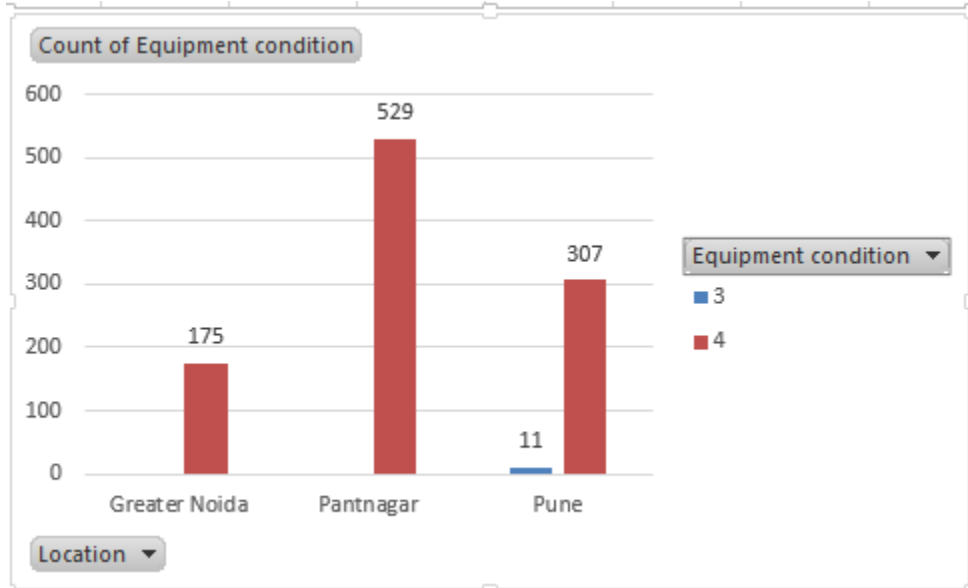
NUMBER OF EQUIPMENT



In Greater Noida 100% have given rating 4 to equipment availability. About 7.1% and 10.6% have said they are satisfied with the number of equipment. Aakashan centers need to look if the number of equipment in the centers are adequate.

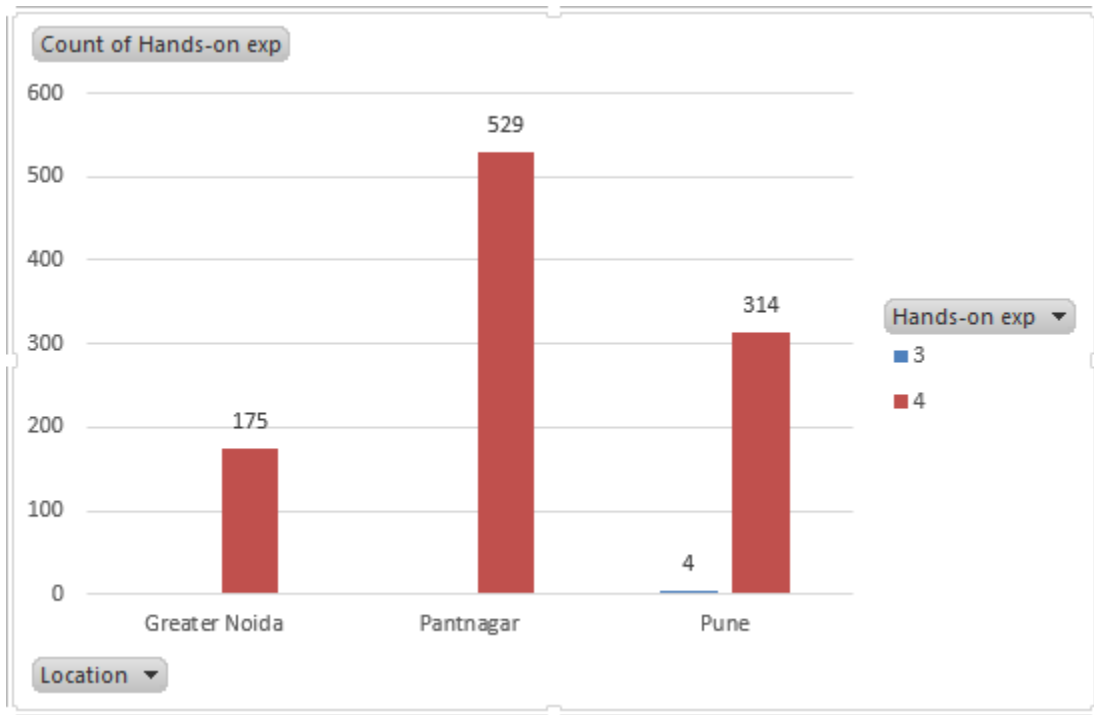
Impact Assessment of Aakarshan Vocational Training Program

CONDITION OF EQUIPMENT



Besides Pune all other locations are very satisfied with the condition of the equipment. 3% are just satisfied in Pune.

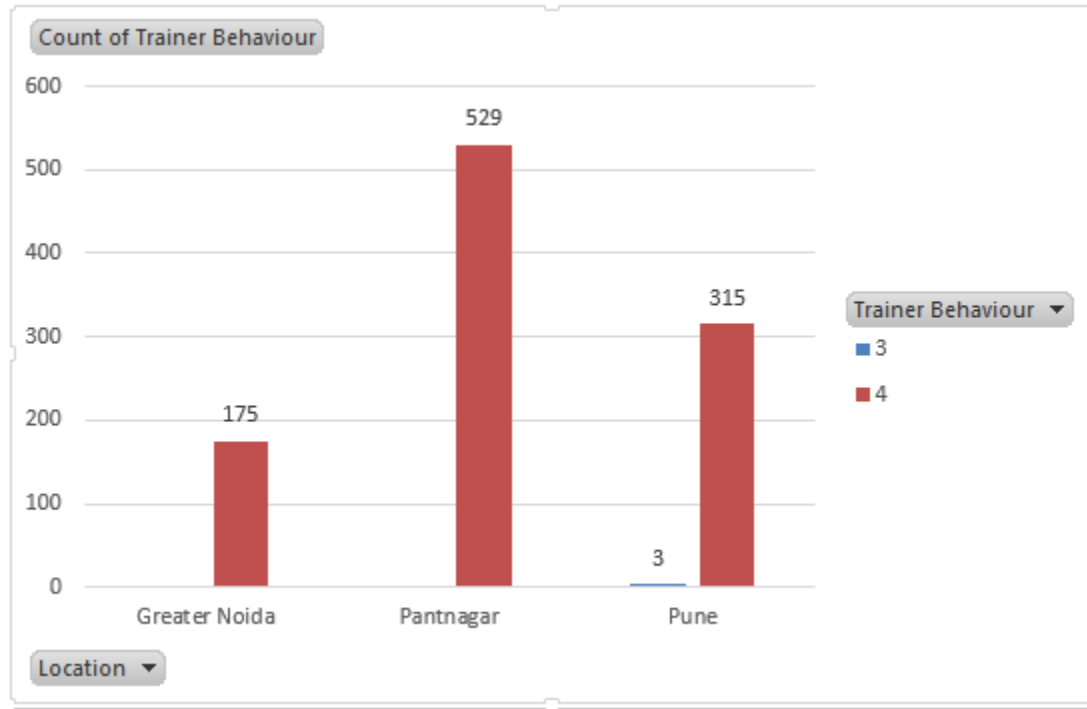
HANDS-ON EXPERIENCE



Only 1% in Pune have said they are satisfied. Remaining sample size is very satisfied with hands-on experience.

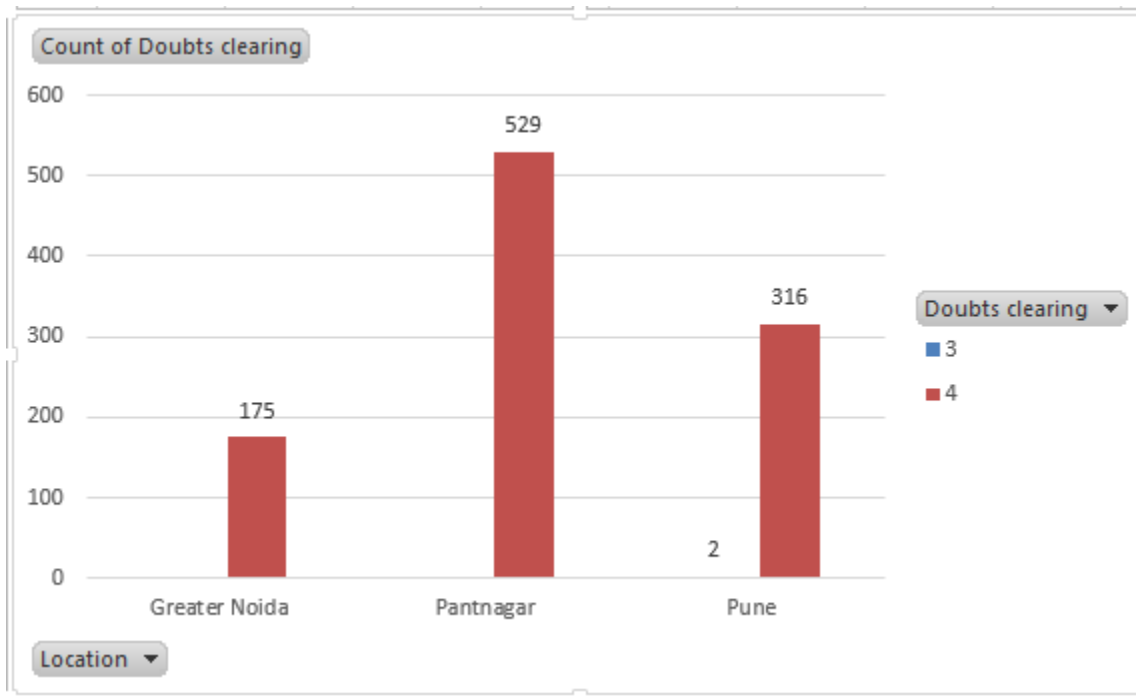
Impact Assessment of Aakarshan Vocational Training Program

TRAINER BEHAVIOR



About 99.99% people have said the trainers are extremely helpful and friendly. Also they are very approachable.

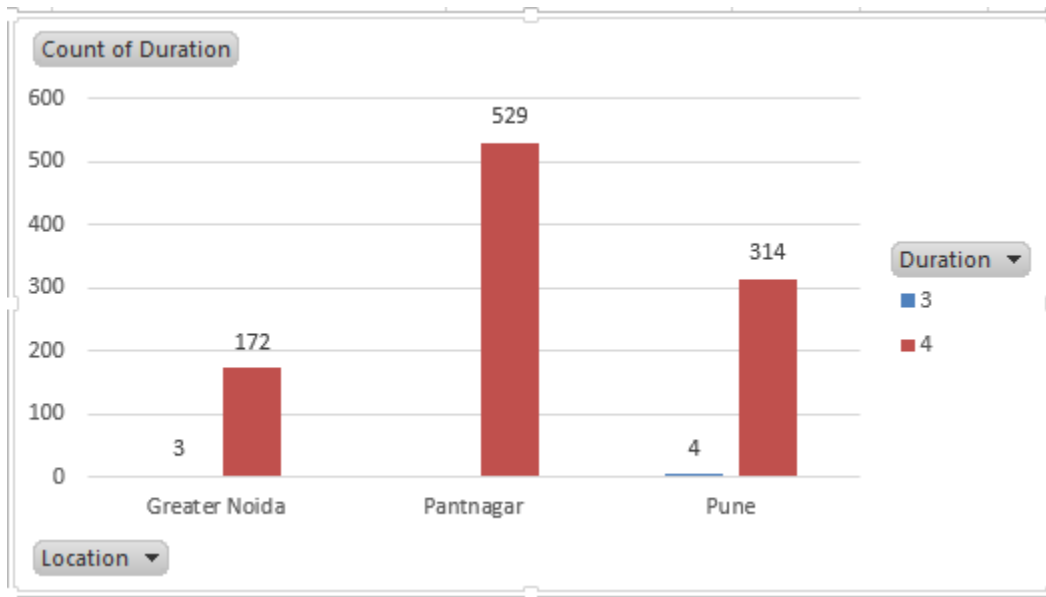
DOUBTS CLEARING



Impact Assessment of Aakarshan Vocational Training Program

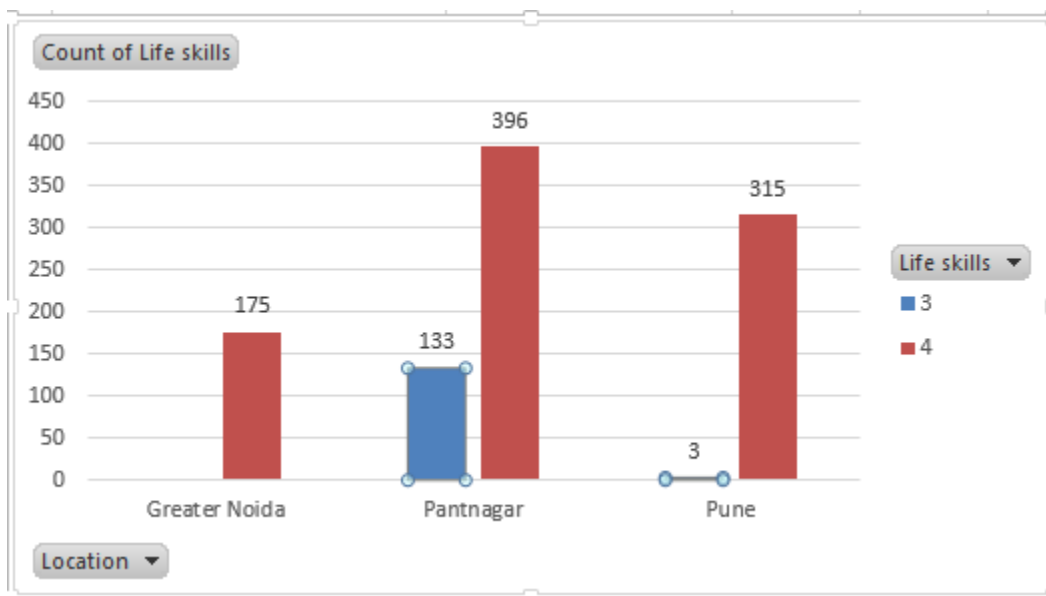
Students are very satisfied with the way their doubts are cleared.

COURSE DURATION



Some students wanted the course duration to be little longer and hence has given a rating of 3.

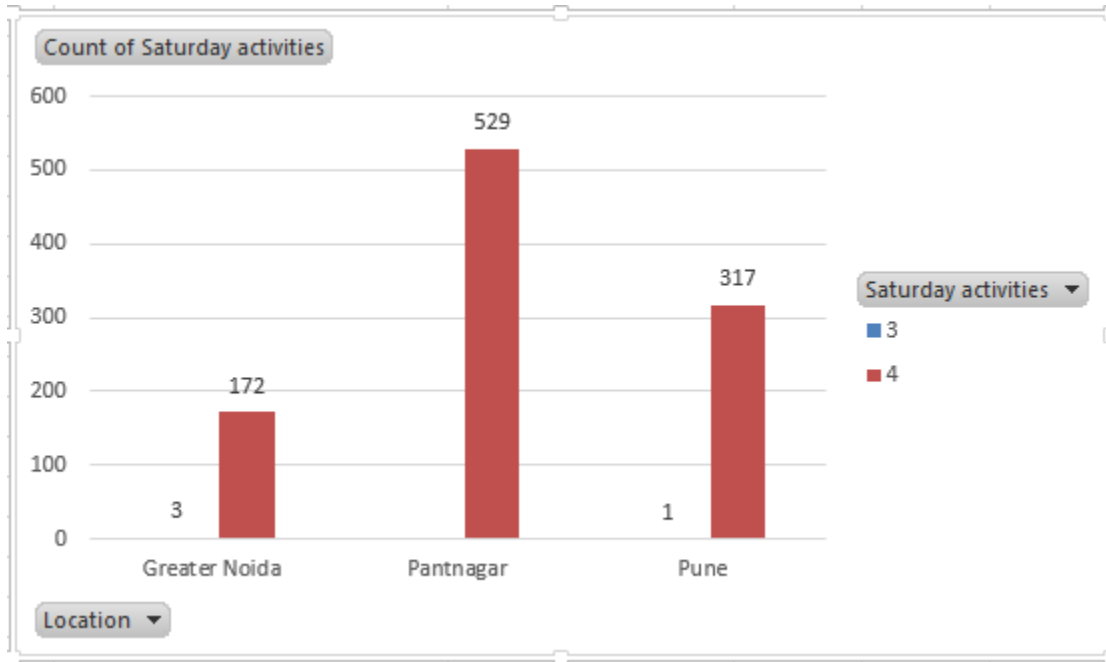
LIFE SKILL



About 33% are just satisfied with the life skill modules in Pantnagar. Location can get a feedback from the students about what can be changed to improve the life skill modules. Other locations' life skill modules are doing well.

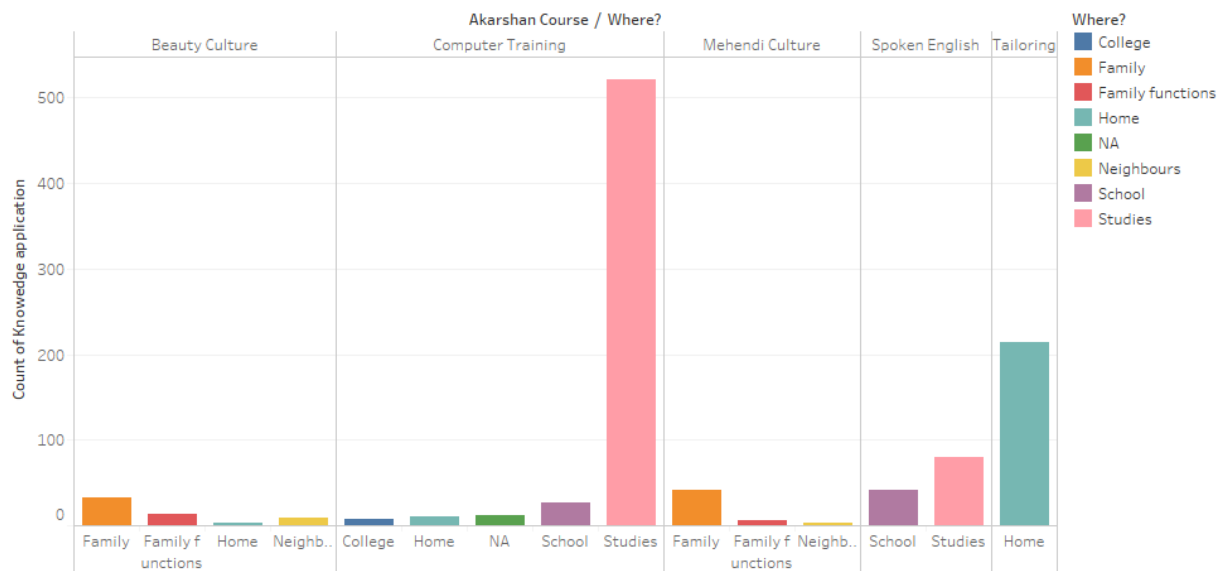
Impact Assessment of Aakarshan Vocational Training Program

SATURDAY ACTIVITIES



Almost 99.999% of the sample size surveyed are extremely happy and satisfied with the Saturday activities.

12. KNOWLEDGE APPLICATION AREAS

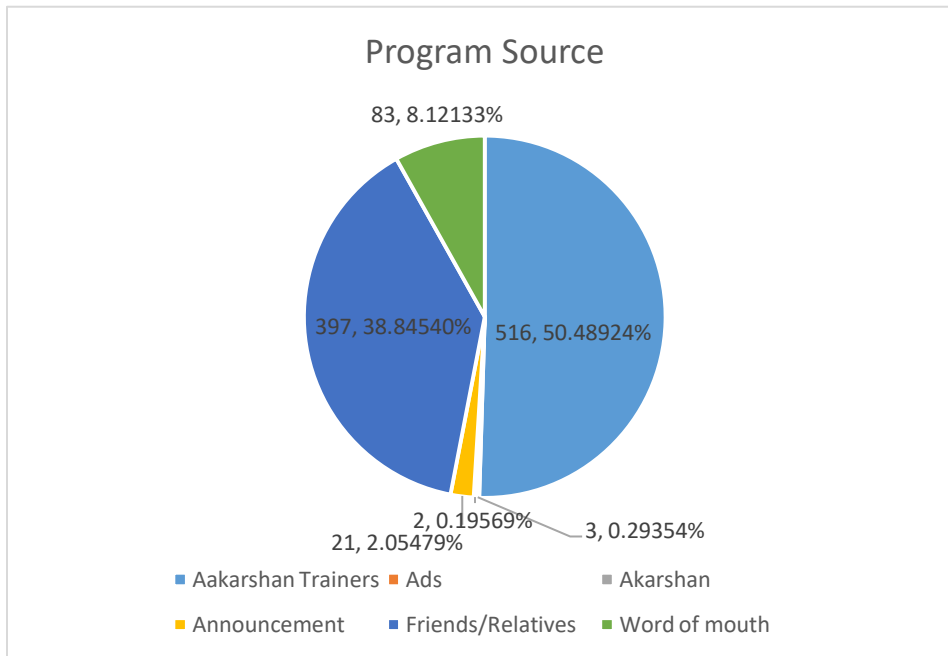


Count of Knowledge application for each Where? broken down by Akarshan Course. Color shows details about Where?.

The above bar chart show the knowledge application areas where people could apply their learning. The areas have been segmented by courses and the areas the where they could apply the knowledge acquired in the course.

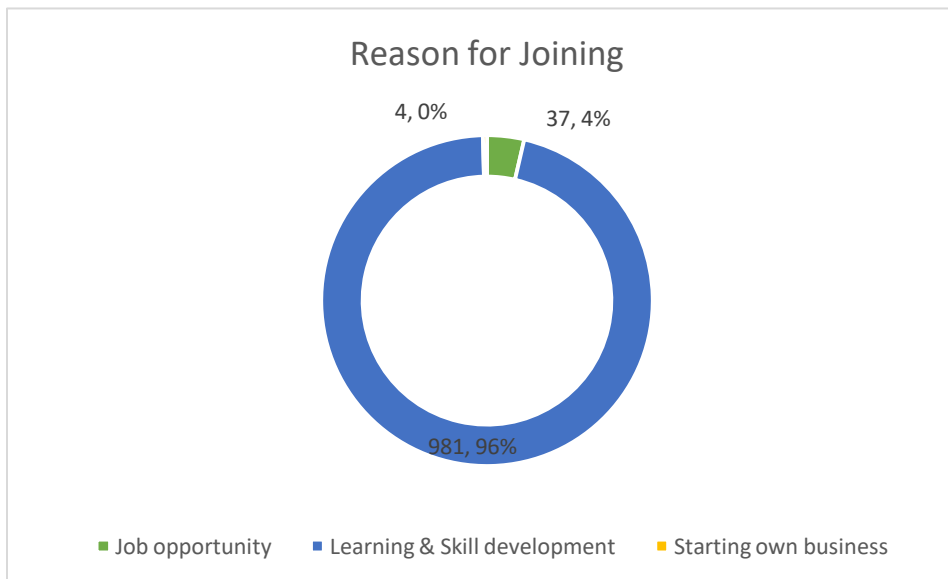
Impact Assessment of Aakarshan Vocational Training Program

13. PROGRAM SOURCE



There are 6 sources through which Aakarshan creates awareness about its vocational training program which are mobilization through trainers, word of mouth, friends and relatives of the people who have done course and through ads or announcement. Analysis shows that people have come to know about Aakarshan through the trainers which contributes about 50% towards awareness, next has been friends and relatives which also forms a part of word of mouth.

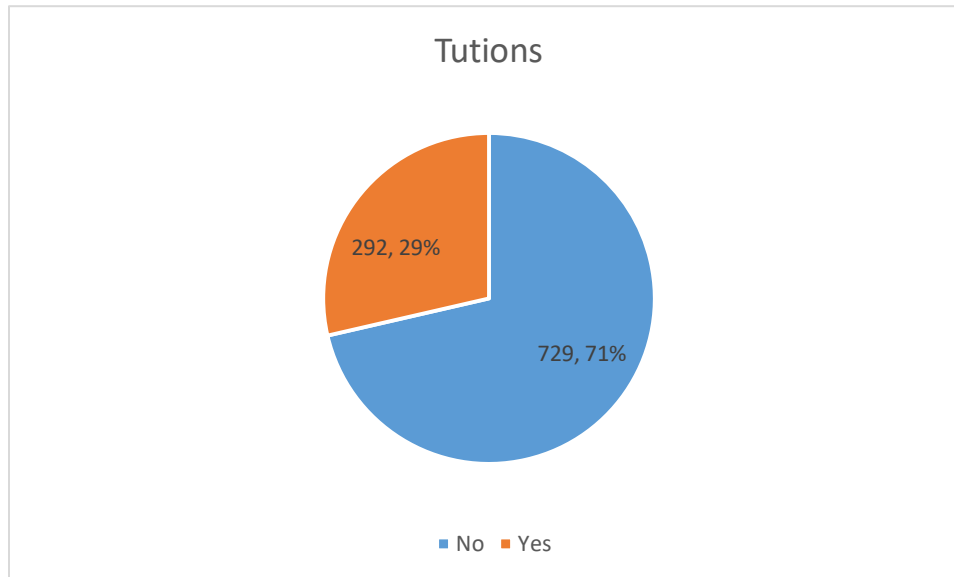
14. REASON FOR JOINING



Impact Assessment of Aakarshan Vocational Training Program

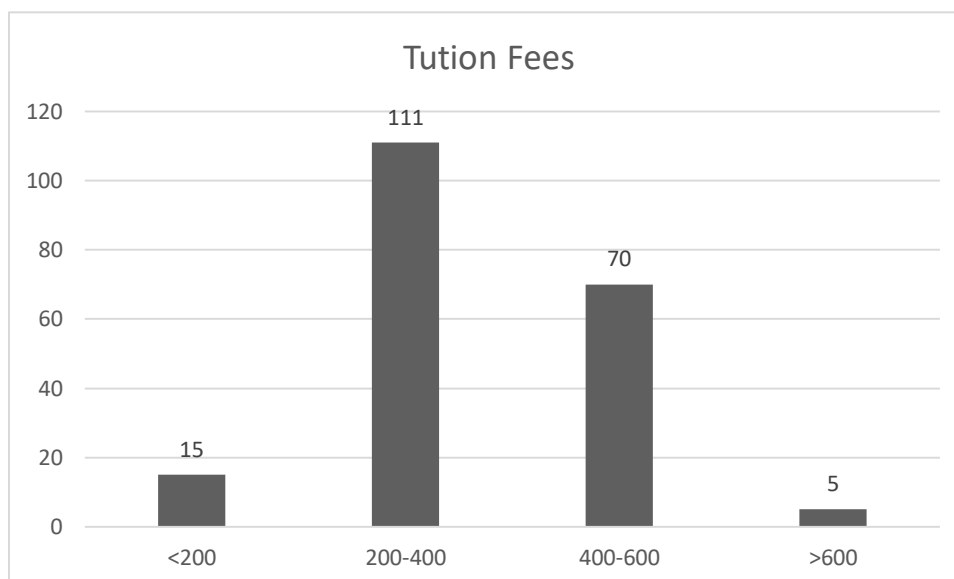
In the above doughnut chart the reasons for joining Aakarshan has been presented. 96% people have said they wanted to learn the skills that is why they enrolled for the course, 4% said they were looking for job opportunity.

15. TUITION



The above pie chart shows the number of students who go for tuition besides doing in a course in Aakarshan. Around 71% do not go for tuition and 29% attends. This question has is applicable to the segment who of the population whose current profession is student.

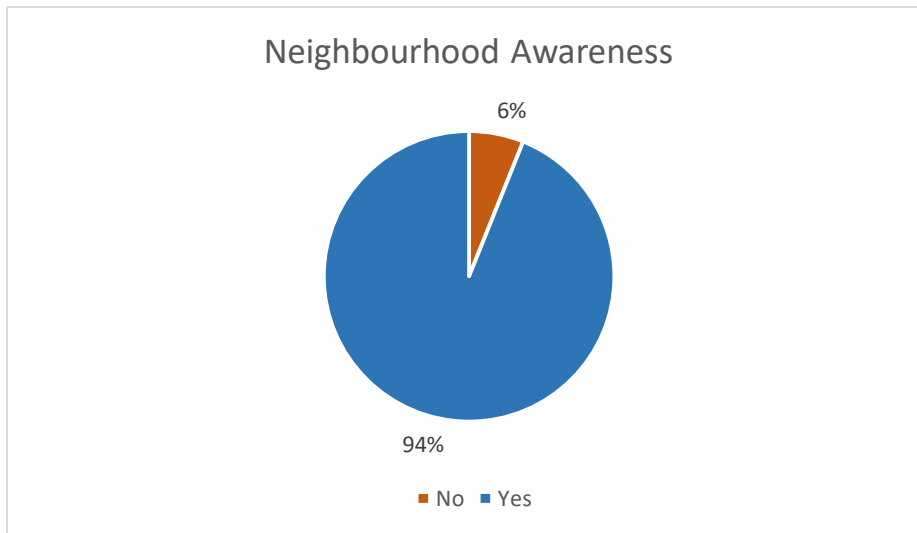
16. TUITION FEES



Impact Assessment of Aakarshan Vocational Training Program

This one of the important analysis of the survey which can help Aakarshan to benchmark their fees structure as compared to what people pay as tuition fees. The majority pays fees between Rs. 200 to 400 for their tuition and very few greater than Rs. 500.

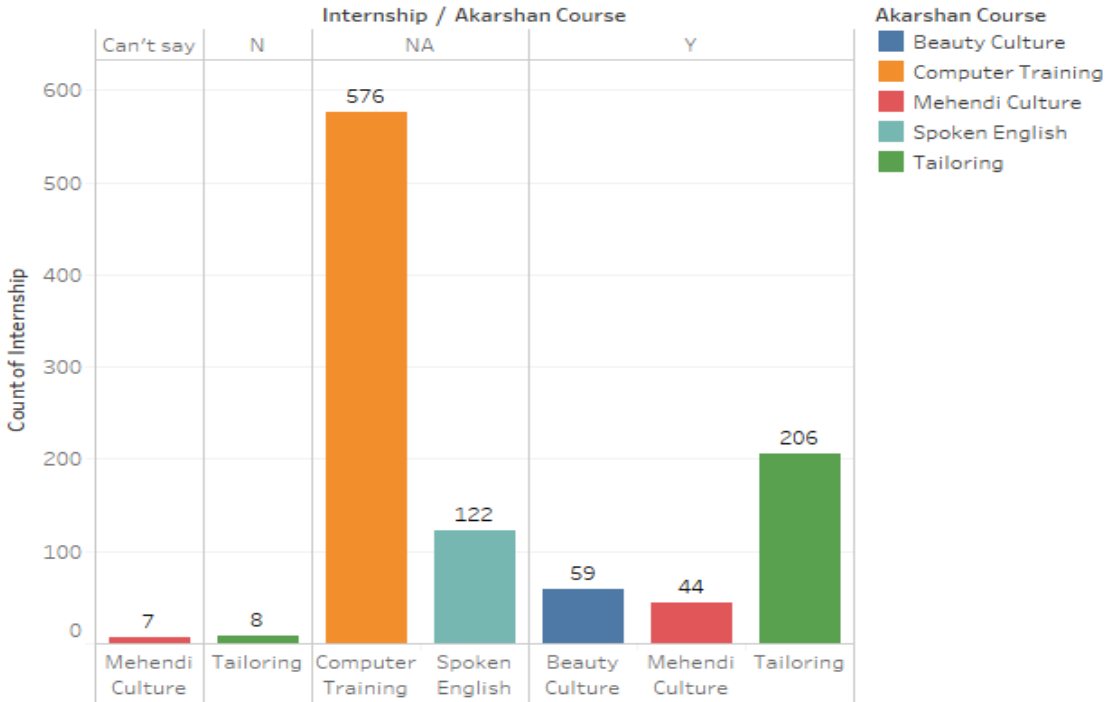
17. NEIGHBOURHOOD AWARENESS



Aakarshan has done a phenomenal work in terms of creating awareness about the program. 94% people are aware about the program. Some deep diving can be done to find out how to achieve 100% awareness and how to mobilize them to join the course.

18. INTERNSHIP

Impact Assessment of Aakarshan Vocational Training Program

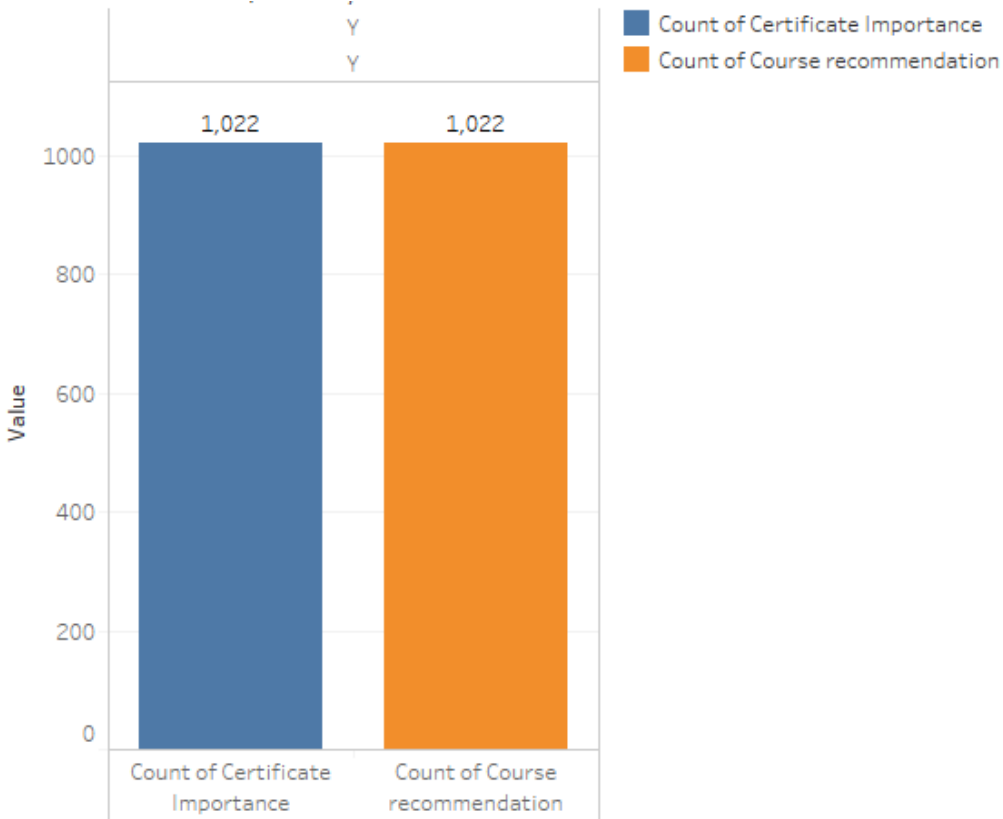


Count of Internship for each Akarshan Course broken down by Internship. Color shows details about Akarshan Course. The marks are labeled by count of Internship.

This question captured what segment of the students enrolled in Aakarshan though internship would have provided them with more on the job experience. Internship is not applicable for computer training and Spoken English. In tailoring 206 and 103 in beauty culture have said they would have loved an internship. Few were unsure and could not give any specific answer.

19. COURSE RECOMMENDATION/CERTIFICATE IMPORTANCE

Impact Assessment of Aakarshan Vocational Training Program



Count of Certificate Importance and count of Course recommendation for each Course recommendation broken down by Certificate Importance. Color shows details about count of Certificate Importance and count of Course recommendation. The marks are labeled by count of Certificate Importance and count of Course recommendation.

The most interesting analysis has been on the two questions asked about recommending the course to others and the whether they feel the certificate given to them at the end of the course has any importance. 100% of the sample surveyed has said yes in both the cases.

INDUSTRIAL TRAINING ANALYSIS

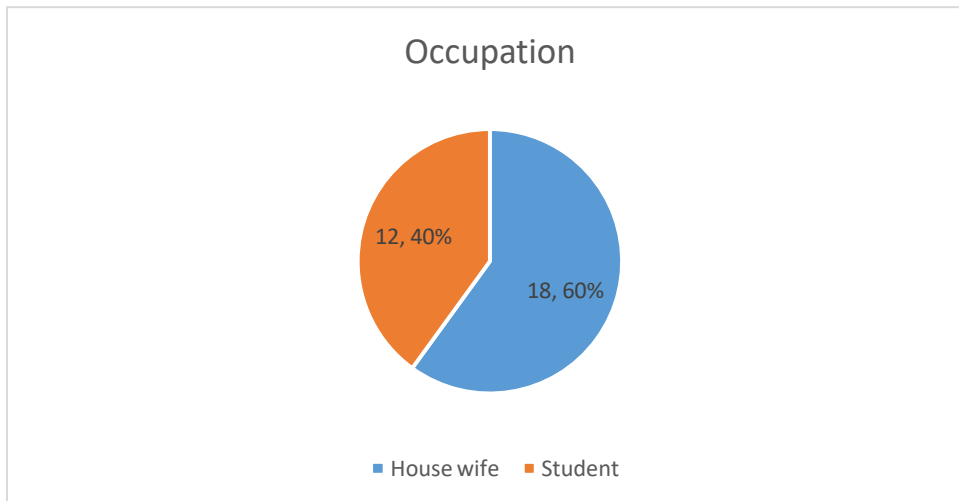
For industrial training analysis 30 students were interviewed and below is the data analysis. The students were asked to rate on a scale of 1 to 3

3 → Very satisfied

2 → Satisfied

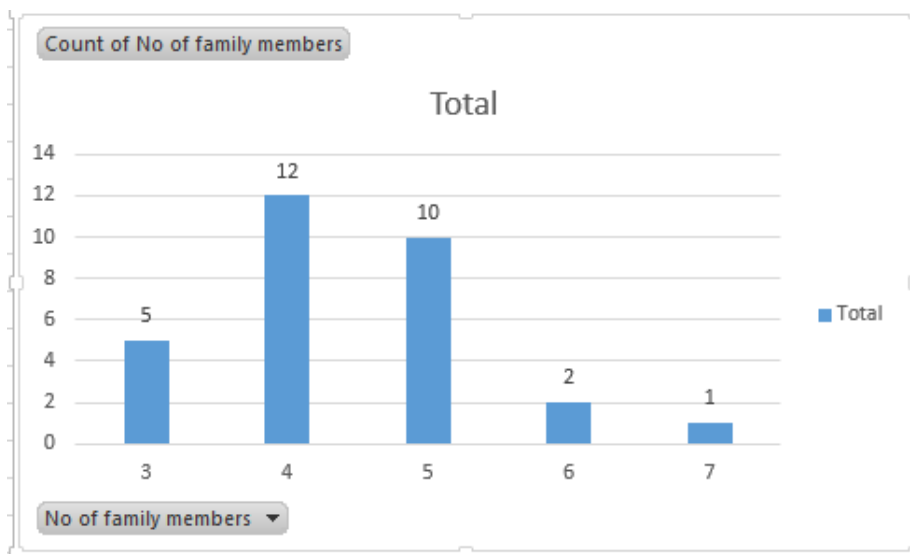
1 → Somewhat Satisfied

OCCUPATION



Majority of the students enrolled for industrial tailoring are housewives. This shows that women are looking for livelihood opportunity and want to be independent even after marriage.

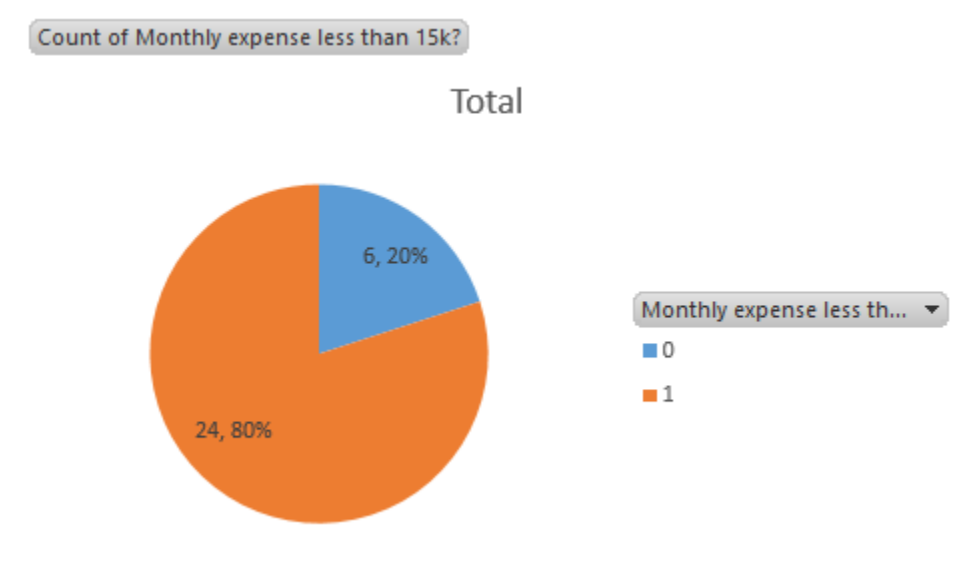
NUMBER OF FAMILY MEMBERS



Impact Assessment of Aakarshan Vocational Training Program

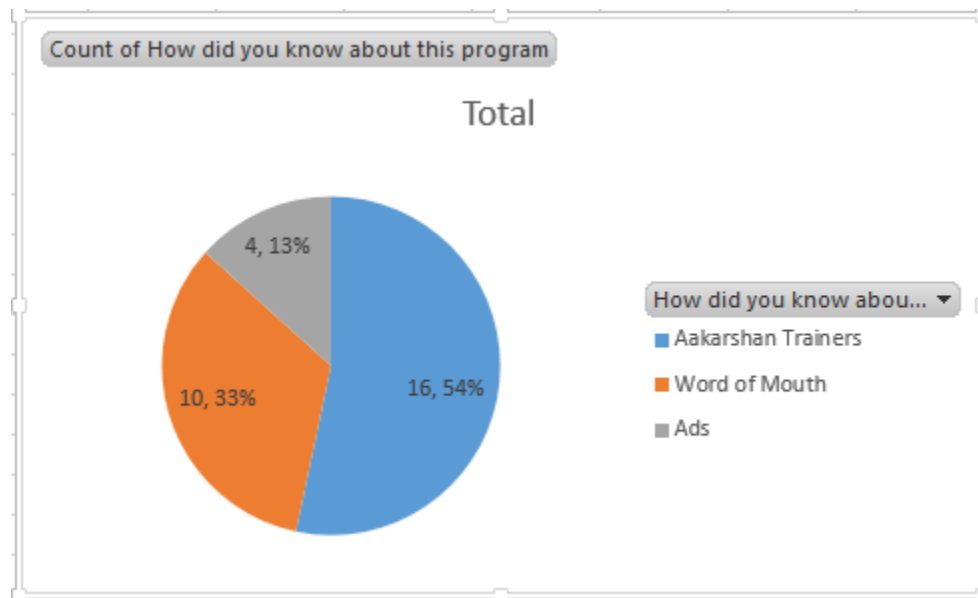
On an average the family size of most of the students are 4 or 5 members.

EXPENSES LESS THAN 15K



About 80% have their family expenses above 15k. This might be owing to the fact that on an average the family size is greater than 4 members. Here '0' is for expenses less than 15k and '1' is expenses greater than 15k.

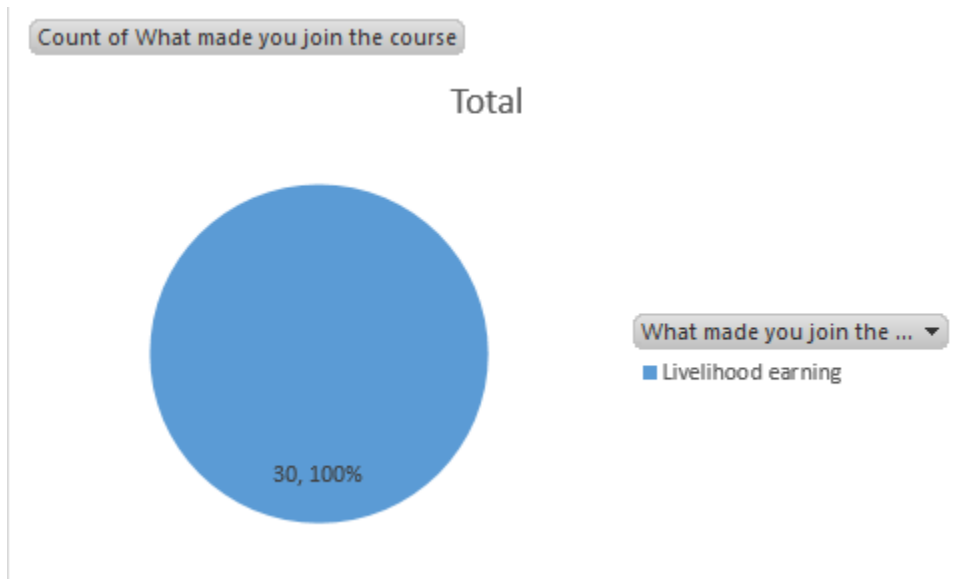
PROGRAM SOURCE



54% have heard about Aakarshan through trainers followed by Word of mouth. This indicated that trainers are working hard with mobilization.

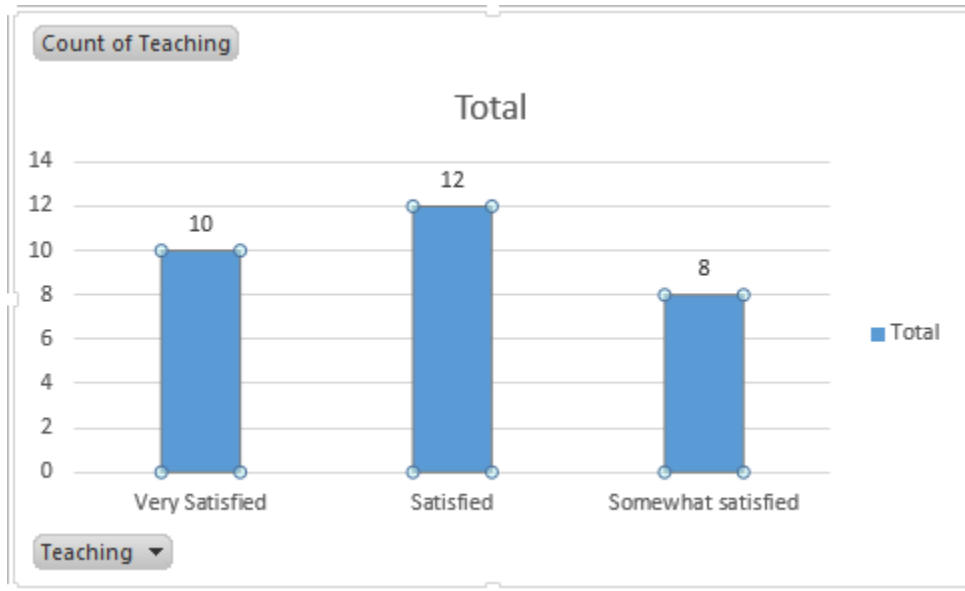
Impact Assessment of Aakarshan Vocational Training Program

WHAT MADE YOU JOIN THE COURSE



All women had a common answer of joining the program only for livelihood purposes.

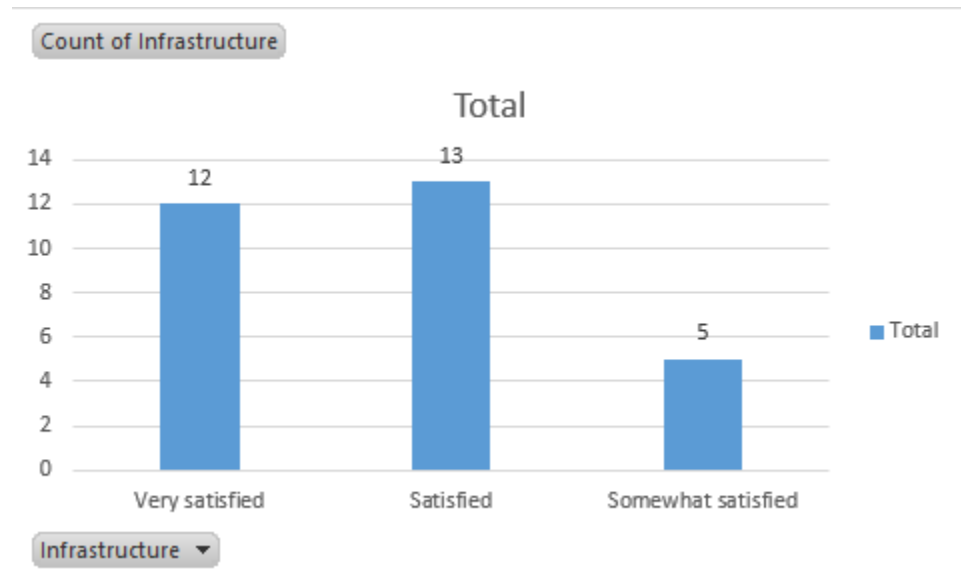
TEACHING



Most of the students are satisfied with the teaching methods followed by students who have said they are very satisfied.

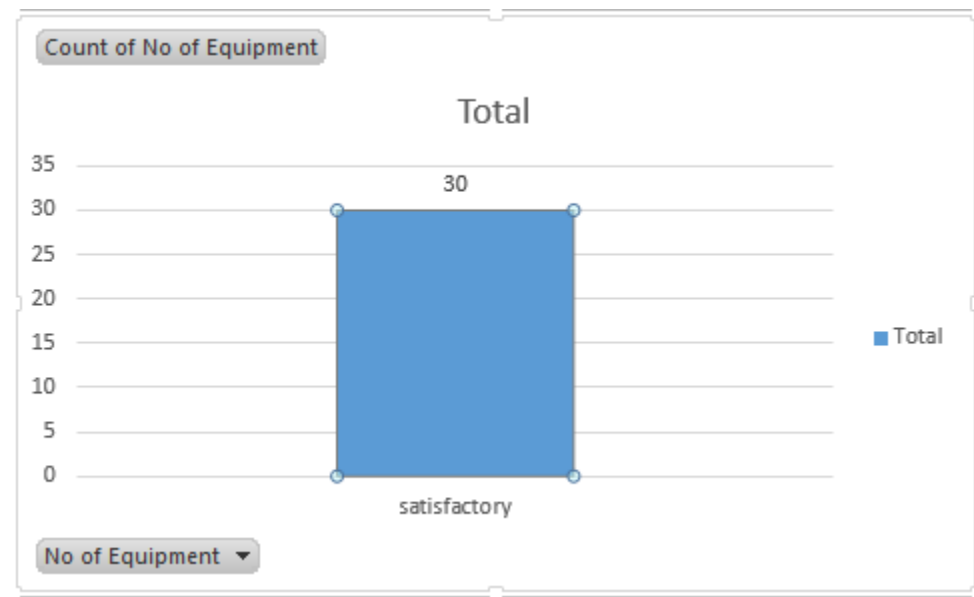
Impact Assessment of Aakarshan Vocational Training Program

INFRASTRUCTURE



Majority are very satisfied with the infrastructure provide for the training.

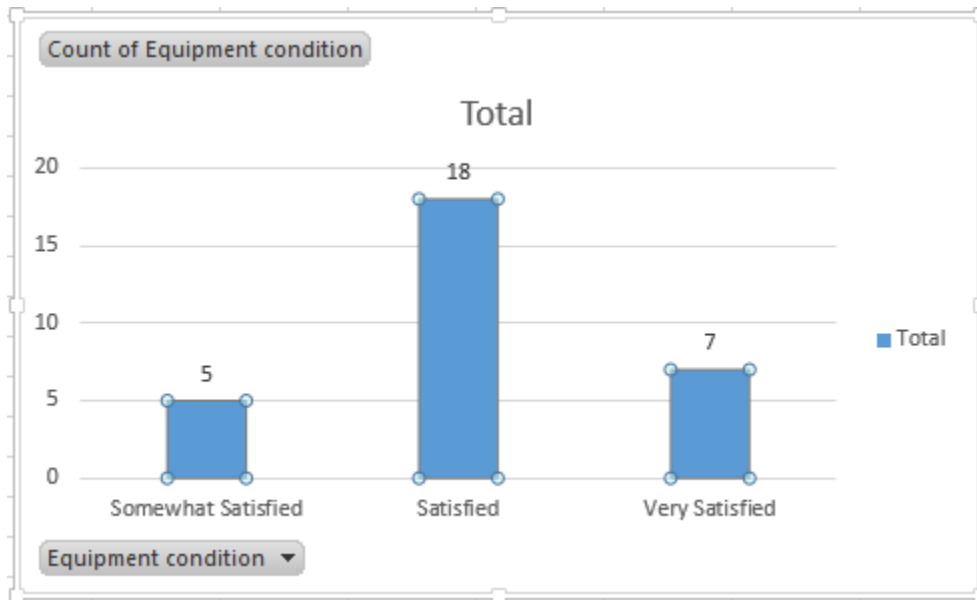
NUMBER OF EQUIPMENT



All have said that they are satisfied with the number of machines available to them.

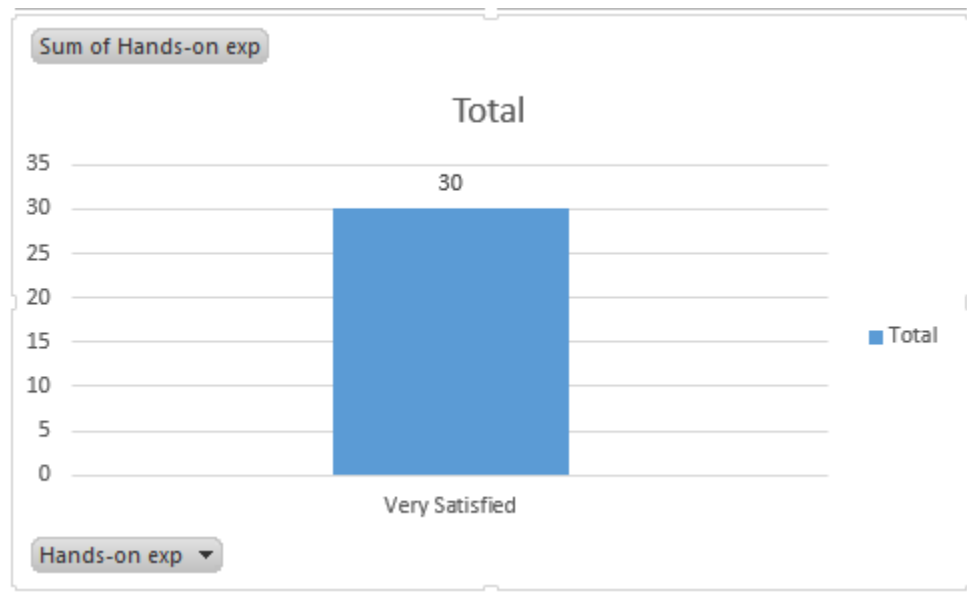
Impact Assessment of Aakarshan Vocational Training Program

EQUIPMENT CONDITION



Here majority have said they are only satisfied with the equipment condition. Aakarshan needs to check why not many have given a higher rating for equipment conditions.

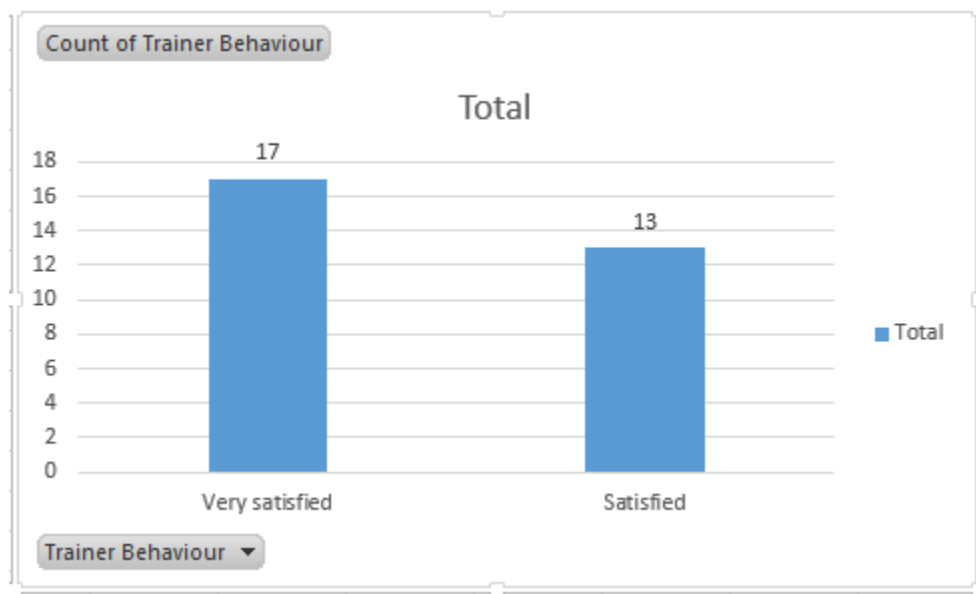
HANDS-ON EXPERIENCE



All are very satisfied with the hands on experience they are getting during the training.

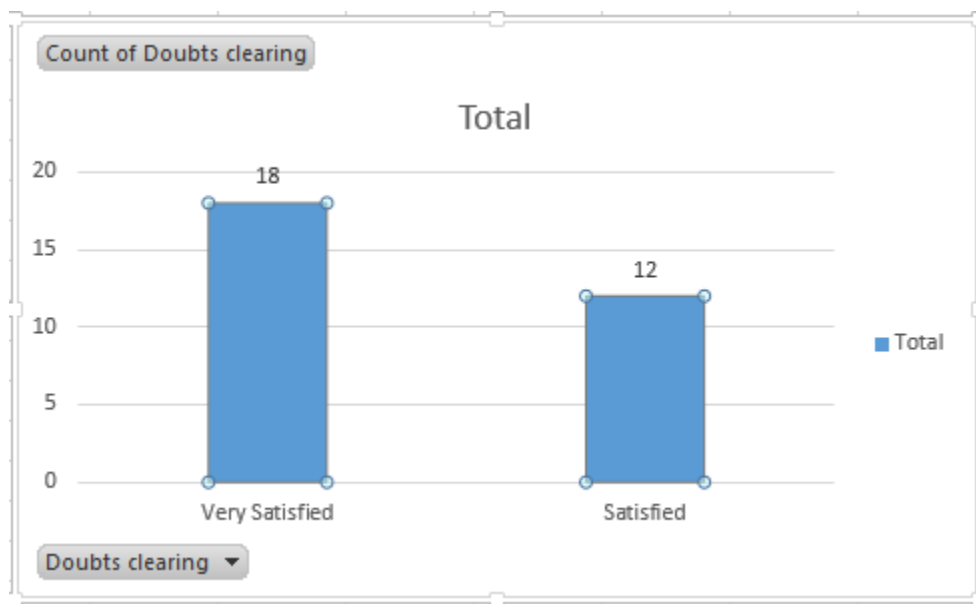
Impact Assessment of Aakarshan Vocational Training Program

TRAINER BEHAVIOUR



Students have given a higher rating for trainer behavior.

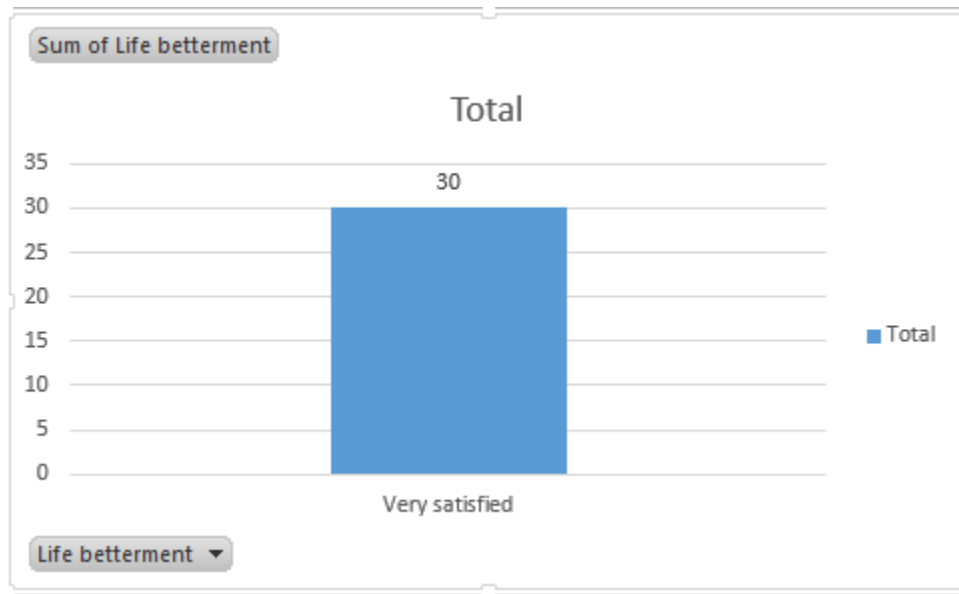
DOUBT CLEARING



Students have expressed that their doubts have been always addressed and they were encouraged to ask questions.

Impact Assessment of Aakarshan Vocational Training Program

LIFE BETTERMENT



Everybody has said that their life has changed significantly after joining Aakarshan and they are extremely happy with all the support and encouragement have their received.

SUCCESS STORIES

REVATI BANKAR:



Revati enrolled herself in Aakarshan to learn Tally. Talking to us over a call she said she had deep interest in learning computers. The moment she learned about Aakarshan she decided to go for it. Belonging to a joint family after marriage she said she never thought she could learn computers again owing to her family commitments. But because of her supportive family she took a step towards her journey to achieve what she wanted. During the course Revati says she had the best time of her life. Right from the way the trainers taught her to completing the homework she had enjoyed every moment. She very happily expressed how she made new friends and how much she enjoyed the classroom study. The batch was very nicely made and each one of us got equal chance to work on the computers. The Saturday activities made her remember her school days. Revati also said she had acquired a lot of knowledge and to make she doesn't forget what she learnt she bought a new laptop to practice. She has a 2 year old baby and said that she would look for opportunities to work once her daughter becomes a little old. She is very happy that Aakarshan has promised to extend any kind of help to get her the job she wants to look for.

SHEETAL WAGHULE:



Sheetal is one of the students who has been impacted by Aakarshan the most. She enrolled herself in not just one but 4 courses. She did her training in Basic and Advanced Beauty Culture, Mehendi Culture and Computer Training. She said she has spent majority of her day in Aakarshan center absorbing as much knowledge as she could. She attended all the life skills sessions and prepared she herself so well that she landed herself a job in a beauty parlor in her very first attempt. With great happiness and gratitude she said she had never imagined in her dreams that she would be working. Talking about her professional life she said most of the customers want to get the beauty treatment from her and she has become their favorite. She is doing excellently well in her job and her family is extremely happy with her decision. Sheetal says Aakarshan has instilled a different kind of confidence in her. She feels independent and empowered and how Aakarshan has played a huge role in transforming her life. She expressed her desire to write few lines in her own words to tell to the world what Aakarshan is for her and how life has changed totally.

Impact Assessment of Aakarshan Vocational Training Program

ALPANA DHAMALE:



In Aakarshan Alpana has completed her training Advanced, Basic and Mehendi culture. She learnt about Aakarshan from the trainers through the mobilization program. She said having been married for the last 15 years she was a typical housewife committed towards her household chores. Aakarshan was a silver lining in her life. After completing her course she now runs her own beauty parlor. Though it is in the nascent stage still many customers visit her parlor. She is extremely happy that her husband has been so supportive. She has also expressed her desire to send her son to Aakarshan for computer training once he grows little older who is now 7. Alpana with her sheer determination and hard work turned her life 180 degrees and is very grateful to Aakarshan for the same.

RECOMMENDATIONS

1. Aakarshan overall has created a great impact on the lives of the people in terms of empowering them and developing their skills. It can focus on creating some courses where males can enroll themselves like basic plumbing, carpentry, painting etc.
2. In computer training Aakarshan can include courses like graphic designing and Photoshop for someone above 15 years or more. That can increase their chances of employability more and people will take greater interest.
3. In Greater Noida location, course on Mehendi culture can be introduced as many have expressed their deep interest in learning the same.
4. In order to make sure people do not leave the course in between it should be a partial amount of refundable fees can be collected in the beginning of the course and should be returned only after completing the course.
5. From our observation we have seen that the women enrolled in tailoring have done exemplary work during the program. In order to encourage them more, during the end of the course a small exhibition can be arranged in the center premises where they can put their products on display for sell and neighboring villages can be invited. This will help the women earn some money and they can recover their costs in making the products and also encourage others to join the course.
6. For computer training, more systems can be made available as sometimes two people of very large age difference are made to seat with each other but the younger students' productivity declines. Having individual systems to oneself will help them learn more and widen their curiosity.
7. Internship opportunity can be provided for tailoring and beauty culture for about week in some workshops and parlor respectively as large segment of the students have said that it will help them understand the customers' demand and help them with the same if some wants to set up their own parlor or seek to work in one.
8. Western India is known for its deep interest in fashion, introducing cutting and tailoring course in Pune will see for participation from the villages.
9. Some people have asked if Aakarshan helps with providing loans to set up business. Those people can be identified and educated about how Aakarshan can help them in applying for loans.

REFERENCES

1. <http://csr.minda.co.in/education-livelihood-programmes/>
2. <http://www.soilindia.net/>
3. Aakarshan Annual Report FY 2015-2016