

The Aflateen Entrepreneurship Skill Building Program

An Evaluation Report





Salient Details

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Glossary of Abbreviations

ARC	Aflateen Resource Centre
AESDP	Aflateen Entrepreneurship and Skill Development Program
CMIE	Centre for Monitoring Indian Economy (CMIE)
EL	Entrepreneurship Laboratory
FGD	Focus Group Discussion
GDP	Gross Domestic Product
MIS	Management Information System
ORW	Outreach worker
OECD	Organisation for Economic Co-operation and Development
SDG	Sustainable Development Goal



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The Facilitators and the Outreach Workers (ORWs) are the implementers of the program on the ground. They shared their experiences — the challenges that they faced as well as the positive changes that they witnessed — in my interactions with them. These inputs have been invaluable in understanding the practical aspects of implementing the AESDP. I would also like to thank the Facilitators for filling in the questionnaires and helping me to understand the way in which the AESDP has been rolled out.

Interacting with the children and youth from schools and bastis in Mumbai, Pune and Delhi has enabled me to look at the AESDP through their eyes. They willingly talked about what they had learnt, shared business proposals that they had formulated and made my journey into the world of the AESDP a memorable one. They are the reason for this Report which attempts to reflect on what the AESDP signifies for them.

Nishtha Desai
27 July 2018

Executive Summary

The Aflateen Entrepreneurship and Skill Development Program (AESDP) was launched in July 2017 by MelJol in 70 schools and 50 communities in Mumbai, Pune and Delhi with the support of the CITI Foundation, aspiring to cover 9,600 children and youth. MelJol implemented the program directly in Mumbai and through New Vision in Pune and Chetna in Delhi. New Vision and Chetna are NGOs that espouse the cause of children.

Rationale of the Program

The OECD Economic Survey reveals that 30 per cent of youth aged 15 to 29 in India are not in employment, education or training. The AESDP is extremely relevant in this context. The setting up of Aflateen Resource Centres (ARCs) in slums and non-elite schools is a key component of the program. The main objective of the ARC is to promote the Entrepreneurship Lab (EL) Program through which children/youth can acquire financial education and entrepreneurial skills.

Methodology

To assess the effectiveness of the program, qualitative data was gathered to understand the efficacy of the AESDP. Visits were made to nine communities and seven schools in Mumbai, Pune and Delhi, to facilitate interaction with children and youth. Interviews were carried out with three Principals and four teachers. Aside from this, 18 facilitators responded to the prepared questionnaire. Attending the Youth Entrepreneurship Fair in Delhi on 24 June, where children/youth sold items that they had made, and Khwaishe Unlimited, an event organised by MelJol in Mumbai on 29 June, at which children and youth from all the three cities came together provided insights into the program.

Features of the AESDP

The ELs are intended to facilitate experiential learning enhancing the employability and entrepreneurial skills of the youth. The children /youth shared that sessions are conducted regularly by the facilitators. Children/youth knew that it was illegal for children to work under the age of 14 years. They further differentiated between child labour and enterprising children, naming choice as the main distinguishing factor. They were made aware of different professions as well as business options. They prepared proposals in which they had elaborated on the steps that are required to start a business. The youth from the ARCs in Mumbai and Pune had set up small businesses and shared how they had executed their business plans. Business plans were made by aspiring entrepreneurs in which they gave their reasons for choosing the business, conducted a market survey, identified schemes and laws that were applicable to them, and conducted a SWOT analysis. They have also learnt to apply SWOT analyses to themselves, enabling them to make more effective plans after recognising their own strengths and weaknesses.

In all three cities children and youth were aware about the need to open bank accounts and the majority of them had bank accounts. They had visited the bank 7 or bank personnel have come and talked to them as part of the AESDP. Exposure visits that they had gone for and the talks given by resource persons helped bring to life the concepts that they had learnt about from the sessions conducted by the facilitators.



Changes in Social and Financial Behaviour :

Children/youth have become aware of their talents and skills. The AESDP has enabled children and youth to think independently. While all the groups of children and youth appeared to be articulate and confident, several girls from the schools and the communities said that they were able to express themselves more confidently because of the EL sessions. The facilitators stated that the program had helped to keep them away from addictions. Children/youth have got into the habit of saving money. At the same time they have become more aware about saving resources like water and electricity. The facilitators reported that girls and boys were earlier awkward with each other. Now they come together and interact with each other respectfully. The event, Khwaishe Unlimited - Sharing of Young Leaders, demonstrated the manner in which the AESDP had impacted their lives.

Response of Communities and Schools:

The parents were aware about their children's involvement in the AESDP and were supportive towards them as they too had indirectly benefitted from the program. The three Principals and four teachers interviewed appeared to be appreciative of the AESDP and its impact on the children.

Observations of the ORWs and the Facilitators:

For schools different procedures were adopted by the three organisations for obtaining permission to conduct sessions. In Delhi the facilitators said they had to obtain the approval of the official NGO Cell to conduct sessions in the schools. In Pune the facilitators approached individual schools to get permission and in Mumbai permission was obtained from the concerned municipal wards.

To form community groups and set up ARCs the challenges were different. ORWs said that in areas where they had no contact with the community it required persistent efforts to win the confidence of the youth and the community. Finding a suitable place was also sometimes a problem.

The Significance of the Aflateen Resource Centres:

It was observed that the ARCs play a vital role in the implementation of the program as they provide children/youth with the EL setting for them to engage in experiential learning. They come to the ARCs to read books, debate and discuss issues and attend sessions.



Concluding Observations

- Children/youth reported that what they had learnt through the EL was important for preparing them for the future.
- Children/youth have become aware that starting a business is a career option.
- Children and youth have acquired soft skills that will improve their chances of starting an enterprise or securing a job.
- Most of the children/youth have opened bank accounts and were aware that if they save money it will be beneficial to them.
- Children/youth with varying degrees of comprehension learnt about plastic money, internet banking, e-wallets and mobile-based money transfers.
- While only a few were able to name the relevant laws and schemes, when formulating proposals, they identified relevant schemes and laws.
- The EL sessions could help children/youth to escape from the drudgery of piece-work.
- The regular updating of the MIS portal ensures the quality of the program.
- The AESDP is relevant to the current socio-economic context, in which unemployment is rampant.
- The AESDP helps in the furtherance of SDG 4 – Quality Education, by providing relevant social and financial education to the children/youth. This promotes SDG 8 – Decent Work and Economic Growth, as it encourages entrepreneurship as a viable option and improves the employability of youth. The successful implementation of the AESDP will be a step in the direction of SDG 1 – Ending Poverty.
- Children/youth have become aware about their rights and responsibilities.
- The process of implementing the AESDP has helped in the furtherance of SDG 5 – Gender Equality.

Recommendations

- One year is insufficient time for the program to be implemented. Appropriate steps need to be taken to ensure the continuity of the entire program.
- As many of the municipal schools in Mumbai are only up to the eighth standard, how to ensure continuity of the program needs to be considered.
- Training programs could be organised for facilitators who have joined recently.
- Sections of the EL Manual on Laws and Schemes could include practical activities to show children the applicability of the laws or schemes.
- Tie-ups with reputed career counsellors could help youth plan their career paths and ensure they are not exploited in their pursuit of a career.
- The youth appear to view ‘plastic money’ and ‘e-wallets’ as indispensable. Children/youth could be made to engage in more critical thinking while appraising the benefit of the new technologies that are available to them.
- Strategies could be developed to ensure that the AESDP is replicated in other regions so that many more children/youth enjoy the benefits of the program.



Evaluation Report >>>>>>>>>>>>>>>>



1. Introduction

History of Aflateen Entrepreneurship & Skill Development Program

1.1

MelJol, a Non-Governmental Organization registered under the Societies Registration Act, was initiated as a field action project of the Tata Institute of Social Sciences, Mumbai, in December 1991. Since its inception MelJol has focussed on fostering healthy attitudes in children, creating awareness of the different needs of children from different backgrounds, and building a spirit of confidence and entrepreneurship in order to create a civil society based on coexistence and achievement.¹ Its Aflatoun Program for the social and financial education of children is now an international movement covering children and youth in over 100 countries². While the target group for the Aflatoun Program was children between 6 to 14 years old, in 2011, the curricula was broadened to provide a program for young people called the Aflateen Program and a year later, a program for toddlers called Aflatot. MelJol was granted the Financial Inclusion Award on 21 October 2016 by CNBC TV 18 and Union Bank of India for advancing financial inclusion by promoting Financial Education among children.

The Aflateen Entrepreneurship and Skill Development Program (AESDP) was developed by MelJol between 2014 to 2015 and piloted in 10 schools of Mumbai and Thane, selecting two children per school. Between 2015 to 2016 the program was implemented in all schools but with a cluster approach (selecting a few children from each school). Between 2016 to 2017 CITI Foundation extended support to this program in 11 states with the participation of all schools.

In July 2017 MelJol initiated the AESDP in 70 schools and 50 communities in Mumbai, Pune and Delhi with the support of the CITI Foundation, aspiring to cover 9,600 children and youth. MelJol implemented it directly in Mumbai and through New Vision in Pune and Chetna in Delhi. New Vision and Chetna are NGOs that espouse the cause of children.

The program attempts to impart financial soft skills and to prepare youth for entrepreneurship. According to Mr Pramod Nigudkar, CEO, MelJol, “The program builds skills of youngsters and gives them a knowledge base enabling them to make appropriate choices and face the world confidently.” The program has training manuals to enable the facilitators to conduct the program in the communities and schools. The manuals comprise classroom activities, discussion guides and practical tasks to be undertaken by the children/youth. Setting up of Aflateen Resource Centres (ARCs) in different areas is integral to the program. The main objective of the ARC is to promote the Entrepreneurship Lab (EL) Program which entails developing an environment conducive for self-directed learning, enabling the youth to work on their own or in groups. The objective of the EL programme is to provide opportunities for the young learners to understand how to utilise their skills and resources gainfully.

Rationale of the Program

1.2

While regular reports appear in the news about the growth in India's GDP, according to the Centre for Monitoring Indian Economy (CMIE), there are currently nearly 31 million unemployed Indians looking for jobs.

According to the CMIE the unemployment rate has been gradually increasing. The Organisation for Economic Co-operation and Development (OECD) Economic Survey has revealed that over 30 per cent of youth aged 15 to 29 in India are not in employment, education or training (NEETs).

While the GDP of a nation gives an indication of the strength of the economy, one of the Sustainable Development Goals (SDGs) is Decent Work and Economic Growth. The target for 2030 is to "achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value".

A survey conducted in 2013 by Visa found that 34 per cent of Indian women and 29 per cent of Indian men claimed to have no savings. Similarly, it revealed that 43 per cent of Indian families do not discuss matters of money management with their children, due to their own lack of understanding.

The program to develop the skills and entrepreneurial capacity of young people is extremely relevant in this context. It strives to better the life chances of young people by empowering them with skills that will increase their employability as well as make them aware about the steps to be taken to start a business. By inculcating the habit of saving money it will reduce their vulnerability.

Methodology

1.3

The Evaluation Report was prepared in consonance with the Objectives of the Evaluation as outlined in the Terms of Reference (See Appendix I) provided by MelJol as given below:

- To examine the result of the entrepreneurship skill building program on the employability preparedness and entrepreneurial skills of the youth and to see how this program has helped the youth get acquainted with positive career choices
- To examine the level of understanding of adolescents and youth about availing of government schemes and policies for any start-up businesses

- To examine the change that has taken place among adolescents and youth in their social and financial behaviour
- To examine the usefulness of Aflateen Resource Centres as experiential learning spaces for youth in the communities

An evaluation schedule was worked out with Ms Sangita Malshe (See Appendix II). To gather an understanding of the scope of the program, desk research was conducted and the Proposal, Program Report and the Entrepreneurship Laboratory Programme Manual, the websites of MelJol and the partner organisations were examined, as well as other resources that were found to be relevant. Secondary data provided information on the social and economic context of the program. Qualitative data was gathered to understand the efficacy of the AESDP interacting with different stakeholders to gather information.

- Field visits were made to the Aflateen Resource Centres and community groups in Delhi, Pune and Mumbai to gather information from the children and youth. Different methods were used to elicit their participation. In some cases children and youth were divided into groups and asked to share what they had learnt about certain financial concepts through group activity. Where there were more children, word association exercises were conducted which enabled them to share what they had learnt about various money-related issues. In some areas focus group discussions (FGDs) were conducted using a question guide.
- In Pune and Mumbai, interaction with eighth and ninth standard school children was also organised. The word-association exercises and FGDs were also conducted in schools. In Delhi, Chetna had managed to get permission to conduct the sessions in schools only two months ago (i.e. towards the end of the 2017-2018 academic year) and the sessions in schools had not yet taken off so they were unable to organise any meetings with school children.
- FGDs were also conducted with parents, teachers, facilitators and outreach workers (ORWs) using question guides.
- 18 facilitators — 7 from Mumbai, 7 from Pune and 4 from Delhi (list given as Appendix III) — responded to the Questionnaire prepared by the evaluator. These responses were tabulated.
- Interviews were conducted with 3 Principals — one from each city — and 2 teachers from Mumbai and 2 teachers from Pune.

- Participation in events: Two events were attended – the YouthEntrepreneurship Fair on 24 June 2018 at Dilli Haat, Janakpuri (Delhi) and Khwaishe Unlimited – The Sharing of Young Leaders, organised by MelJol in Mumbai on 29 June 2018. At the Fair, items made by children/youth were displayed and sold as an outcome of the AESDP. Children/youth were able to showcase their talent as well as display their marketing skills. In Mumbai, child and youth representatives from Mumbai, Pune and Delhi were present and given the opportunity to express themselves through drama, discussion and displays of their work. This enabled one to see how the young people were able to conduct themselves in front of a large audience and share what they had learnt over the course of the last year.

Constraints faced were that the evaluator had only two days per city and could cover about four communities/schools per day. In Mumbai there were heavy rains and traffic issues caused by a bridge collapse which further reduced the available time on the last day of the evaluation and led to a decision to drop one of the community visits.

The organisations in Delhi, Pune and Mumbai organised a schedule of meetings, enabling the evaluator to interact with children, youth and other stakeholders in each of the cities. (See Appendix IV)

2. Employability Preparedness & Entrepreneurial Skills

In this chapter examples of the experiential learning fostered by the Entrepreneurial Labs (ELs) have been highlighted. The ELs provide space to the children to develop their entrepreneurial skills through different means.

Aspirations of Children and Youth

2.1

Amongst the children and youth, most had understood that doing a business could be a career choice, but most of the children and youth still expressed their preference for the conventional career choices. Every group of children and youth were asked what they would like to do for a living. In most cases — in schools and in the bastis — the aspirations that children/youth shared were the conventional career choices of doctor / engineer / police / teacher. Only a few children/youth responded differently, saying that they would like to open an Art Institute for poor children, be a mehendi artist, or take up dancing as a career. It was only when they were asked specifically about

what businesses they would like to do that they came up with answers such as running a restaurant, running a tiffin service, starting a beauty parlour and running a nursery selling plants.

As part of the AESDP children/youth had prepared proposals in which they had elaborated on the steps that are required to start a business. As the AESDP is barely one year old the children and youth have not had sufficient time to compare the conventional aspirations that they have harboured all their lives with the relatively new concept of starting a business, but had evidently understood some key elements of entrepreneurship.

Child Labour vs Enterprising Children

2.2

In Mumbai, Pune and Delhi all the children/youth were aware that there is a law that prohibits children under the age of 14 years from working. They knew that child labour was a problem. They differentiated between child labour and enterprising children, naming choice as the main distinguishing factor. According to them enterprising children were those who went to school and were focused on completing their schooling, and in addition to that, helped their parents out by willingly doing small jobs. They were not compelled to work and went to school regularly. In the case of child labour, they said, children were forced into working from a young age without being admitted into school.

In Mumbai and Pune, most of the children were enrolled in school. In Delhi in Golden basti and Valmiki basti it appeared that there were many children who were involved in child labour. Three girls from the Valmiki Nagar group in Delhi were involved in making light holders. They were paid on a piece-rate basis – Rs 30 for assembling 144 pieces. They said if they worked continuously for three hours they could make around Rs 90. As several factories are located near this area, many women and children, especially girls, are involved in other types of piece work. The children/youth flagged child labour as one of the problems prevalent in their bastis and said that the Program conducted by their didi (the facilitator) will help address this issue.

Youth Entrepreneurship Fair in Delhi

2.3

As the Youth Entrepreneurship Fair held at Dilli Haat on 24 June had just taken place, the children and youth in the communities in Delhi were keen to share their experiences of participating in the fair. The children/youth in each of the areas have formed clubs. A few children/youth from each club participated in the fair. The facilitators either suggested the names of children/youth who could take part, or they came forward and volunteered to participate.

Items made for the Fair

In Golden basti around 40 children/youth were members of the Roshni Club. Of these, 5 children/youth formed the Thomas Lighthouse Group. Vicky, a child from Golden basti, Delhi, narrated how he conceived of the 'lighthouse' – an unusual emergency light with small LED bulbs. A child from the group suggested the name, Thomas, after Thomas Edison. It could be re-charged and used during power outages. It was priced between Rs 250 to 350, depending on the size and labour component. Vicky talked of how he and his group members looked for cheaper batteries and sourced other materials. Interestingly, Vicky wanted to participate in his school science fair but was not able to complete some formalities in time, so missed the chance. The Entrepreneurship Fair gave him the opportunity and the exposure that he could not get from his school.

Around 26 children/youth from MG Camp

had formed the Unnati Club. Five members of the club formed Krishna Enterprise and made mats of wool (thalposs). Another five members formed Madhav Enterprise and made dupatta hangers. Similarly, a few children/youth from the other clubs formed groups and worked at making different items.

The children/youth making the thalposs went on YouTube to find out how to make it. The facilitator went with them to get the frame made. They realized that if they bought the wood, got it chopped into strips and made the frame themselves it would be far cheaper than getting the frame made by the carpenter. They bought the nails from the hardware store and the boys knocked them in the wood to make the frame. Making the frame took one day and making one thalposs took one and a half hours. (The same frame can be used to make several woollen mats.) They fixed the sale price at Rs 350 to Rs 450 depending on the design. The other children/youth of Madhav Enterprise thought of making dupatta hangers as they felt this was a useful item which was not easily available.

Other items that the children/youth from other groups made were Superman sling bags from denim cloth, floral arrangements of wool, wall hangings made from plastic cups, pillows and pillow covers, cloth shopping bags, pen stands, paper bags and other paper products, mobile pouches from denim material, ice-cream stick mobile holders and wall hangings of wool.

Lessons from preparing for the Fair

In the case of each group the process followed was similar. The Facilitator played a key role in guiding the children/youth. They brain-stormed to decide what to make, surveyed the market to find out the cost of materials that would be required as well as the pricing of the items that they wanted to make (if such items were available – in the cases of the lighthouse and the dupatta hangers such items could not be found).

Each group was given money to use for this project but the children/youth had to budget how they were going to spend the money. They became aware about how they could save money by different means such as using economical means of travelling, sourcing materials for the items that they wanted to make by comparing prices at different shops or markets. They also requested discounts – for example they got cloth bags stitched by the tailor for Rs 5 per bag, although he normally charged Rs 50 a piece. The children did not sit at the sewing machine and make bags as this was against the organisation's child protection policy. Children/youth learnt the value of making project plans. The children/youth also realized that certain risks have to be taken, for example, they could not predict how many items they would be able to sell. The children/youth learnt to work together as well as divide work and responsibilities.

At the fair each group tried to market their products in different ways adopting different marketing tactics. Some focused on the utility value of the project. Others tried to win the sympathy of the customer and a few offered to sell their products at a discount.

Preparing for the fair was a positive experience for the children/youth as they learnt how to formulate a proposal and execute a project plan with the guidance of the facilitators. On a cautionary note, children and youth need to know that starting a business is a more complex process and needs a lot more preparation than was required for the Entrepreneurship Fair.

Businesses started by Young Entrepreneurs

2.4

In Pune and Mumbai a few children/youth had actually tried their hands at business. Their experiential training made them aware of what running a business entails and enabled them to execute their plans.

Limbu sharbat stall

Three boys from Anand Nagar (Bopodi-Aundh Rd), Pune, set up a limbu sharbat (lemonade) stall which they operated from 9 am to 6 pm near Khadki Station during the summer holidays. They made around Rs 1,500 profit which they shared. Although they had to work while their peers were enjoying their holidays, they were already thinking about their next project – starting a tea stall. They also prepared a proposal on milk and milk products.

Dairy products

Sahas Yadav, a youth from Mumbai, drew up a proposal for selling Dairy Products which helped him to execute his ideas. He took a loan from the bank to start the business 6 months ago. He said that although there were others selling dairy products,

the needs of the people were not being satisfied and there was a demand for milk and milk products. He tried to raise money from his family but realised that he needed more money than they could give him, so he approached the bank for a loan. His business appears to have taken off well. He made a chart graphically comparing the amount of his sales of milk, paneer, ghee and curds to the sales of other shops in the vicinity. He has not mentioned the time frame. However, the fact that he is keeping track of his sales as compared to others selling the same products is a good sign. (See Appendix V)

Swadisht Bhojanalaya

Sachin Yadav, a youth along with his associates started a small eatery, Swadisht Bhojanalaya, a year back. In accordance with the proposal drawn up by them, they did a market survey to find out what people's food preferences were. They identified a place but realised that they did not have enough capital. They then took money from a nearby sarkari patpedhi (a credit cooperative society) to start the place. It is running successfully. He is able to pay the employees a decent wage because of which he says they are focused on their work. He is keen on maintaining hygiene. The employees come in clean clothes and are responsible for maintaining cleanliness. He has given a list of the average sales he makes each day. This is attached as Appendix VI.

Samarth Material Shop

Sahil Padikar, a youth, inspired by the AESDP, started a home-based business selling dress material around 5 to 6 months ago. In her proposal she estimated that there were around 10,000 potential clients in her vicinity. She used different strategies which she classified as digital, tele and traditional marketing methods. She has been able to earn between Rs 4,000 to 6,000 per month. Through word of mouth she has managed to get new clients. She now dreams of having two shops near Ghatkopar Station and a Garments Company.

As part of the AESDP, children and youth were required to formulate business proposals based on the skills they possessed or their business ideas. Some of the children/youth in Pune and Mumbai have given detailed proposals which are illustrative of their awareness of the steps involved in setting up a business. A few examples of the proposals made by children/youth are given below:

Animal Husbandry

Saikumar Pasulety, a young boy from Gosavi Vasti, proposed to run a business in animal husbandry as he was appalled by the conditions of animals on the road. He saw cows ingesting plastic bags and iron nails. His business plan includes looking after the animals and selling milk products. He has given the rationale for the business, conducted a SWOT analysis and named a number of government schemes that are specific to animal husbandry.

Unique Bags Collection

Apeksha Jadhav, a teenager from Subhash Nagar, Pune proposed to start a manufacturing unit for paper and cloth shopping bags in the wake of the ban on plastic bags. She said she would use her artistic talent to make attractive cloth bags as there would be a demand for these bags. Her proposal comprises details of loans she can avail of and the documents that are required; SWOT analysis of the proposed business, a market survey form and a list of the materials that she will require along with the prices of each item.

Wedding Planner - Event Manager

Nandini Kale, also from Gosavi Vasti, Pune was keen to become an event manager, especially organising weddings, without causing harm to the environment. According to her nobody in her locality is carrying out this business so the market is open for her. In her proposal she states that she could get financial assistance under the Mahila Samridhi Yojana and named other schemes that she could avail of to start this business. She feels that she will be doing a social service and will serve as an example to others by making sure that she does no harm to the environment.

Bharatiya Furniture Shop

Om Prakash Pandey from Veer Shivaji Mandal, Mumbai, shared his vision of a furniture business, Bharatiya Furniture Shop. He, along with some friends did a survey of the market to ascertain the preference of people and the price range. He was hopeful of setting up a successful business through word of mouth as his uncle was pleased with his work and would tell others. He also planned to make banners and other media to advertise his shop.

The facilitators in Pune shared that one boy is good at photo-editing and is thinking of pursuing this as a business. Two girls have shown interest in beauty parlour training through the ITI. The girls plan to work for a year before starting their own parlours.

A Mumbai facilitator shared that a few youth from a Santacruz basti are thinking about starting a business. One girl was interested in Tours and Travels.

The facilitator provided her with information about the course so that she can pursue it if she wishes.

Several facilitators felt that as a result of the AESDP the youth were in a better position to earn by setting up their own businesses and being aware of other career options and felt this could help in ending the cycle of poverty that they were trapped in.

The facilitators who have been executing the AESDP were also impacted by the program, with a few of them thinking of becoming entrepreneurs as well. One facilitator said teaching youth about entrepreneurship made her think of opening a stationary-cum-novelty items shop in the future. Another facilitator said she was thinking of selling home-made snacks and was keen to teach other women to be self-reliant. One facilitator is thinking of starting a play group for children. In the process of getting children/youth to recognise their talents they have discovered their own talents as well.

Relevance of SWOT Analysis

2.6

Each of the business proposals that were formulated by the children/youth included a statement explaining why they had chosen a particular enterprise followed by an analysis of the Strengths, Weaknesses, Opportunities and Threats (SWOT) of the enterprise they had chosen.

Apeksha Jadhav identified the ban on plastic bags as an opportunity for her to successfully carry out a business selling cloth bags. On the other hand she identified the durability of cloth bags as a factor that will negatively impact the demand for cloth bags as customers can re-use the bags for long durations of time.

Vaibhav Dormare, a young boy from Gosavi Vasti, Pune, proposed to start a pad manufacturing unit with a view to improving the life of women. Vaibhav and his associates did a SWOT analysis of the proposed business which is attached as Appendix VII. In his SWOT analysis he noted that

superstition and blind faith were stumbling blocks that prevent young people from being able to talk about menstruation with adults. He identified this as a weakness. He identified the mindset of people as a threat and noted that: "There are people who hate the idea of pads – they can pose a threat to us."

While interacting with children/youth a boy at Veer Shivaji Mandal spontaneously volunteered to explain how SWOT analysis can be used, giving the example of a vegetable business. Accordingly, he identified his team as his strength, not knowing enough people in his area as his weakness, the fact that he had access to quality vegetables as an opportunity and the perishable nature of vegetables as a threat.

Children/youth were familiar with SWOT analysis as a useful technique for planning projects. Applying SWOT analysis has helped them to understand the complex aspects of business. They also found that it was good to apply SWOT analysis to one's self as one could make more effective plans knowing one's strengths and weaknesses.



Banking

2.7

In all three cities children and youth were aware about the need to open bank accounts. They have either visited the Bank or bank personnel have come and talked to them as part of the AESDP. In Delhi it was observed that all the school-going children in bastis had bank accounts in accordance with the initiative of the Delhi government. In Mumbai, the BMC teachers said that children had been instructed to open accounts so that money that is to be given to them under schemes such as the 'Attendance Allowance Scheme' can be directly put in their accounts. A facilitator in Pune shared that schools wanted to open accounts for children and appreciated the help they received from New Vision in this regard.

Having accounts has encouraged them to save money. In some cases the children/youth have motivated parents to open bank accounts for themselves. Children/youth were aware about Net Banking. They felt it was convenient as one can pay for cable or electricity or even book a train ticket to go to the village while sitting at home. They shared that they have learnt about the importance of saving and budgeting expenses. They have also learnt about using ATM cards and e-wallets like Pay TM. A few children/youth were aware that they could earn interest on money deposited in Fixed Deposits. They had also learnt that 'plastic money' was convenient when travelling and enables you to get loans. Children/youth said that they have also learnt to use certain apps by themselves.

Role of Exposure Visits and Resource Persons

2.8

Boys from Bhawe School, Pune, said that they had interacted with the manager of a Tours and Travels business. They learnt about the risks and challenges involved due to weather conditions, accidents, etc. They learnt that this started off as a small business in which trips were made within Pune but that it expanded to out-station trips because of the demand. Children of Barve Nagar School, Mumbai, recalled meeting a bag manufacturer who had taken a loan to start his business and was now doing well. This made them aware that they too could avail of bank loans or government schemes to start a business.

Children/youth from Veer Shivaji Mandal, Mumbai, recalled Mr Tanksale, CEO, Indian Bankers' Association, telling them about different schemes that they could avail of. Korba Mithagar School children recalled visiting Yusuf Meherally Centre and seeing eco-friendly practices such as how composting was done and how different soaps and oils were produced.

The exposure visits and the talks by resource persons helped bring to life the concepts that they had learnt about from the sessions conducted by the facilitators.



When children/youth were asked if they knew about any schemes, most of them were unable to recollect names of schemes immediately. In Mumbai, a few children/youth recalled that when Mr Tanksale visited their Centres/Units/schools as a resource person, he told them about schemes like Mudra Yojana and informed them about how loans can be obtained in the future if they showed the bank their business proposals. Some children/youth were aware about the Jan Dhan Yojana – which enables one to open an account with zero balance, and Atal Pension Yojana – enabling people from the unorganised sector to get pension after they turned 60 years. A few recalled the Mudra Yojana and Sukanya Samriddhi Yojana, but could not say who can avail of these schemes. However, children/youth in their business proposals have mentioned various schemes such as:

- Sustainable Entrepreneurship and Enterprise Development (SEED) Scheme
- Pradhan Mantri Mudra Yojana (PMMY)
- Mahila Samriddhi Yojana
- Education Schemes
- Micro Credit Schemes

This means that the children and youth have understood that if they want to start a business they can avail of different schemes and would find out which schemes are applicable to them.

They were also aware that if they start a business they will have to follow certain laws but did not know the names or any other details about these laws. The youth of the Bhandari Samaj, Ghatkopar, when asked to share what they knew about the law, immediately named Nirav Modi and Vijay Mallya as persons who broke the law and misused bank loans! Significantly, children/youth in their business proposals have mentioned laws that would be applicable. Some of the laws named in their proposals are:

- Companies Act
- Factories Act
- Limited Liability Partnership Law
- Industrial Disputes Act

3. Changes in Social and Financial Behaviour

Facilitators from Mumbai, Pune and Delhi were encouraged by the changes that they observed in the behaviour of the children and youth. The children/youth displayed a sense of belonging to the centres and often reached before the facilitators. The facilitators felt that the children and youth were given a sense of direction through the program.

Empowerment of Children and Youth

3.1

Skills and Talents

In all the ARCs, Contact Points, Units and Schools a common feature observed was a high degree of self awareness. Children/youth were aware that they had different talents and skills and that they liked doing certain things. In Delhi, children/youth talked in terms of their hunar. In Mumbai and Pune they talked about their kaushalya. In the proposals formulated by the children/youth of Pune and Mumbai they identified their talents, their skills and their likes while drawing up the proposals. One child commented that she was good at dancing which will help her in her proposed business to open a Dance Academy. Another shared how she had always been good at decorations, which will be useful for planning functions. A young boy said he liked cooking, which will help him in his proposed business of running a restaurant.

Self Acceptance and Confidence

In Gosavi Vasti, Pune, as an outcome of a group activity conducted with the children, they shared what changes had come about in themselves. A girl shared that she was no longer conscious about being 'dark'. - This was a strong indicator of how the AESDP has profoundly impacted children/

youth in such a short while. The girl also said that she had stopped teasing others, was able to manage anger better and was able to talk to boys without any problem.

While all the groups of children and youth appeared to be articulate and confident, several girls from the schools and the communities said that they were able to express themselves more confidently because of their participation in the AESDP.

Learning to think for themselves

According to the facilitators the AESDP has enabled children and youth to think independently. As they have become more aware of their own talents they are able to interact with others more confidently. Now they are not afraid to go to a bank or to talk to people in positions of authority.

Substance Abuse

While children and youth have learnt about entrepreneurial skills, the AESDP has obviously also had an impact on their thinking and behaviour in their everyday lives. The facilitators stated that the program had helped to keep them away from addictions. Some have given up the use of tobacco. Others may use it but not in the centres/units, although earlier they could not do without it. A Mumbai facilitator said that some youth have consciously started saving the money that they would have used for buying ghutka or other substances. A facilitator from Pune said that children/youth were more health conscious and that had helped them overcome their addiction.

A facilitator narrated that when she started working in Shaheed Camp, Delhi, there used to be a number of drunk youth and men hanging around. One of them was a boy who used to smoke and drink. She narrated that he started coming for sessions regularly and gradually reduced his drinking and smoking. He has recently taken admission in Open School. The uniform experience of ORWs and facilitators in the three cities was that children and youth had become aware about the harmful effects of substance abuse and the intake of substances, particularly tobacco, had reduced.

General Awareness

The effect of the AESDP on the values of children and youth was illustrated by a play performed by the children/youth from Golden Basti, Delhi. The play focused on the use of PayTM, but also touched on gender issues, the effects of smoking in terms of health as well as financial loss. It showed how a child attending sessions conducted by Chetna was more informed than the 'educated' and 'more privileged' people.

Saving Resources and Protecting the Environment

Children/youth have got into the habit of saving money. At the same time they have become more aware about saving other resources like water and electricity. In some of the proposals children's concern for the environment was evident as they stated that they wanted to reduce the use of plastics, protect the environment or protect animals.

The Crow Story

/In the proposal to set up a sanitary napkin manufacturing unit, Vaibhav Dormare reveals how he came up with the idea: He noticed that his mother, maushi and other women would not allow him or anyone else to go near them for around four days every month. When he asked them why, the reply he received was, "A crow touched me.." Vaibhav remarks that for several months he tried to figure out why he was never touched by a crow. When he finally realised what the truth was, he felt extremely bad about the plight of women. This motivated him to make a proposal for manufacturing pads which would make life easier for women. The thought process involved in formulating the proposal reveals how he became conscious of the plight of women during menstruation, especially on account of blind faith, superstition and the reluctance to talk about issues that critically affected the lives of women./

The facilitators reported that girls and boys were earlier awkward with each other. Now they come together and interact with each other respectfully. This could be seen at each of the centres/units. In Pune, children/youth have been encouraged to add their mother's name to their own names as a mark of respect and recognition for their mother's role in rearing them. As a result of this a number of children/youth introduced themselves adding *their mother's name to their own*. *In all three cities it was observed that girls readily participated in discussions about the AESDP.*

To explore children's views on gender issues not covered in the AESDP, at Mamasahab Moholl Madhyamik Vidyalaya, Pune, the children were asked what they thought about dowry. Significantly, although they had not discussed this subject beforehand, they unanimously felt that there should be no exchange of dowry. When the same question was posed to a group of students in

Nadkarni School, Mumbai, the boys unanimously said they would not take dowry but the girls said maybe gadgets could be given from the girls' side, or that there should be limits on what was given. The girls appeared to feel obliged to give something at the time of marriage. The fact that the boys said they would not take dowry indicates that they were able to view the practice of dowry critically, but the girls' response shows that gender sensitisation is a process that requires to be continuously conducted.

Love and Attraction

When children were asked to share what they had learnt, one point that came up without fail was the difference between love and attraction. Children/youth said that although they may think they are in love with someone, they will wait till they are older before getting into a relationship as what they felt now could be a passing feeling of attraction. They said that boys and girls can be friends, and should respect one another.

Observations of the Community

3.4

One facilitator deputed at Ramabai Nagar, Mumbai, said they had to work hard to gain the trust of the people in the communities. She shared how, initially, some of the youth would deliberately give wrong phone numbers and addresses. She said, “After this we went from door to door, and talked to the parents of the youth as well.” The support of the parents helped to boost the credibility of the Centre and attendance. In the interaction with children and youth it was found that parents are supportive of the program and have some idea about the AESDP. Facilitators had met a few of the parents while helping children/youth to open bank accounts.

At a meeting with a group of parents at Moti Nagar, Delhi, when they were asked whether they knew what sessions their children were going for, they said that their children had talked to them about PayTM to carry out transactions and about

using ATM cards to withdraw money. This had helped them to understand how transactions could be done using a cell phone.

The parents were happy about their children being a part of the group. They said that when the facilitator comes the children/youth gather together. This prevents them from loitering and wasting their time. They felt that their children learn something new by coming to the contact point. The parents remarked that there were many adults who needed to change their behaviour towards children and be more respectful towards them! They had seen the items made by the children/youth for the Youth

Entrepreneurship Fair and were proud that their children had managed to sell some of the items that they had made. Community members observed that the AESDP had a positive impact on the behaviour of children and youth in their areas.

Observations of Teachers and Schools Heads

3.5

The teachers and heads of schools appreciated the AESDP for different reasons.

Mr Hawaldar, a senior teacher from Korba Mithagar Hindi School observed that the MelJol program is inclusive and secular. It creates social and financial awareness. He felt that the impact can be seen in terms of gender equality, scientific thinking and inculcating ethics. He said it helps to motivate children to learn new things, otherwise a dullness sets into the children. He said that children find the AESDP interesting and felt that the subject matter should be a part of the school syllabus.

Principal Ms Tiwari, Jai Hind English Medium School, Pune, said that the children in her school come from the underprivileged section of society. She encouraged them to learn from different sources and felt they would benefit from the AESDP conducted by New Vision. She said that her teachers had given her positive feedback about the program and appreciated it.

Mr Kadam, a teacher from Mamasahab Moholl Madhyamik Vidyalaya, Pune, said that what the children had learnt was important for their day-to-day living. He urged the girls to talk about what they had learnt about menstrual hygiene in front

of the boys, saying that menstruation was a natural phenomenon and not something to be ashamed of. But the girls were clearly uncomfortable talking about it in front of him and boys. However, they shared the charts that they had made on the subject.

At Lokmanya Tilak High School, Pune, teachers seemed interested in the program and participated in the interaction held with the children. When the children were sharing what they had learnt the teachers would try to refresh the memory of children if they forgot anything. The school was congested but the students were lively and attentive, and obviously enjoyed the program.

Principal Ms Shabana, Sainath Nagar, Urdu High School, Mumbai, said she was happy with the

AESDP as the information imparted was useful. She had received a positive response from the teachers about the program. She felt that as many of the children were first generation learners they could benefit by attending the sessions. Talking about her school, she shared that most children came from poor families. Children drop out mainly because parents are forced to re-locate because of the nature of their jobs. She said that girls were keen about learning and did not drop out more than boys. In fact she said there were more girls than boys in her school and the AESDP was relevant for them.

A facilitator said that a school in Anand Nagar, Pune, wants to organise monthly talks by entrepreneurs as an outcome of the AESDP. The teachers and heads of schools on the whole appeared to be appreciative of the AESDP and its impact on the children.

Observations of the ORWs and the Facilitators

3.6

Implementation of AESDP in schools

In Delhi the facilitators said they had to obtain the approval of the NGO Cell to conduct sessions in the schools. This process took several months because of which there was a delay in starting the sessions in the schools. At a meeting with the Principal of Sarvodaya Sukanya Vidyalaya, Delhi, one of the schools where the AESDP is to be conducted, she appeared to know little about the AESDP other than the fact that the NGO Cell had approved of the program. But it was evident that because the program has been officially approved she was willing to allow the program to be conducted in her school. This illustrated the importance of getting approval from the NGO Cell for conducting this program in Delhi schools.

In Pune the facilitators approached individual schools to get permission from the school heads to conduct the program. They said this had taken time but now the sessions were going on well in the schools. In the schools that were visited, the teachers and school heads were supportive of the program.

As MelJol's endeavour was to conduct the sessions in municipal schools, it was necessary to get ward-wise permission from the Mumbai Municipality and the Thane Municipality to conduct the sessions. They were able to obtain the permission from the concerned wards. The challenge is that the AESDP targets children in the eighth and ninth standards, but many of the municipal schools are only up to the eighth standard. Children have to change their school once they complete the eighth standard. This poses a problem with regard to the continuity of the AESDP. A Mumbai facilitator shared that initially, the teachers and heads of schools did not understand the program and were not very encouraging. Over time they have understood the value of the sessions.

Motivating youth to attend sessions

A facilitator from Mumbai said that in schools the program was conducted with a fixed set of students in a classroom allocated for the session. This made their task relatively simpler compared to conducting the sessions with the community groups. In order to form community groups and set up ARCs various challenges arise, as outlined by some of the facilitators who responded to the questionnaires:

- Identification of a suitable place
- Dealing with problems of water and washrooms
- Mobilisation of youth
- Winning the confidence of the community
- Meeting community leaders to ensure their support in some cases
- Identifying and appointing ORWs
- Ensuring regular attendance – facilitators observed that at times youth were working or had tuitions and school or college commitments – this made it difficult for them to attend the sessions regularly
- Understanding the point of view of the youth to make the sessions more effective

ORWs in Mumbai, Pune and Delhi mainly narrated their experience with regard to the challenges that they faced in mobilising children and youth to come to the ARCs/Contact Points/Units. In the community, children and youth have to be told about the program and motivated to come. The participants are then registered and start attending the sessions. According to them, initially, when they called children and youth for the meetings, they would come at leisure. Some would say they were coming but would not come at all. They said the situation has changed. Now children and youth look forward to coming to the ARCs or Units.

Appointing ORWs who are from the community or are known to the community enhanced their credibility and their ability to motivate youth from the community to attend EL sessions. In Mumbai, two young boys from their respective localities (Veer Shivaji Mandal and Bhandari Samaj) have been appointed as ORWs. One of them said that this motivated his friends to attend the sessions. One lady ORW works in a clinic and another lady ORW works as an anganwadi worker. They said that because of their occupations they knew community members well, which helped them to get the youth from their areas to attend the sessions. ORWs said that in areas where they had no contact with the community, it required persistent efforts to win the confidence of the youth and the community.

In Delhi in some areas that were far away from the ARCs, contact points were identified. A mat would be put down in front of the homes of sympathetic community members and the youth would gather at these places. This limited the scope of activities that could be undertaken. For example, when children/youth were preparing for the Entrepreneurship Fair many of them had to work from home, as they didn't have a suitable space where they could all work together.

Khwaishe Unlimited – Sharing of Young Leaders

3.7

Khwaishe Unlimited – Sharing of Young Leaders, a program held in Mumbai on 29 June 2018 brought together children and youth from Mumbai, Pune and Delhi. This program showcased the talent of the children/youth and demonstrated what they had learnt in the last one year.

One of the programs was a children's panel discussion. It was anchored by Chakradhar Pandey, a member of a youth group from Mumbai. There were six panelists: Sachin Yadav and Akshada Kale from Mumbai, Sonia and Ritika from Delhi and Vaibhav Dormare and Anjali Jaiswal from Pune. Chakradhar Pandey was able to conduct the discussion professionally and democratically, giving every member of the panel a chance to talk and encouraging panel members who were a little nervous to speak out. (Our professional news channels could take a lesson from him on how to anchor programs!)

The points made by the panellists gave an indication of the ways in which children and youth have been affected by the program. For example, Sachin Yadav said that as an outcome of the AESDP he realised that one does not have to be a 'big person' to start a business. He said he is in the process of planning to start a business. He would like to be successful and help other young persons as well.

Sonia shared how because of the AESDP she is no longer cared to travel or to talk to anyone of any age and status. She also said that

she had learnt the importance of saving money. Anjali Jaiswal talked of recognising the important role of our mothers in our lives, by adding one's mother's name to one's name. She talked about the pollution caused by the use of plastic and said that through the sessions she had attended she realised that starting a business could be a career choice. The children and youth participating in the panel discussion appeared empowered and articulate – better equipped to plan a meaningful future for themselves because of the AESDP.

Using drama as a medium, the children/youth shared what they had learnt. One group from each city put up a play demonstrating how loans can be taken if one wants to start a business, the benefits of using e-wallets like PayTM, and the importance of making a good business plan, the need for saving money and the advantages of Net-Banking.

4. The Way Forward

The Significance of the Aflateen Resource Centres

4.1

The ARCs play a vital role in the successful implementation of the program as they provide children and youth with Entrepreneurial Laboratories for them to engage in experiential learning. This is where they can bounce business ideas off each other, explore career options, identify which laws and schemes would be applicable to them or discuss issues that they are concerned about. It is a good platform for children/youth to explore their potential.

The ARCs are equipped with a computer, business games, posters, books, blackboard. Some ARCs have tablets with internet connections. According to the facilitators the ARCs are safe spaces conducive for the healthy development of the children and youth. They come there to read books, use the computer and interact with each other.

The ARCs also provide children and youth with a democratic space where they can interact with each other as equals, no matter what their religion, caste or gender may be.

It was found that ARCs are kept open for different durations of time in different places. In Delhi two sessions of two hours duration were conducted every month. In Pune two sessions of one to two hours duration were held on a weekly basis at the ARCs while in schools one session of half an hour was conducted every week. In Mumbai one two-hour-session was held for the youth and one session of half an hour was held in schools every week.

A facilitator from Pune felt that keeping the ARCs open for two hours has been very helpful to the children and youth of the area. It helps them with studies and is also useful for those who have finished their education and are planning what to do next. Parents and youth feel that more young people can benefit from spending time in the ARC, so it should continue to be available to the community.

Aside from conducting the sessions through the ARCs, it was found that children/youth who were far from the Centres gathered at Contact Points in Delhi and at Units in Mumbai. In Pune, sometimes halls are hired for the purpose of conducting

ARCs could be the light house for the young people from schools and communities. It can energise and empower them. Such centres can serve as inspirational places. They are rightful and safe places for girls and boys to learn from responsible and respectful citizens.

- Mr Pramod Nigudkar, CEO, MelJol

meetings if it is not convenient to meet at the ARC.

The facilitators and children/youth had a few suggestions about additional activities that could be conducted in the ARCs:

- Lessons in self defence could be conducted, especially for girls
- Information on Mutual Funds and Taxation could be given
- How to avail of education loans could be included in the module
- Computer skills could be imparted as well as information on which computer courses are useful

Concluding Observations

4.2

- The children and youth said that what they had learnt through the EL sessions was important but did not form a part of their school curriculum. A young boy from Bhandari Samaj, Mumbai, said that school does not prepare them for the future and give information about future prospects – how to start a business or what job options are available. He said they have learnt how to make a business proposal and how to do SWOT analysis. These are things that will help them once they are out of school.
- The AESDP has inspired youth in the community to enhance their financial skills and entrepreneurial capacities, as is evident from the fact that a few young persons have started business ventures of their own, while others have formulated detailed business proposals. Children and youth have become aware that starting a business is a career option.
- Children and youth have acquired soft skills which will help them with any business venture or job that they may take up. They have learnt how to think critically, work in teams, divide responsibilities, formulate plans and prepare budgets.
- Most children/youth had opened bank accounts and were aware that if they save money it will be beneficial to them. It also appears that financial issues are discussed at home and that some parents who did not have accounts have opened them.
- Children and youth with varying degrees of comprehension have learnt about plastic money, internet banking, e-wallets and mobile network-based money transfers. This will help them to be more savvy about financial matters in the future.
- Most children/youth know that there are schemes that they can avail of, laws that can be of help to them and laws that they need to abide by. Off-hand, only a few were able to name the relevant laws and schemes but for their proposals they had found out which laws and schemes would be applicable.
- It is encouraging that a few girls involved in piece-work (the system according to which a worker is paid a fixed rate for each unit produced) were motivated to attend the EL sessions. It will be a significant achievement if the AESDP could help these girls and others like them to escape the drudgery of piece work and other exploitative forms of child labour.

- MelJol has been monitoring the implementation of the program through regular updating of its MIS portal to ensure the quality of the program. This is a positive practice which can help to ensure that the work is being carried out on a similar track in the three cities.
- The AESDP is relevant in the current socio-economic context in which unemployment is rampant. Although financial opportunities exist for people from the economically backward sections of society, these often remain unutilised because of lack of awareness. The AESDP strives to empower youth with knowledge that will help them to break away from the cycle of poverty.
- The AESDP helps in the furtherance of SDG 4 – Quality Education, by providing relevant social and financial education. The education that children/youth receive enhances their entrepreneurial skills and their employability. This prevents young persons from getting caught

into the cycle of daily wage labour and similar forms of employment which would enslave them. In this process it promotes SDG 8 – Decent Work and Economic Growth. If the AESDP is successfully implemented, resulting in the improvement of the life chances of youth the program will help in the furtherance of SDG 1 – Poverty Eradication and SDG 10 – Reduced Inequalities, particularly income inequalities, through financial inclusion.

- Aside from being financially aware, children and youth are aware about their rights and responsibilities. They are aware of the harmful effects of substance abuse and the need to protect the environment and conserve our natural resources.
- The process of implementing the AESDP has helped in the furtherance of SDG 5 Gender Equality. Many of the girls conducted themselves confidently and came forward with business ideas.

Recommendations

4.3

- The AESDP has the potential to improve the life chances of the urban youth, but one year is insufficient for all aspects of the program to be realised. For the AESDP to empower youth, enhance their employability and harness their entrepreneurial skills, the continuity of the program in the areas where the program has been started is essential.
- In Mumbai, while the concerned municipal wards have permitted the program to be conducted in municipal schools the fact that some of the schools are only up to eighth standard seriously hampers the continuity of the program. Whether to continue with the program in these municipal schools or to select government-aided high schools needs to be reviewed.
- Training programs could be organised for facilitators who have joined recently and who have not undergone any training. Three facilitators from Delhi and one from Mumbai said they had not received any training.
- It was observed that children and youth viewed laws and schemes in a similar manner to the way in which many children view maths or science — as difficult subjects. In order to improve their comprehension of laws and schemes, perhaps some audio-visual material could be developed or practical activities could be devised to help them understand a few of the most relevant schemes and laws. The sections of the EL Manual on laws and schemes could also be modified to show children/youth the applicability of the laws or schemes.
- A number of children/youth in all the three cities would like to either be dancers or teach dancing.



In the context of how young people with aspirations to dance or to act are often exploited, it could help if they are informed about the steps they need to take to pursue such a career. Tie-ups with reputed career counsellors could help children and youth plan their career paths.

- The youth appear to view ‘plastic money’ and ‘e-wallets’ as indispensable in today’s economy but do not appear to be sufficiently aware of the possibilities of fraud and cheating. Aside from not sharing their ATM pin code, they do not appear to be equipped to prevent themselves from becoming victims of fraud. A boy from Korba Mithagar School, Wadala, revealed that he was asked for a PAN card when he tried to open an account. Ultimately he paid Rs 3,000 to an ‘agent’ to make

it. Youth need to realise that there are different ways in which they can be taken advantage of. They also do not appear to be aware that there may be extra costs involved in transactions made through cards and ewallets. Perhaps children/youth could be made to engage in more critical thinking while appraising the benefit of the new technologies that are available to them.

- On the whole, the children and youth have benefitted immensely from the AESDP. The AESDP could be strengthened by making changes in response to the feedback of the children and facilitators. Strategies could be developed to ensure that the AESDP serves as a model that can be replicated on a wider scale throughout the country so that many more children and youth enjoy the benefits of the program.

1 MelJol.org: <https://meljol.org/about-us/>

2 <https://www.aflatoun.org/about/>

3 MelJol.org: <https://meljol.org/news-events/>

4 The Times of India, 6 March 2018 Unemployment Rate in India: Nearly 31 million Indians are jobless

5 Livemint, 7 March 2017, <https://www.livemint.com/Money/JYalqNRT0taQCIU4EuXGRO/More-than-30-of-Indias-youth-not-in-employment-shows-OECD.html>

6 Financial Literacy & Education: Present Scenario in India, Volume3, Issue6, December2013, ISSN No. 22500758, [http://www.ijemr.net/DOC/FinancialLiteracy&Education-PresentScenarioInIndia\(83-87\)081952eeb3d0-46ca-978f-1736defa7747.pdf](http://www.ijemr.net/DOC/FinancialLiteracy&Education-PresentScenarioInIndia(83-87)081952eeb3d0-46ca-978f-1736defa7747.pdf)



APPENDIX - I

Evaluation Schedule

	Date	Activity	Place
1	22-23.06.18	Perusal of Program documents, Preparation of Research Design and Tools	Goa
2	24.06.18	Attended Youth Entrepreneurs Fair	Delhi
3	25-26.06.18	Field Visits	Delhi
4	27-28.06.18	Field Visits	Pune
5	29.06.18	Attended Khwaishe Unlimited - Sharing of Young Leaders	Mumbai
6	30.06.18- 1.07.18	Organising data from Delhi and Pune field trips	
7	2-3.07.18	Field Visits	
8	6-16.07.18	Organising of data, Preparation of Draft Report	Goa
9	16.07.18	Submission of Draft Report	
10	8.07.18	Data of Facilitators received from Delhi	
11	23.07.18	Submission of Final Report	
12	25.07.18	Incorporating any final changes to the Report and winding up of the Evaluation	

APPENDIX - II

List of Facilitators who filled in Questionnaires

Mumbai

1. Asha Yadav
2. Asmita Phalke
3. Laxmi J. Gupta
4. Nuzhat Khan
5. Rachana Velnekar
6. Rekha Yadav
7. Rupali Kumbhar

Pune

1. Ashutosh Kamble
2. Govind Suryawanshi
3. Heena Sayyed
4. Jyoti Jagtap
5. Pooja Shirke
6. Rupali Jadhav
7. Shital Glavakare

Delhi

1. Anchal Tomar
2. Hira Mali
3. Meera Devi
4. Pramod Chaurasia

APPENDIX - III

Table of Focus Group Discussions and Meetings

Delhi, Contact Person: Medha Singh and Anil			
	Date	Place	Target Group
1	25/06/18	Golden Basti ARC	Youth
2		MG Camp ARC	Youth
3		Valmiki Nagar Contact Point	Youth
4		Reshma Camp	Youth
5	26/06/18	Moti Nagar Contact Point	Youth and Parents
6		Sarvodaya Kanya Vidyalaya	School Principal
7		Shakur Basti	Youth
8		Golden Basti	Facilitators and ORWs
9		Chetna Office	Meeting with Director
Pune, Contact Person: Padmini Chavan			
	Date	Place	Target Group
1	27/06/18	Lokmanya Tilak High School	Children
2		Anand Nagar, Bopodi	Youth
3		Indira Vasahat, Aundh	Youth
4		GosaviWasti, Hadapsar	Youth



Delhi, Contact Person: Medha Singh and Anil			
	Date	Place	Target Group
5	28/06/18	Ashok Nagar	Youth
6		Jai Hind School	Children
7	25/06/18	Mama Saheb Mohol School	Children
8		Bhave High School	Children
9		Meeting with staff	Staff
Mumbai, Contact Person: Nagsen Khadse			
	Date	Place	Target Group
1	2/07/18	Sainath Nagar Urdu School	Children
2		Barve Nagar Secondary School, Ghatkopar	Children
3		Bhandari Samaj Mandal	Youth
4		Veer Shivaji Mandal	Youth
5	3/07/18	KorbaMithaghar Hindi School, Wadala	Children & Teacher
6		Nadkarni Hindi School, Wadala	Children
7		MelJol office	Staff



APPENDIX - IV

Volunteering initiative of Citi employees

The Association between Citi Foundation and MelJol started eight years ago and over the years has come a long way to blossom into a valuable partnership. The programs undertaken under this longstanding association have seen numerous positive outcomes. Their value has been felt and appreciated by all the beneficiary groups time after time.

Meaningful partnerships require genuine commitment and efforts to sustain. Both, Citi Foundation and MelJol have persistently demonstrated such a commitment and effort. An overwhelming instance of this is the Volunteering Program initiated by Citi Foundation.

The Volunteering Program which started as a standalone activity, eventually took off into a full-fledged series of sessions, planned and conducted by Citi Volunteers. It is the initiative of Citi Bank's Citi Service Center, Pune. Ms. Kashmira Vakharia, Executive Assistant to Managing Director and Centre Head – Citi Service Centre, was instrumental in substantiating the program. It received all the due support from MelJol's partner NGO, New Vision, in making this a smooth facilitation experience.

A rigorous plan was created by the Citi Volunteer Team to cover a wide range of topics during the sessions in Aflateen Schools. These topics were related to the thematic areas of socio-economic empowerment, which is at the core of MelJol's philosophy. The sessions conducted under these topics encompassed a wide spectrum and were well received by the students and their communities at large. A consolidated gist of the topics covered is provided here.

STEM (Science, Technology, Engineering and Math):

Cultivating a scientific and rational outlook among young minds is of an unprecedented value. When young individuals understand, develop and practice out of a scientific approach their chances of being trapped in the shackles of superstitions and misbeliefs is considerably reduced. The value addition done through the STEM sessions was significant. From understanding the basics of science to marvels of engineering and to the beauty of mathematics, the list of steps in this engrossing journey of sessions is long and interesting. Since the team had a sea of information on software development and allied technologies a great deal of knowledge sharing happened on this front. For many the tryst with math is a never-ending ordeal. Thanks to the team, that math now appears more fun and somewhat less intimidating.

Road Safety:

The goal to have zero road accidents is a tough endeavor across the globe. With flaring young spirits throttling their automobiles, it is important to sensitize them about the need for road safety. With the innovative and interactive approach of team Citi, this sensitization was done in a much effective manner. The use of role-plays for awareness creation and attitude development was fruitful. The knowledge shared on various traffic and road safety topics, such as signage, wrong practices, correct practices and many more was helpful in developing a heightened realization for safety on road.

Health & Hygiene:

Being healthy is an indispensable aspect for achieving productive lives. The health issues of women are often considered secondary and not brought to the forefront. Breaking the taboo of discussing these issues, the sessions on health and hygiene addressed the major concerns of women and girls. Starting from the need for maintaining personal hygiene to the necessity of a balanced diet, to more complex issues of reproductive system, contraceptives and their side effects, a rigorous session plan was planned and implemented under this topic.

Computer Literacy & Social Media Awareness:

In today's era of globalization where IT has entered almost every sphere of human life, having the knowledge to put this technology to the best of use is important. An early exposure to the online world can however also be a troubling experience to some of our young netizens. Instances of account hacking, cyber-bullying, etc. are on the increase and hence equipping our young netizens in becoming safe and conscious users of IT services is key to cyber safety. The sessions gave a well-rounded understanding of computers and how to access internet for using email, performing Google searches and other such important functionalities. An interesting part was on the Dos and Don'ts of using social media. Through the engaging interaction a great deal of understanding was provided on how one can enjoy the benefits of these technologies while ensuring their safety.

Financial Literacy:

Financial literacy being one of the major thrust areas, the volunteering program attempted at adding new dimensions to this element and refreshing the earlier gained knowledge of participants. The use of role play to explain plastic money and internet banking was very effective. Discussions on banking services such as NEFT, RTGS, Fixed Deposit and online payment options such as e-Wallets were found to be very interesting by the participants. The need for investing and the options available for doing so was a sub-topic wherein an understanding of various modes of investing was

provided. The need to make safe online transactions and investments was also stressed upon through the discussions.

Communication Skills:

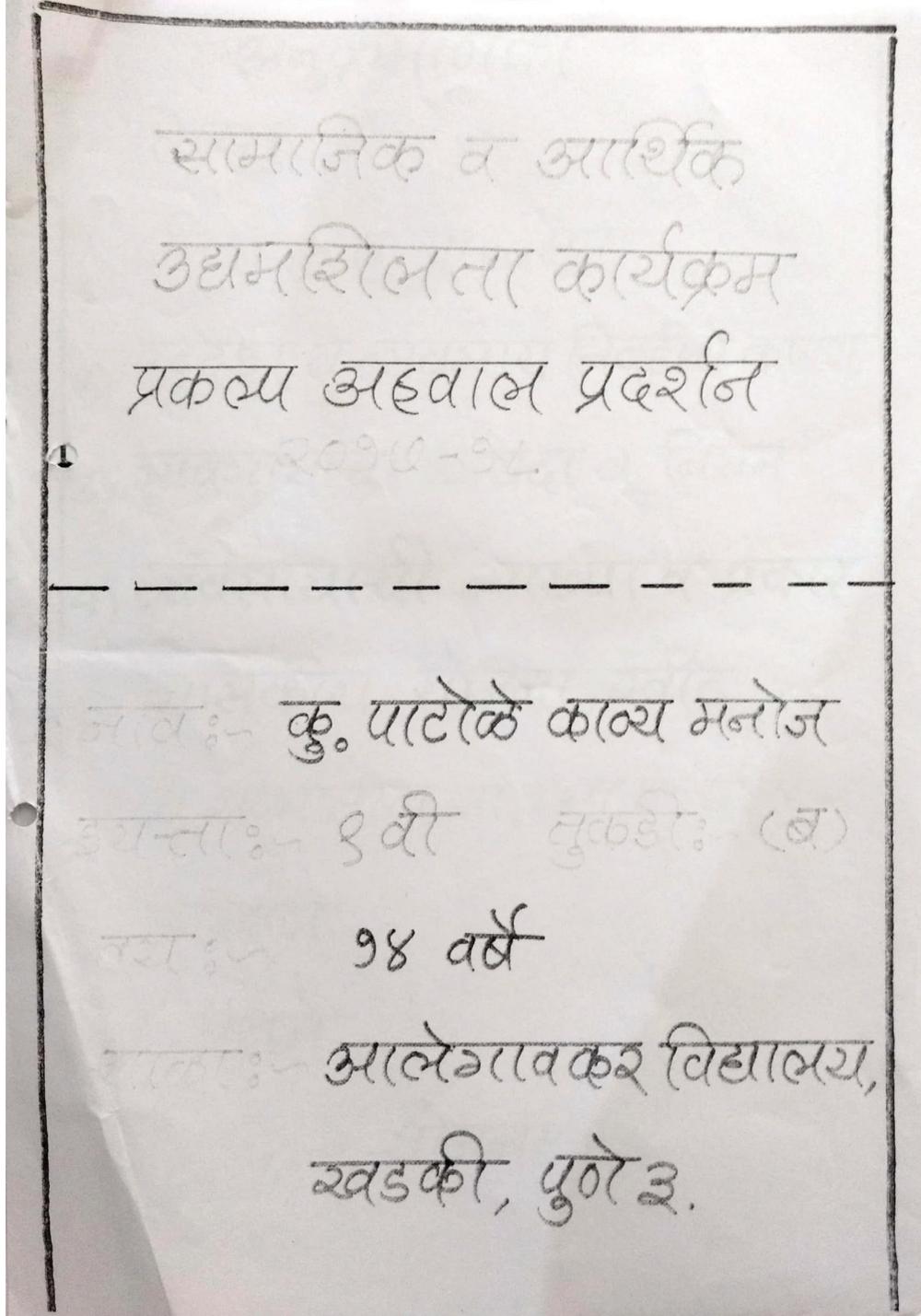
Effective communication is essential in having productive professional lives. How one communicates often defines how one connects with others. The sessions on communication helped the participants know about the various aspects of communication. They learned not just about the types of communication and their effective usage in daily life but also about writing, listening and presentation skills. This would not just help them gain a better understanding on how to engage with people in a more wholesome manner but also develop other equally important soft skills of effective listening, empathy and public speaking. The discussion on creating business letters, resumes and cover letters gave them an insight into the style of professional communication.

Equality and Social Responsibility:

Weaving social consciousness and mutual respect into the fabric of our society is paramount to our social harmony and peace. The volunteering initiative to address this very fragile topic was praiseworthy. The use of role plays to convey the messages of social equality, gender equality, religious equality, communal harmony and peace was executed in a very effective manner. The audience could connect very well to the message through these role plays. The appeal to rise above our differences and join hands in strengthening our social harmony resonated with everybody.

APPENDIX - V

Business Plan
developed by a youth participant



अनुक्रमणिका

विषय

- १) इतिहास व पार्श्वभूमी
- २) उद्देश व व्यवसाय निवडीचे कारण
- ३) व्यवसायाचा कायदा व नियम
- ४) व्यवसायाची व्याख्या व प्रकार
- ५) शासकीय योजना, स्टॉट
- ६) व्य.सदभर्तीत्व सा.वआ.क्षे. परिवार
- ७) निरिक्षण
- ८) आव्हाने
- ९) उपाय व योजना

प्रकल्प प्रस्ताव व्यवसायाचे नाव मूर्ती व्यवसाय

* इतिहास *

पूर्वीच्या काळी भोक मालीचा वापर करून विविध प्रकारची बाँडी व मुर्त्या बनविले होते. त्याकाळची माली भगळी साठी. भोक ही मालीची बाँडी स्वयंपाकासाठी, पिढ्यासाठी, दारगुती वापरासाठी वापरत होती.

आधुनिक काळात चिनी मालीचा उपयोग होऊ लागला. या मालीपासून अनेक शोभेच्या वस्तू, बाँडी बनविल्यात आली. तसेच मुर्त्यासाठी लागणारी माली ही साधी होती. त्यावेळी लागणारा रंगही तांदुरच्या स्वरूपाचा होता.

परंतु काळांतराने रासायनिक रंगांचा वापर झाला. हे रासायनिक रंग अत्यंत टिकठ असून त्यांचे निसर्गात विघटन होऊ शकत नाही. याचा प्रभावामुळेच निसर्गात प्रदूषण वाढू लागले. मानवी जीवनावर परिणाम दिसू लागला. आता सध्या मुर्त्या बनविण्यासाठी शास्त्र मालीचा उपयोग होऊ लागला. ही माली रंगाने पांढरी असून खेज गोळा होते.

पूर्वी मूर्ती बनविण्यासाठी दालाचा जास्त वापर होत होता. वेगवेगळ्या प्रकारचे रंग, प्रेश, मूर्ती साचा याची सोय नव्हती तसेच निसर्गातून मिळणाऱ्या मालीचाच वापर मूर्ती बनविण्यासाठी होत होता. रंगाचा आणि मालीचा निसर्गावर व मानवावर कुठलाही परिणाम होत नव्हता. हा व्यवसाय पूर्वीच्या काळी जास्त प्रमाणात होता. पण सध्या मात्र प्रमाण खूप सामान्ये आहे. मूर्ती व्यवसाय फार कमी भोक करताना, माझ्या मते या व्यवसायातून जाली भिषावी, पून्हा जोमाने तसेचाने मुर्त्या बनविण्यात सुरु केले पाहिजे.

* पार्वक्ष्मी *

आधुनिक काळाला मूली व्यवसाय दुर्भिक्ष होत
चालला आहे. इतिहास वेगाने विकसित होत असलेल्या
या जगाला व्यवसाय पद्धतीला खूप बदल घडून
आला आहे. तो बदल आला आहे फक्त इंटरनेटमुळे
कारण जगातील कुठल्याही कोपऱ्यात घडलेल्या
घटना, सात, विक्रम, वेळ, या सगळ्या गोष्टी
अधुनिक एका विकासात बसून आपण पाहू शकतो.
या संगणकामुळे हाताने बनविलेल्या केली केली
किंमत उरली नाही.

आजच्या तरुण पिढीने असे व्यवसाय नव्या
रूपाने सुरू करायला पाहिजेत.

खरे पाहता, मूली पुनर्न हे आपले हिंदू कुलदेवता
आहे. त्यामुळे मूली व्यवसाय मागे पडायला नको याची
काळजी प्रत्येकाने घेतली पाहिजे. यासाठी शास्त्र
विद्यार्थ्यांच्या प्रत्येक पाळकाने आपल्या पाळ्यास मूली
बनविल्यास प्रोत्साहन दिले पाहिजे. राकाडू कागद, मुदळे
कागदाच्या छोट्या-छोट्या बुकड्यांपासून देखील
मूलीकाम करता येते.

प्रत्येकाने अशाच नवनाकिन शोभेच्या मुर्त्या, गणपती-
च्या व देवीच्या मुर्त्या आकर्षक पद्धतीने
बनविल्या तर खऱ्या अर्थाने मूली व्यवसायाला
चालना मिळेल असे मला वाटते, असे
प्रत्येकाना वाटते पाहिजे.

* उद्देश *

मूर्ती व्यवसाय हा माझा आवडता विषय आहे. माझ्यातील एक अद्विष्ट म्हणजे माझ्यातील एक वेगळे. म्हणजे मला नेहमी काही ना काही वेगळे करण्याची ओढ असते. वेगळे काही करण्याचा बनविण्याचा माझा छंद आहे. आणि तो जोपासण्याचा मी सदैव प्रयत्न करत असतो. संधी मिळाली कि मी त्या संधीचे सोने केल्याविना राहत नाही. ही संधीच मला चालून आली आहे. व्यवसाय करण्याचा.

माझा मूळचा स्वभाव म्हणजे मला तीव्र मानेने राजकारण रहायला आवडते. म्हणून व्यवसायामुळे स्वतःचे अस्तित्व ठिकठिकाण यावे हा याभागाचा उद्देश आहे.

निसर्गात सद्गुण होवू नये म्हणून स्वतःच व्यवसाय चालू करून स्वतःचे कार्यक्षेत्र विस्तार करणे. तसेच मोठ्या राजकारणिक पध्यांचा वापर करून बनविण्याच्या वस्तूंचा उपयोग करू नये. जेणेकरून निसर्गाचे सर्वोत्थान होण्यास मदत होईल.

१. व्यवसाय निवडव्याचे कारण

व्यावसायिक दृष्टिकोण, काल्पनिक इच्छाशक्ती तसेच नवनाविनू गोष्टी करण्याची आवड लक्षात घेता मला उद्योग करण्याची इच्छा प्राल झाली.

जर आपण उद्योग सुरु केला तर त्याचा फायदा दुसऱ्यालाही देता येईल. म्हणजे आपल्या उद्योगालाून इतर लोकांना रोजगार मिळवा तसेच कामारपेठ, मार्केटिंग, सेबींग यातील घडामोडींचा आराखडा आपल्याला देता येईल हे या मागचे मूळ कारण आहे.

पूर्ण 30 दिवस ते लोक काम करतात, नोकरी करतात. त्यांना महिन्यालाून एकदाच पगार मिळतो. व्यवसायामध्ये आपल्याला रोजच्या रोज नफा, मानधन मिळत असते.

व्यवसायामुळे रोजच्या रोज बदलत चाललेल्या वस्तूंचा आव लक्षात येतो. जनरल्य नॉन्गेज घेते. आपली वस्तू व किंवा आपला मान हा दुसऱ्यापेक्षा किती परीने चांगला आहे, किती मजबूत, टिकाऊ आहे हे आपल्याला परविता आले पाहिजे, त्यासाठी संभाषण कोशलय महत्त्वाचे आहे. यामुळेच मी शाबेत तसेच स्पर्धेमध्ये आग देत असतो कारण मला उत्तम संभाषण आले पाहिजे.

व्यवसायाचा कायदा व नियम

मूली व्यवसाय हा प्राचीन व्यवसाय असल्यामुळे त्यासाठी नविन कोणताच कायदा आस्तिवात नाही. आणि असू पण नये असे मला वाटते. कारण मूली हे हिंदू धर्मदेवत आहे. आपले जे देवावरील श्रद्धा स्थान आहे त्यांच्या संदर्भात कोणता कायदा असावा असे तरी मला मारत नाही.

नियम म्हणजे तर बिक्र आहे कि मूली व्यवसायात जेवढा वेळ लागतो तेवढा लुटव्यास लागत नाही पण सामाजिक नियम असा आहे कि गणपती विसर्जन व देवी विसर्जनावेळेस मुर्त्याची अत्यंत जबाबदारपणे काळजी घेतली जाते हा कडक नियम पाळला जातो तर मुर्तीचे नुकसान झाले तर कडक कारवाई ही केली जातेच.

व्यावसायाची व्याख्या व प्रकार

स्वबळानुस केलेल्या उद्योग म्हणजे व्यवसाय होय. अनिशाय सोप्या पद्धतीने, कमी वेळाने कमी खर्चात केलेल्या व्यवसाय म्हणजे मूली व्यवसाय होय.

या व्यवसायाच्या एक कायदा म्हणजे जर विद्यार्थी आशिक्षित किंवा अनिशाय कमी मार्कस घेतलेल्या असेल तरीही तो हा मूली व्यवसाय करू शकतो.

* शासकिय योजना *

परंपरागत व्यवसाय सुरु करण्यासाठी सरकारने प्रत्येकाच्या उद्योग सुरु करून दिले पाहिजे त्यातून रोजगार मिळव्यासाठी प्रोत्साहन दिले पाहिजे.

भांडवलासाठी स्वल्प कर्जमंजुरी कमी व्याजदर, कमी रकमांनी मंजूर केले पाहिजे.

थोडक्यात व्यवसाय करण्यासाठी जी आर्थिक उन्मादनास आहे. ती शासनाने व्यवहारात व्यवहार करावी असे मला वाटते.

* स्वाँट (अॅनामिसिस) *

कोणत्याही व्यवसाय प्रकल्प सुरु करताना त्यातील हमता, उणिवा, सर्व्ही, धोका यांचा विचार करणे म्हणजे स्वाँट (अॅनामिसिस) होय.

हा जो स्वाँट आहे व्यवसायाच्या दृष्टिने अत्यंत प्रभावी आहे. मला खूप आवडला. जर स्वाँट मधील सर्व गोष्टींचा विचार केला तर व्यवसायात नक्कीच कोणतीही अडचण येणार नाही.

मी ही व्यवसाय सुरु करताना स्वाँट नक्कीच झेपलात आणीन. जेणेकरून माझा आत्मविश्वास वाढेल.

* व्यवसायाच्या संदर्भातील सामाजिक व आर्थिक क्षेत्रातील परिणाम *

माझ्या मते माणसाची सर्वात मोठी अडथळण म्हणजे आर्थिक परिस्थिती.

केवळ पेशामुळे माणसाचे किती हाल, त्रास सोसावा लागतो ते मी अगदी नववून पाहिले आहे. म्हणूनच तर एक समूह एकत्र येऊन उद्योग सुरू करत असेल तर समाजाने त्यांस पाठींबा दिला पाहिजे. मदत केली पाहिजे. आर्थिक सहाय्य केले पाहिजे.

सामाजिक क्षेत्र व आर्थिक क्षेत्र यांचा थूप नवक्या संबंध आहे. एकमेकांवर हे दोन्ही क्षेत्र अवलंबून आहेत.

समाजामध्ये वाढत्यासाठी प्रत्येकाचा आपल्या दैनंदिन गरजा भागाविण्यासाठी, आपले ह्येय पूर्ण करवा. खाठी, शिक्षणासाठी पेशांची गरज पावभोपावची आसत असते. प्रत्येकाने व्यवसाय क्षेत्रात पदार्पण केले तर नक्कीच सामाजिक मान, प्रतिष्ठा मिळू शकते. दुसरी महत्त्वाची गोष्ट म्हणजे व्यवसाय करताना अडवले हे स्वतःला गुंतवावे लागते. स्वतःला तर नफा नालिस्तर लोय असे होत राहते.

अडक्यात व्यवसायात नफा व लोय दोन्हीही स्वतःलाच सहन करावा लागतो.

एकदा तर व्यवसाय वाढीस लागला कि मग कायका तर पिळत राहतो मग मागे वळून पाहण्याची वेळ बी पुन्हा येत नाही.

* निरिक्षण *

मूर्ती व्यवसायात पुकारणा असणे श्रुप
गरजेचे आहे, कारण मी स्वतः जेव्हा खोल्या
खोल्या मूर्त्या बनवित असलो तेव्हा मी निरिक्षण
केले कि नजरेचे भान राहत नाही, मूर्ती करताना
वेगवेगळ्या कल्पना भ्रमनात व त्याप्रमाणे
हात वळता जातो. तोपर्यंत मूर्ती पूर्ण होत
नाही तोपर्यंत जागचे दृष्टता येत नाही.

* आव्हान *

आपण जर कुठल्याही क्षेत्रात पाठुम ठेवले
तर स्वतःपुढे एक आव्हान जाकर स्विकारणे
कारण त्या आव्हान स्विकारल्यापुढे आपला
आत्मविश्वास वाढतो आणि जेव्हाचि आपले
दृष्टेय पूर्ण करणाल स्वीकृत होतो.
मी ही एक आव्हान

