



# UDAAN

*Assessing the impact of PANKH livelihood creation for  
People with Disabilities (PwD)*

*Brought to you by*



*This was an independent strategy conducted by Accenture for TRRAIN.*



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# EXECUTIVE SUMMARY

With the Indian economy growing leaps and bounds, a major challenge for India is to achieve ‘inclusive development.’ One of the primary facets of inclusive development is to ensure that a significant number of People with Disabilities have the opportunity to be active and productive members of society. As per the census carried out in 2011, India has about 2.68 crore people with disabilities (almost 2.2% of the population). 64% of this population is non-working as compared to an average 9% unemployment rate for the regularly abled population (Government of India, 2016). It is widely understood that employment offers various benefits to people. However in the case of People with Disabilities (PwDs), there can be a significant positive impact.

PANKH - Wings of Destiny (co-founded by TRRAIN and Youth4Jobs Foundation), aims to provide PwDs employment opportunities in the retail industry through a ‘Source-Train-Place’ model. Accenture, a leading global professional services company, in association with TRRAIN conducted a comprehensive assessment to study the holistic economic and non-economic impact of PANKH on the PwD ecosystem – including PwD trainees, families, NGO partners, retail employers and customers. A comprehensive framework was developed and findings were gathered from several stakeholders using an appropriate mode of survey administration.

STAKEHOLDERS	METHODS
PANKH PwD Candidates	Online Surveys
PwD Families	Telephonic Interviews
NGO Partners	Face-to-Face Discussions
Retail Organizations	
Customers	

# PANKH – IMPACT ASSESSMENT FINDINGS

## AT THE MICRO LEVEL (PWDS, PWD FAMILIES)

- ▼ **79% increase in employment generation** post PANKH

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- ▼ A **3-x increase** in **average salaries** of PwDs post PANKH training and placement

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- ▼ **66% candidates** have shifted from being non-salaried to becoming **earning members of society**

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- ▼ Non-economic impact findings revealed a **significant improvement in confidence levels** and more interest in taking on responsibilities

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- ▼ **52% candidates** witnessed an increase in their **Socio-Economic Class (SEC)**

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- ▼ Post PANKH, candidates also witnessed an **improvement in their living conditions** and accommodation type

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- ▼ The study found that in addition to making themselves financially independent, PANKH has enabled candidates to **improve the quality of life of their families** through funding education of family members, contributing to purchasing/constructing a house and vehicle, funding travel, purchasing consumer durables, covering medical expenses and purchasing insurance policies

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- ▼ 69% families witnessed a jump in their income brackets with a **42% increase in average family incomes**

## AT THE MESO LEVEL

CONTRIBUTION TO NGOs	SOCIAL INCLUSION
<p>Increased footprint to a pan-India presence</p> <p>Gainful associations</p> <p>Recognition from retailers</p> <p>Monetary Support</p>	<p>Noticeable shift in social acceptance</p> <p>Inclusion of PwDs in group discussions and meetings</p> <p>Increased interaction with friends and relatives</p> <p>More people giving responsibility &amp; seeking advice</p>

## AT THE MACRO LEVEL

BENEFIT TO RETAILERS	CUSTOMER PERCEPTIONS
<p>Greater annual savings through government benefits and low attrition rates</p> <p>94% feel like customers appreciate PwD employment</p> <p>82% believe hiring PwDs has a positive impact on brand image</p>	<p>100% customers like being serviced by PwDs</p> <p>Positive impact on perception of the brand</p> <p>Appreciation for the initiative in a way that they will recommend the brand to others</p>

This study finds that PANKH impacted and enriched the lives of not only PwDs but also all stakeholders in their ecosystem. Hiring PwDs offers employers a unique advantage by helping them strengthen, sensitize and diversify the workplace.

# INTRODUCTION

“ *The problem is not how to wipe out the differences, but how to unite with the differences intact* ”

===== – *Rabindranath Tagore* =====



## DISABILITY EMPOWERMENT IN INDIA

With Indian economy growing leaps and bounds in recent years, a major challenge for India is to achieve ‘inclusive development’. One of the important facets of inclusive development is to ensure that significant number of people with disabilities (2.68 crore or 2.2% of total population of the country) have opportunity to be active and productive members of society.

India has witnessed significant growth in recent years. Since the pivotal economic reforms in 1991 till date, India has established itself as one of the fastest-growing major economies in the world in last couple of decades or so. As on 2017, Indian economy is world's sixth largest by nominal GDP and third largest by purchasing power parity. With new wave of reforms coupled with increased political stability (stable government), growth outlook on India remains positive from a long-term perspective.

However, the largest democracy in the world that boasts of a strong demographic profile faces a few challenges as it aspires to accelerate the growth trajectory. One of the challenges is to ensure 'inclusive development'. As per the census carried out by Government of India in 2011, India has about 2.68 crore People with Disability (PwD), out of a total population of 121 crore, which amounts to almost 2.2% of the total population. Even with the notable progress made over the years in increasing community inclusion and integration, unemployment rate for the disabled in India continues to be significantly higher than that for the regularly-abled.

Almost 64% of the disabled population is non-working, as compared to an average 9% unemployment rate for the regularly abled population. (Government of India, 2016)

**2.68 CRORE**  
**PEOPLE WITH DISABILITY OF**  
**121 CRORE**



It is widely understood that employment offers various benefits for people. However, in the case of People with Disabilities (PwD) – where persons are often socially marginalized and denied access to jobs – it can have an especially significant positive impact.

PANKH is an initiative by Trust for Retailers & Retail Associates of India (TRRAIN) and Youth 4 Jobs Foundation (Y4J). The initiative aims to train people with disabilities (PwD) and provide them with employment opportunities in retail industry.

PANKH, in partnership with multiple NGOs pan-India, works on Source-Train-Place model to drive employment generation and inclusion for PwDs:

## 1 SOURCING

Mobilization activities by NGO partners, leveraging their local presence and connect

## 2 TRAINING

Recruitment of trainers for training delivery, counseling to PwDs to support their choice of role, infrastructure for accommodation, training and food

## 3 PLACEMENT

Sensitize retail industry fraternity to generate employment opportunities for PwDs and drive placement process





Accenture, in association with TRRAIN, conducted a comprehensive assessment to study the impact created by PANKH in a holistic manner – Impact not only on the lives of PwDs, but all stakeholders in the ecosystem (PwD family & larger community, NGO partners, retailers & their customers); impact that is economic as well as non-economic in nature! Following pages of the report detail out impact assessment framework and findings of the assessment study.





**“** *People with disabilities are vulnerable because of the many barriers we face: attitudinal, physical, and financial. Addressing these barriers is within our reach and we have a moral duty to do so..... But most important, addressing these barriers will unlock the potential of so many people with so much to contribute to the world. ”*

===== - Stephen Hawking =====



# PANKH IMPACT ASSESSMENT CONTEXT AND FRAMEWORK

Objective of the research was to assess the impact of PANKH in a holistic manner – Impact not just on the lives of People with Disabilities (PwD) but also a percolating impact on the PwD family & social circle, NGO partners, retail employers and their customers; impact that is both economic and non-economic in nature!

A comprehensive evaluation framework was designed and used to capture impact of PANKH on all stakeholders in the ecosystem – PwD trainees and their families, their employers and customers; measured along both quantitative factors such as economic improvements, and qualitative aspects like attitudinal shifts & social inclusion.

## == PANKH IMPACT == ASSESSMENT FRAMEWORK

The findings were gathered from following stakeholders using appropriate mode of survey administration (online surveys, telephonic interviews, and face-to-face discussions)

Pankh PwD candidates | PwD families | NGO Partners  
Retail Organizations | Customers



### Retailer

Employment  
Acceptance  
Performance  
Attrition  
Experience



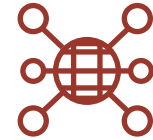
### Customer

Experience  
Promotion  
Loyalty



### NGO Partner

Branding  
Enrollments  
Donations



### Community

Social Inclusion  
Acceptance



### PwD Trainee

Income  
Growth Prospects  
Attitude  
Inter-Personal Skills  
Respectability



### PwD Family

Education of CWE\*  
Number of assets  
Type of house  
Location of house  
Quality of life

Macro

Meso

Micro



Retailer



NGO Partner



PwD Trainee



PwD Family



Community



Customer

# PANKH IMPACT ASSESSMENT FINDINGS == MICRO ==

Ability to function independently is the end-goal of many PwD candidates, and employment is a first step on this journey towards their empowerment. Independent living is not just about living in your own home, rather it is also about providing PwD candidates with choice, empowerment, and freedom.

They desire to have a major say in what they do, how they live their lives, and want to take responsibility for their lives. There is a great need to empower and involve disabled people, personalize the support they receive, and remove the barriers to their inclusion and participation.

The immediate impact of gainful employment is felt by the PwD on his economic status, and softer aspects like confidence, attitude, reliability, etc. The PwD's family also play a significant role in impacting this overall satisfaction.

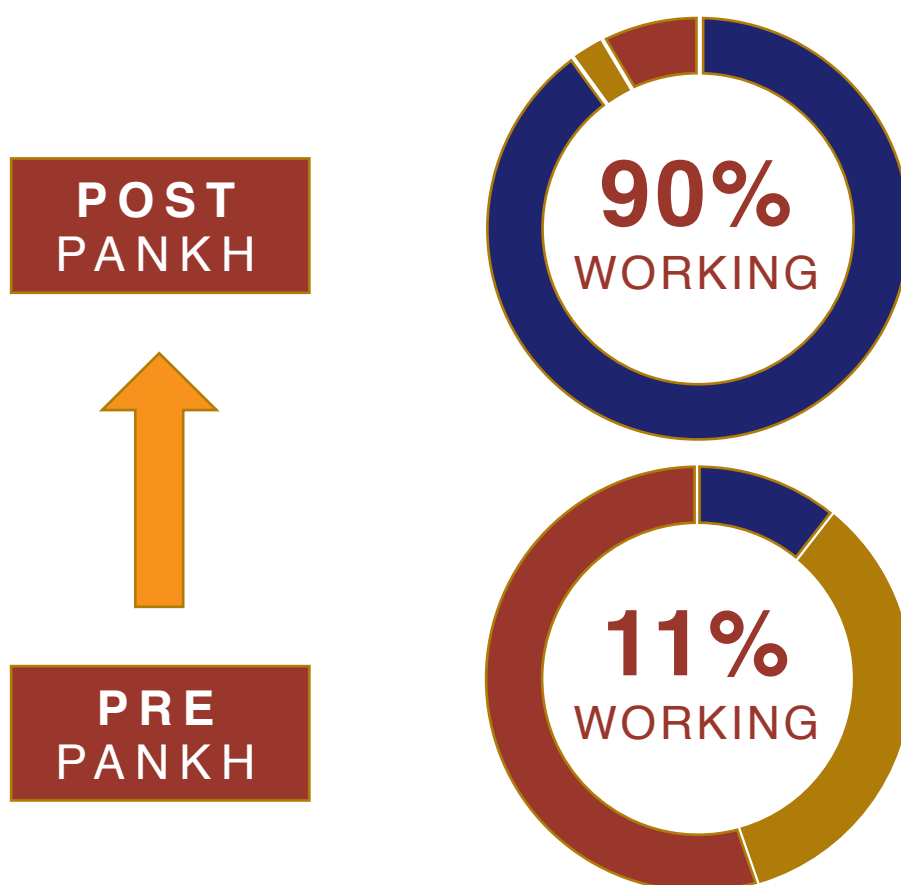


## ECONOMIC IMPACT

From a mere 11 % of the candidates being gainfully employed before PANKH, number of candidates working post-PANKH (both salaried and business) has jumped to 90%

# 79%

### INCREASE IN EMPLOYMENT GENERATION



WORKING  
(SALARIED/BUSINESS)

STUDYING

UNEMPLOYED

## ECONOMIC IMPACT

There has been almost a 3x increase in the average salaries of PwD candidates post PANKH training and job placement.

**287%** INCREASE IN  
AVERAGE SALARIES



PRE PANKH



POST PANKH

Personal incomes of PANKH candidates were categorized into 8 income brackets ranging from 'No income' to 'More than Rs. 15,000 per month'. More than 70% of the candidates saw an incremental shift in their income brackets.

**73%** JUMP IN THEIR  
INCOME BRACKET

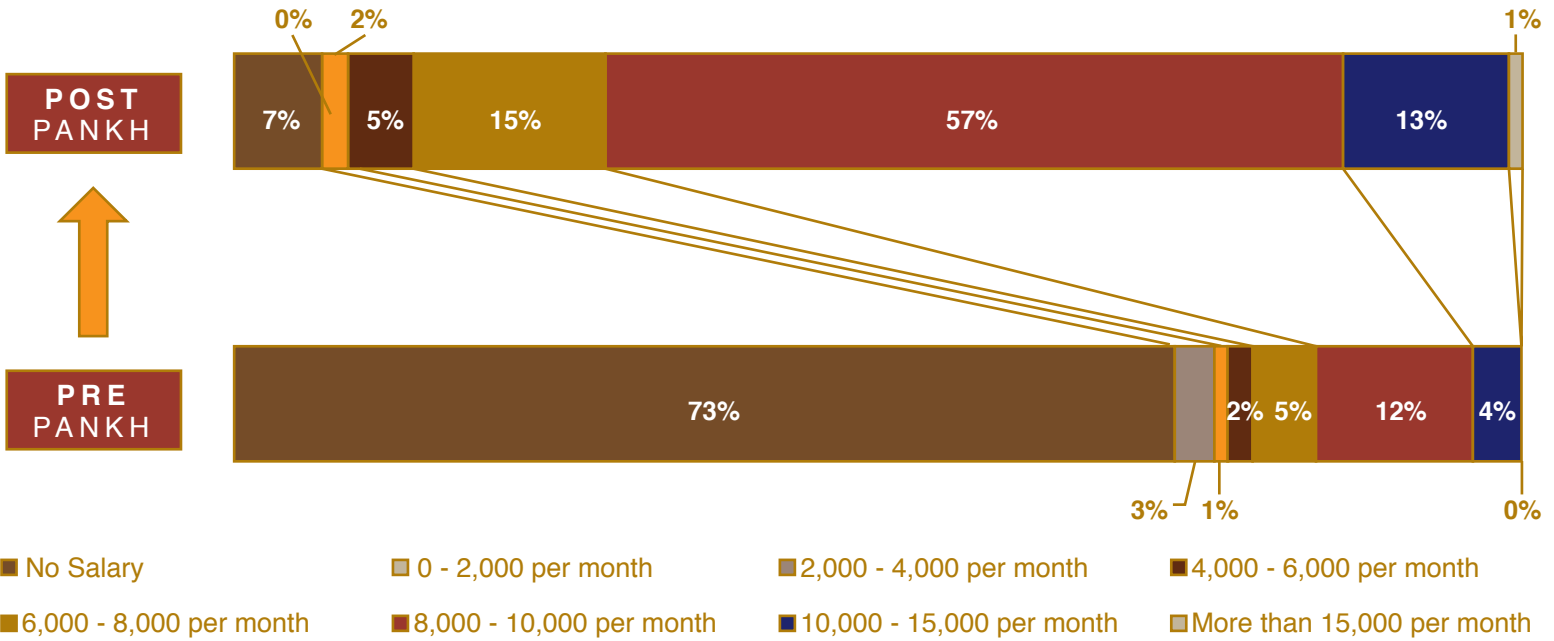
PANKH CANDIDATES, SAW A



## ECONOMIC IMPACT

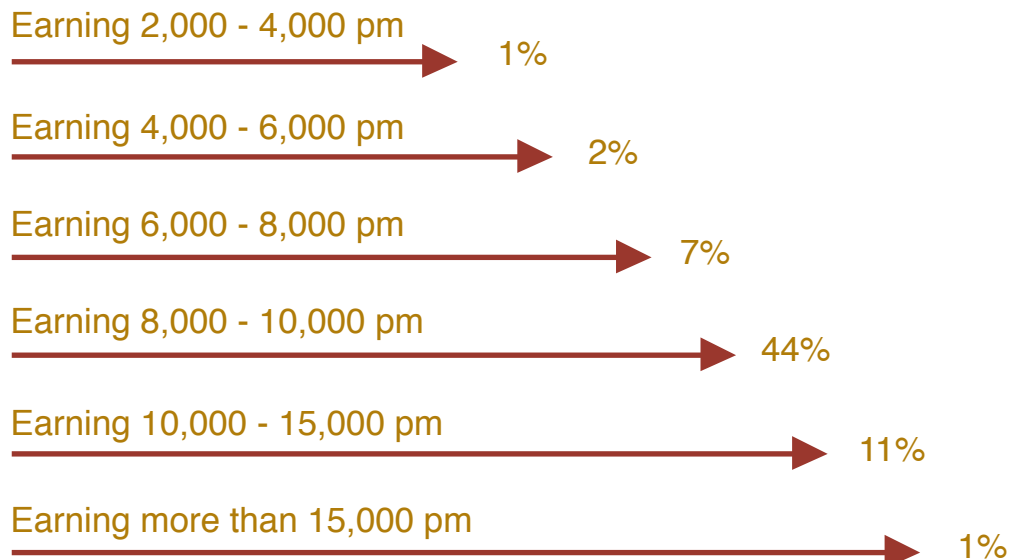
**66%**

of candidates have shifted from being non-salaried to becoming earning members of society.



The shift from no-income to becoming earning members of society has occurred as per the below income ranges, with almost 44% of the candidates seeing a shift from no-income to earning income in the range Rs. 8,000 – 10,000 per month.

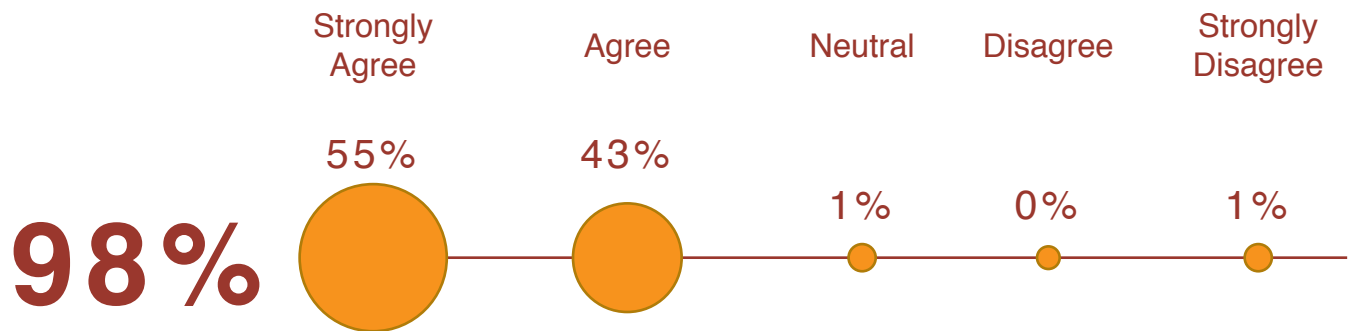
**66%**



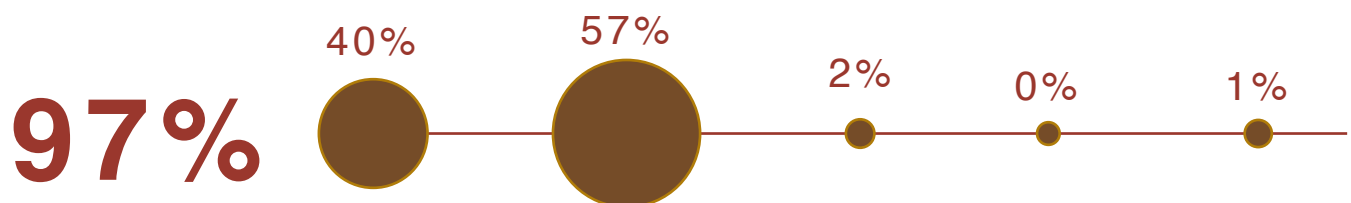


## NON - ECONOMIC IMPACT

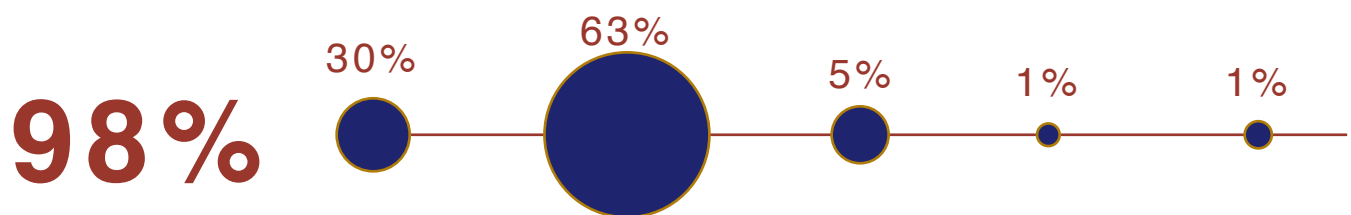
In addition to the economic impact, PANKH candidates have experienced a significant improvement in their confidence and attitude post-PANKH



have observed an increase in their confidence level, since training with PANKH



are more interested in taking on responsibilities, since training with PANKH



believe they are more reliable individuals now, and ensure they turn up to appointments on time

# SOCIO-ECONOMIC CLASSIFICATION

The new SEC system (effective since May-2011) was used to assess socio-economic status of PwD families. The new system is based on 2 variables: Education of the Chief Wage Earner (CWE) and number of consumer durables in the household. The grading scale spans 12 classes ranging from A1 (highest) to E3 (lowest). Significant shift in the SEC Classification of PwD candidates was observed with:

**52%**

**CANDIDATES WITNESSING AN INCREASE IN THEIR SEC CLASS**

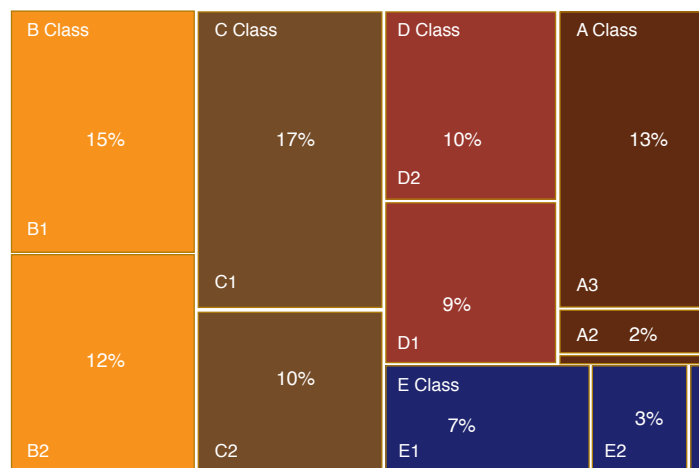
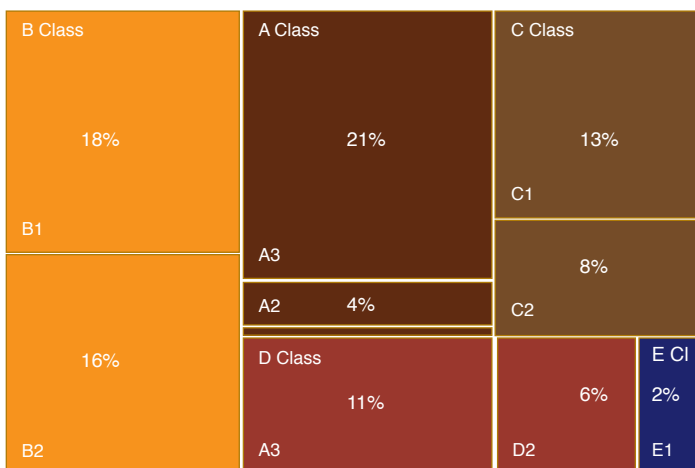
**10%**

**INCREASE IN THE NUMBER OF CANDIDATES IN SEC CLASS A**

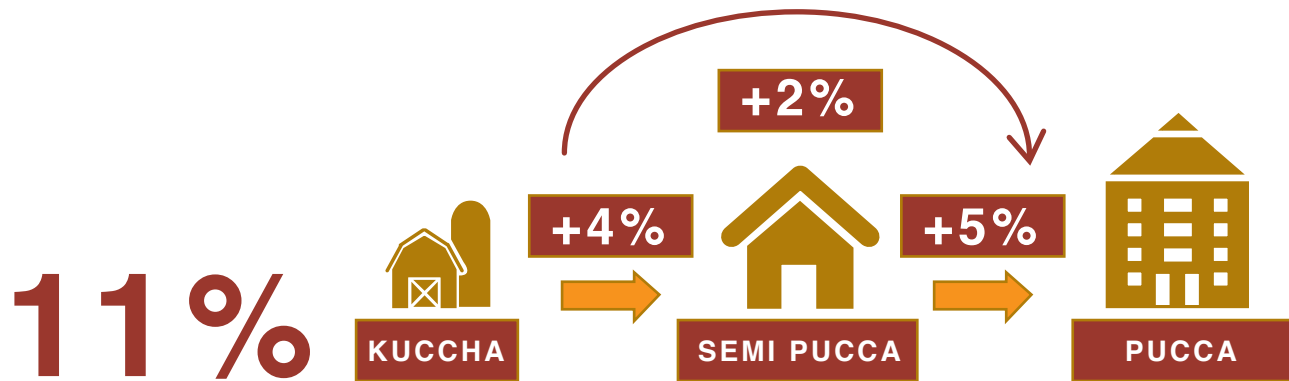
Illustration below depicts change in distribution and concentration of PwD families amongst SEC Classes. It can also be observed that there are no PANKH candidates in 2 lowest classes (E2, E3) post-PANKH, compared to 4% pre-PANKH.

**POST - PANKH SEC CLASSIFICATION**

**PRE - PANKH SEC CLASSIFICATION**



## STABILITY



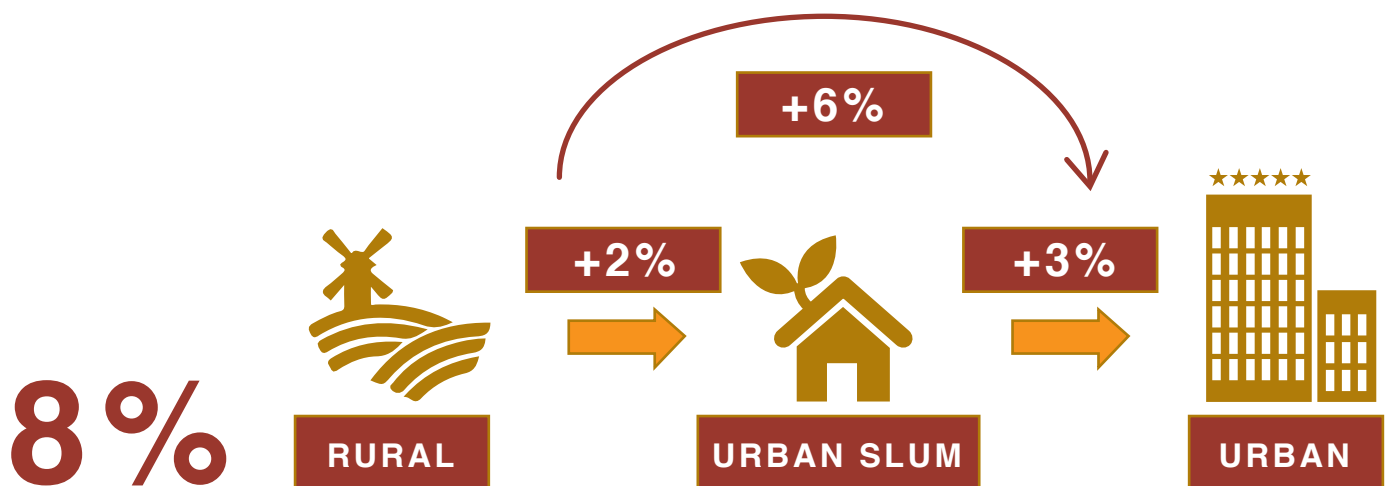
Candidates have seen an improvement in their accommodation type

“I moved from Gorakhpur (UP) to Delhi to join PANKH training. I was scared of being alone in a new and big city, but the center helped me with accommodation and other things. I am now a Data Entry Operator and send money home to my parents”

- Nitin Rai,  
SHI candidate

“I am from a small town in Solapur. After my 10th standard, my parents wanted me to get married; but I wanted to get a job and earn income. I finally convinced them, went to Pune for PANKH training and got a job in Reliance Fresh. I have a large friend circle now, and recently performed a skit on Womens’ Day”

- Swapna Sonkatala,  
SHI candidate



Candidates have moved from Rural to Urban areas

## QUALITY OF LIFE

Positive impact generated through PANKH is not just limited to making PwD candidates financially-independent and more confident individuals. But, the empowerment has enabled candidates undertake several initiatives for improving the quality of life of their families too. The candidates have significantly contributed towards education, travel, housing, consumer durables, wedding celebrations, healthcare & insurance, amongst others.

**59%**

Funded schooling /  
education of family  
members

**11%**

Contributed to  
family weddings

**19%**

Purchased or  
constructed a house

**10%**

Purchased a  
vehicle

**30%**

Funded travel of  
parents and family  
members

**65%**

Contributed to  
household  
medical expenses

**26%**

Purchased  
insurance policies

**40%**

Purchased  
consumer durables

# FAMILY INCOME

There has been a marked increase in the family incomes of PANKH candidates

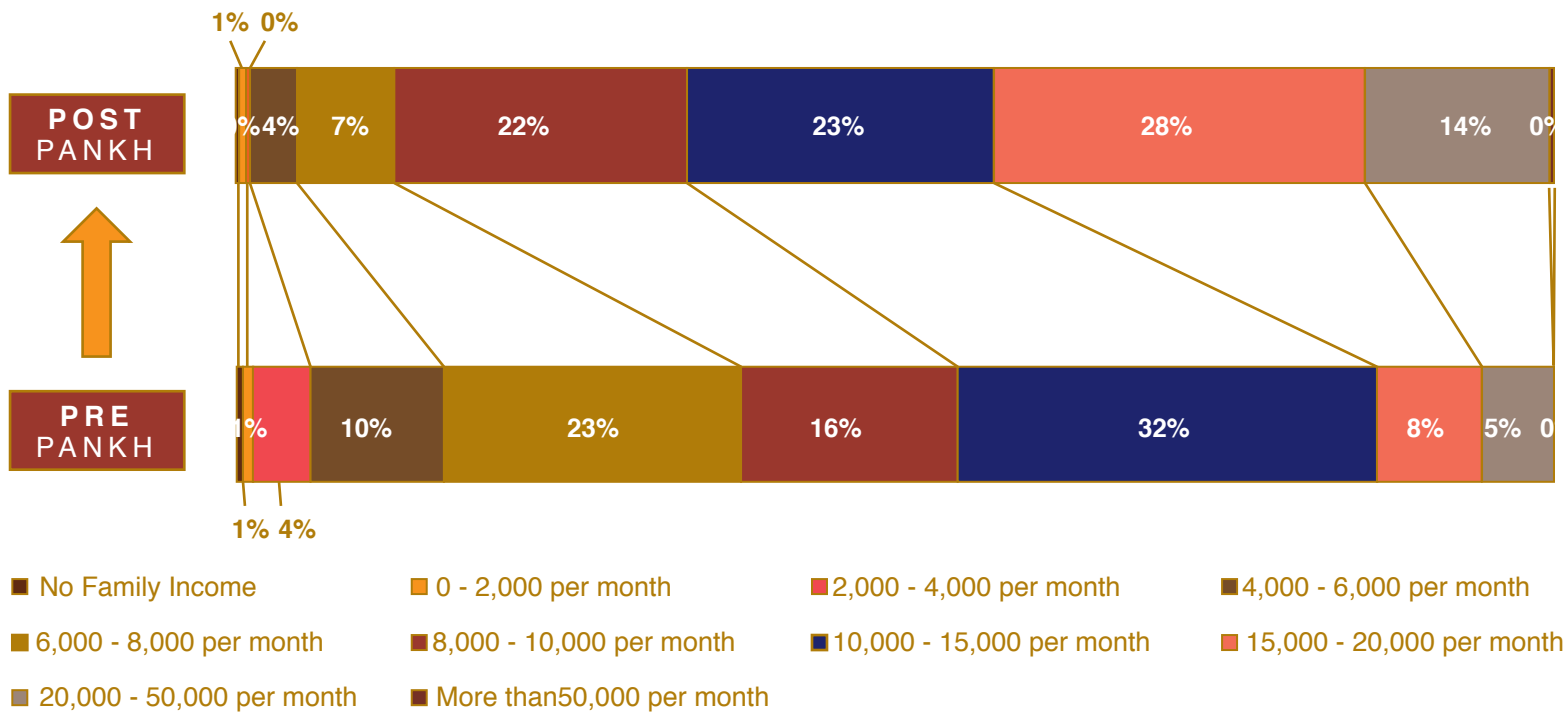
**69%**

FAMILIES WITNESSED A JUMP IN THEIR INCOME BRACKETS

**42%**

WAS THE INCREASE IN AVERAGE FAMILY INCOMES

FAMILY INCOME BRACKET OF PANKH CANDIDATES



Improved family income has also translated into an increase in the number of average consumer durables used by the families of PANKH candidates.



# PANKH IMPACT ASSESSMENT FINDINGS

## == MESO ==

Disabled or normally-abled, we all have the power and responsibility to make society more inclusive for everyone. For most PwDs, quality of life is dependent on their families and communities. This support system ensures their functional living, takes them to activities, suggests suitable programs and services, advocates for change and helps them stand-up for their rights.

For many PwDs, and people who care for them, daily life may not be easy. Meeting the complex needs of PwDs can put families under a lot of stress – physical, emotional, and financial. However, finding support within the community and talking to people who care or relate to the experience, can help PwDs and their families deal with the challenges of living with or caring for someone with a disability.



## CONTRIBUTION TO NGOs

NGO partners too, are being benefited in multiple ways because of PANKH: -



### GEOGRAPHICAL REACH

Increase in the footprint - from one or fewer centers to pan-India presence



### NSDC ASSOCIATION

Association with the National Skill Development Corporation of India



### KNOWLEDGE (TRAIN THE TRAINER)

Knowledge gain through 'Train the Trainer' program for PANKH trainers Mumbai



### AWARENESS & PRESTIGE

Recognition from Retailer Organizations for PANKH candidates



### FUNDING & DONATIONS

Monetary support to maintain facilities, provide food & accommodation etc.

# 3X

Average increase in number of enrolments post-PANKH

We can now cater to **more people from remote places**, since we are now a **residential center** and can provide **food and accommodation**. Earlier we were a day center. We have also been able to expand our reach from **one center to pan-India**.

- Ms. Meera Bhatia,  
Founder, Sai Swayam

Not only in the community, but PANKH candidates are also getting **recognized by retail organizations**. PANKH has helped us overcome several difficulties. **Monetary help** is provided for travel, mobilizing candidates, trainer salaries, food for candidates, and competition prizes. **Qualitative support** is provided in the form of constant feedback to the centers to improve their quality like ergonomic classrooms, design ideas, soft-skills training etc.

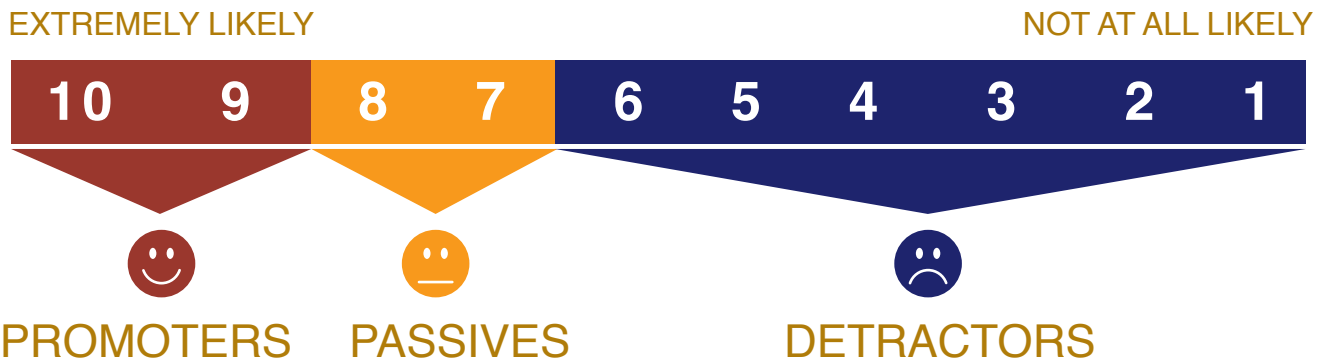
- Mr. Bhaskar, Founder - Abhivruddhi

# NET PROMOTER SCORE

Net Promoter Score (NPS), the most widely-used loyalty metric was applied to gauge propensity of PwD candidates to recommend PANKH.



HOW LIKELY ARE YOU TO RECOMMEND PANKH TO A FRIEND OR COLLEAGUE?



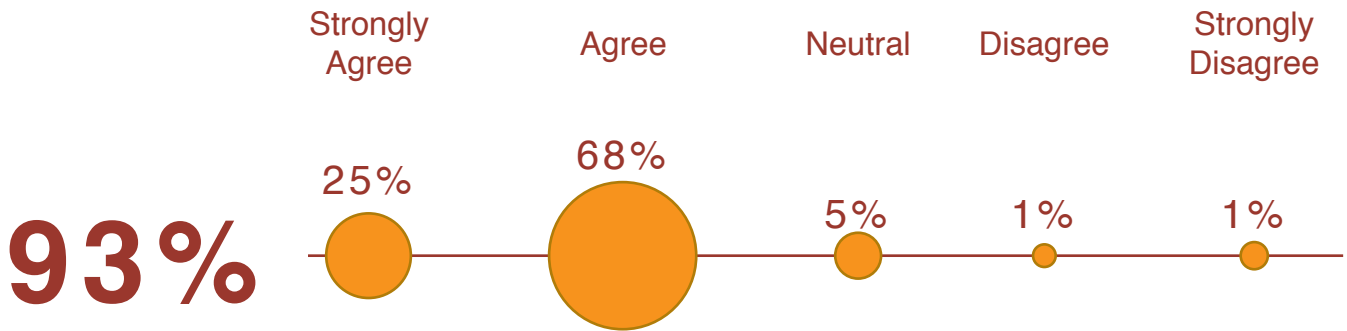
62% - 25% = 37%

PROMOTERS DETRACTORS

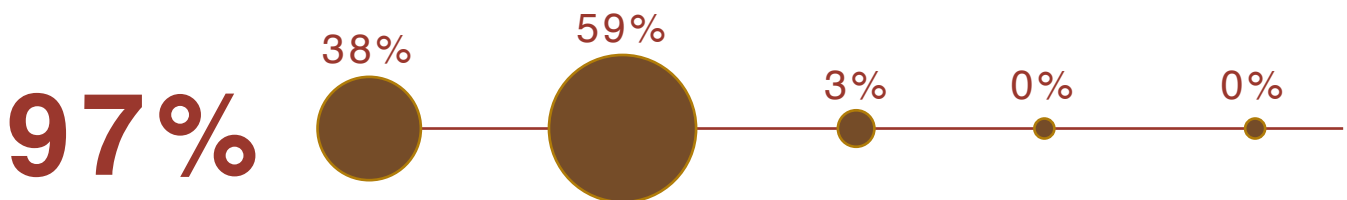


## SOCIAL INCLUSION

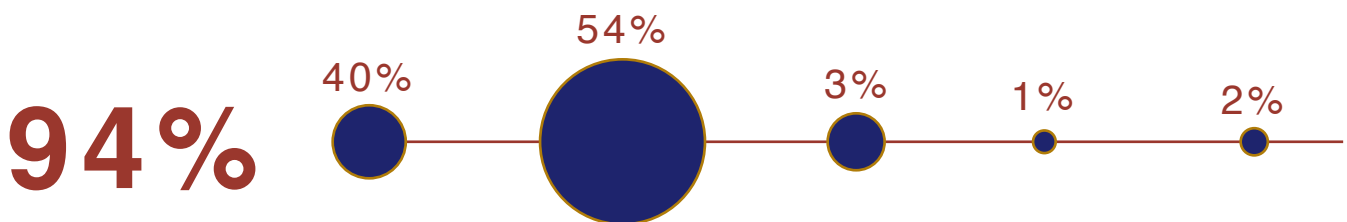
PwD candidates feel there is notable shift in the level of social acceptance post-PANKH – increased inclusion in group discussions and meetings, more confidence in entrusting them with responsibilities



participate and feel more included in group discussions and team decisions now



say there has been an increase in meetings and interactions with friends & relatives



feel their friends, family, colleagues are more confident about giving them responsibilities, and seeking opinion/ advice, than previously

# PANKH IMPACT ASSESSMENT FINDINGS = MACRO =

A commonly mentioned theme of disability employment, is inclusion. Providing employment to disabled candidates makes for a strong moral and ethical case for companies promoting inclusion, diversity, and equal rights.

However, there is also significant merit in viewing disability employment from a business perspective, instead of from an advocacy perspective. There are several businesses leading the way in promoting a more inclusive environment, and are proud of the advancements they have made in hiring disabled candidates.

We have spoken to several such businesses that promote disability inclusion, and found that there is a positive correlation between their profitability, employee morale and engagement. They have reported lower attrition rates, higher productivity, and higher sales amongst their employees with disability. It also has a huge impact on the company's brand image, and was a significant driver of customer loyalty, as attested to by several customers interviewed - It is time to reject the outdated ideas that disabled workers are liabilities to businesses, and actively promote the perspective that workers of all abilities bring different strengths to the companies' missions.

## RETAILER'S ADVANTAGE

For retail organizations too, there is a strong business case to hire PwD candidates. It was found that PwDs have significantly lower attrition (Monthly attrition: 2.2%) than that of regularly abled (Monthly attrition: 8.7%). Additionally, employer's contribution towards Employee Provident Fund (EPF) and Employees' State Insurance (ESI) are funded by the Government for first 3 years of PwD employment.

**17%** ANNUAL SAVINGS AS A FRACTION OF AVERAGE SALARY FOR EMPLOYING PWDS

### - AVERAGE FINANCIAL BENEFITS -

BENEFITS (INR)	YEAR 1	YEAR 2	YEAR 3	YEAR 4
<b>Government Benefit (A):</b> <i>Annual benefit from EPF/ESI</i>	6,426	7,069	7,776	-
<b>Savings due to lower attrition (B):</b>				
<i>Savings on sourcing &amp; training cost</i>	2,730	2,867	3,010	3,160
<i>Sales loss avoidance</i>	6,426	6,748	7,085	7,439
<b>Annual total benefit (A+B)</b>	15,582	16,684	17,871	10,599
<b>% benefit on annual salary</b>	16%	17%	18%	11%
<b>% savings on total manpower cost</b>	0.5%	0.5%	0.6%	0.3%

Source: Retailer Survey and PwD Survey

\*Average PwD penetration basis Retailer Survey: 3%

They are **excellent at customer service and delight**. They are also very loyal, and have been with us for more than 5 years. In Aurangabad, we have 6 associates who were from poor background., and are now settled there with their families, and sending their children to school.

- Mr. Pavan, Walmart

One of our PwDs is **promoted to Team Leader** because of his superior performance.

- Mr. Sudhakar, Trent Hypermarket

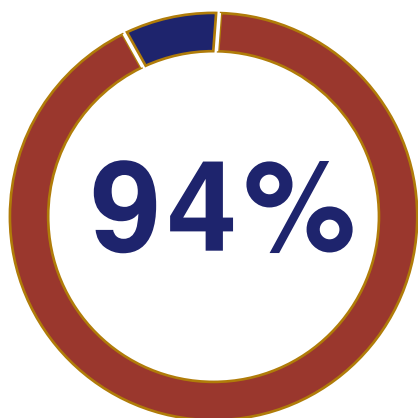
In one of our stores, a customer who had an SHI ward, noticed that we have PwD employees and was happy to find out **retail could also be a channel of employment (for PwDs)**. We have a positive feedback from stores that PwD staff are good at their work and have routinely been appreciated on their monthly performance.

- Ms. Meruna Das, Dmart

## PwD PERFORMANCE

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In addition to the financial benefit of employing PwDs, most of the retailers feel that PwD employment is highly appreciated by the customers too and leads to a positive impact on the brand image.



### RETAILERS FEEL CUSTOMERS APPRECIATE EMPLOYMENT OF PWDs, AND LIKE TO BE SERVICED BY THEM

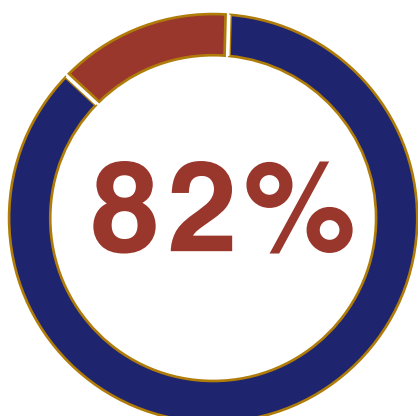
Focused, non-distracted, energetic, and reliable. They always want to be better than normal people – even if you give a test they want to exceed. Their grasping power is higher than normal people, they are very sharp too.

- Ajay, Hypercity (Area HR West)

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AVERAGE PwD PRODUCTIVITY COMPARED TO NON-PwDs, AS PERCEIVED BY RETAILERS

100%



### POSITIVE IMPACT ON RETAILER BRAND IMAGE, DUE TO EMPLOYMENT OF PWDs

We just need to explain once, he understands everything. He is very active and approachable. Customers also get very impressed.

- Roohi, Big Bazaar (Colleague of PwD)

## PwD PERFORMANCE

# 100%

OF THE CUSTOMERS AGREE WITH  
3 IMPACT POINTS MENTIONED BELOW:

- 01 **No difference in performance** between PwD and non-PwDs
- 02 PwD Employment has **positively impacted my perception of the retailer, and will tell others about it**
- 03 Awareness of such initiatives will **improve customer loyalty and customer retention**

I was not aware that Dmart undertook such initiatives, this definitely improves my perception of the store. It keeps them (PwD's) busy and gives them an opportunity to earn their own livelihood. Corporates should also try to employ them. This is a wonderful thing to hear about. God bless them.

- Anita Monteiro, 32 (Dmart, Home Furnishings)

I am very happy to hear about this. It is very kind of the brand to provide employment to such people. More people should undertake such initiatives, which will increase awareness and loyalty. I am so happy to hear brands are doing such things.

- Vivek Khatri, 36 (Unlimited, Kids Fashion)

I come here regularly, and sometimes specially request for Matin (PANKH SHI candidate) to service me. He is very good.

- Captain Bharadwaj, 74 (Hypercity)

# CONCLUSION

Society has come a long way with respect to gender and ethnicity issues, though there is more progress to be made. However, recognition of disability issues lags behind in terms of the extent to which it is incorporated into the structures of business, government and wider society.

Increasing the employment rate among disabled people will help promote social inclusion and reduce negative attitudes from others. PwD candidates offer employers a unique advantage, by helping them strengthen, sensitize, and diversify their workplace. They bring in creativity, innovation, commitment, and varied perspectives on how to confront challenges. They are also immensely loyal to their employers, and thereby help employers reduce costs related hiring and training. Initiatives like disability employment are also known to improve the productivity, morale, and engagement levels of their colleagues.

Organizations can undertake various measures to demonstrate their commitment towards building an inclusive workplace by providing reasonable access and accommodations for applicants, customers, and employees with disabilities. It is also important to have clear communication systems, with appropriate channels for feedback, which would foster the culture of open discussion of issues relating to inclusion and discrimination.

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1. Disability in India – Government of India Report, 2016

[http://www.mospi.gov.in/sites/default/files/publication\\_reports/Disabled\\_persons\\_in\\_India\\_2016.pdf](http://www.mospi.gov.in/sites/default/files/publication_reports/Disabled_persons_in_India_2016.pdf)

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2. Key Considerations for Building an Inclusive Work Environment for Individuals with Disabilities by Julia Mendez

<http://www.insightintodiversity.com/key-considerations-for-building-an-inclusive-work-environment-for-individuals-with-disabilities/>

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3. Improving the life chances of disabled people

<http://webarchive.nationalarchives.gov.uk/+http://www.cabinetoffice.gov.uk/media/cabinetoffice/strategy/assets/disability.pdf>

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4. PANKH PwD Candidates Survey

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5. Retailer Survey

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6. Retail Customers Survey

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7. NGO Partner Survey

## ABOUT TRRAIN

TRRAIN (Trust for Retailers and Retail Associates of India) is a public charitable trust formed in 2011 by Mr. B. S. Nagesh, with the vision of empowering People in Retail and works to achieve immediate and lasting change in the lives of retail associates in India.

TRRAIN is solely committed to upgrading the lives of people in retail, both at work and at home. TRRAIN has undertaken various initiatives to enable retail associates to upgrade their skills through TRRAIN- Aptech Retail Education Program and build pride and dignity through the TRRAIN Retail Awards and Retail Employees' Day. Pankh- Wings of Destiny, one of TRRAIN's flagship initiatives on building inclusive retail work force by training and employing People with Disabilities (PwD's) in retail roles has received tremendous support from the industry.

To know more, visit [www.trrain.org](http://www.trrain.org)

## ABOUT RASCI

RASCI is a not-for-profit, independent public limited organization established under Section 25 of the Companies Act. It is a collaborative and comprehensive source of retail & allied expertise for Government, Industry (formal & informal), Training Organizations, Educational Institutions, Regulatory & Certifying bodies and Job Seekers. Under the Skill India Mission, RASCI has taken progressive steps to align common objectives of Ministry of Skill Development & Entrepreneurship (MSDE) and the Retail industry to create relevantly skilled and employable youth. RASCI works with multiple stakeholders including Central Ministries, State Governments, Educational Regulatory bodies enabling Individuals, Institutions, Industry and India at large. RASCI has created a strong social impact by enhancing livelihoods and enabling employment for aspiring youth across retail and allied sectors, through its service offerings that are Government recognised and valued by the Industry.

## ABOUT AIF

The American India Foundation is committed to catalyzing social and economic change in India and building a lasting bridge between the United States and India through high-impact interventions in education, livelihoods, public health, and leadership development. Working closely with local communities, AIF partners with NGOs to develop and test innovative solutions and with governments to create and scale sustainable impact. Founded in the wake of the Gujarat earthquake in 2001, AIF has impacted the lives of 3.7 million of India's poor by providing access to high-quality education, formal sector employment for urban youth and rickshaw drivers, and public health services to protect the health of mothers and their children, while building the next generation of global leaders through service. With offices in New York and California, eleven chapters across the U.S., and India operations centered in New Delhi, AIF is transforming lives across 24 states of India while addressing these issues on a regional, country, and international scale. Learn more at [www.AIF.org](http://www.AIF.org). The Ability Based Livelihood Empowerment (ABLE) program trains persons with disabilities in fundamental and specialized skill sets – and facilitates their entry into the job market through a robust advocacy platform for disability inclusion, promoting inclusive growth in India.

AIF is proud to support PANKH – Wings of Destiny Initiative. Since 2015, through this partnership, over 1300 Persons with disability (PwDs) lives have been impacted.

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