

India's trainee chefs tuck into lessons on money

Classes on everyday finance developed for British students are proving popular abroad

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The drive north-west from Aurangabad towards the historic Ellora cave temples is one of typical alarm for the western visitor. Within the city limits, six vehicles routinely squeeze into three lanes. Then amid lush rural landscape the organised chaos continues on single-lane highways, to a soundtrack of horn-honking. Families of four on mopeds snake past rice-laden tuk-tuks as hand-painted lorries thunder towards them.

The left-turn down a potholed track to the Pratham Arora Center for Education brings peace from the noise and stress of the road. It is a welcome retreat, too, for the 2,000 students who pass through this centre each year, taking two-month residential courses in healthcare, hospitality and automotive skills, among other disciplines.

Pratham colleges like this one are lifelines for young people from rural families, who aspire to better-paid careers or more adventurous lives than the agrarian backgrounds from which they hail.

Most are second-chance youngsters who have left school with little in the way of formal qualifications. The site near Aurangabad, a mid-sized Indian city 170 miles east of Mumbai, sources students from 750 surrounding towns and villages, training them for free and securing them jobs.

My visit coincides with the latest crop of 23 catering students taking a break from their vocational food preparation classes for two hours of financial literacy training.

Pratham has teamed up with the Financial Times' Financial Literacy and Inclusion Campaign to add a programme of up to eight money modules to its courses, covering all aspects of everyday finance, from banking to budgeting.

Aside from some small project work in Italy, this is FLIC's first major initiative outside the UK since it was set up as the FT's maiden charity in 2021. FLIC's main focus for the past four years has been to develop a programme of financial education for British 11- to 18-year-olds, comprising 42 hours of school curriculum material and a suite of videos. That material has been retooled for adult training programmes, notably with the British armed forces and NHS.

But through the partnership with Pratham, an established education



Taste for knowledge:
students attend a financial literacy session during their two-month hospitality training course at Pratham

Dhiraj Singh/FT

charity focused on India, with fundraising arms in the UK, US and beyond, FLIC has now adapted the content for young adults in India.

The initial FLIC/Pratham pilots at the Aurangabad centre and at another in Lucknow in the north proved extremely popular with students. The programme is now being tweaked ahead of being rolled out across Pratham's 150 centres.

Bhumika Vishnupurikar, a 24-year-old from Nanded four hours away, rates the class "10 out of 10", even when pressed to be critical. Having learnt about budgeting principles, she has

a clear dream for the future.

"I'm very interested in working in the hotel sector," she tells me in the local language, Marathi, via a translator. "I will aim to save 20 per cent of my wages because I have a dream of building my own home in Mumbai."

Earlier, I watched as the students sat in the cool, curtained classroom, palm trees just visible between the drapes, and hung on their trainer's every word. They are smartly turned out in their chefs' outfits – black and white checked trousers and hats, and crisp white jackets – and respond to questions with hands raised and then stand to answer.

I ask Annette Francis, Pratham's director of skilling, entrepreneurship and livelihoods, why the set-up is so formal. "Yes, it is strict," she says. "But it's so that they're well prepared for the workplace."

Mahendra Markam, deputy head of the academic office, is observing too and likes what he sees. "The style is different from a lot of our other training," he says. "It's more interactive, more in-depth."

And certainly the students seem to respond well to the tutor's prompts: questions about whether a certain item of expenditure – food, rent, smart-



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phone and so on – should be categorised as a "need" or a "want" produce excited chants from the class. "The students clearly find it very engaging," says Markam, himself a former hotelier.

Nice as it is to hear positive anecdotal feedback, the merits of FLIC's work are judged quantitatively too. Students are tested on what they know before the programme and afterwards.

The pilots showed clear improvements in money confidence and knowledge – in the Lucknow pilot, for example, all participants after the budgeting workshop understood that paying for accommodation was a crucial need, double the tally before the session. Across both pilots there was a sharp increase – from about 75 to about 95 per cent – in understanding the value of having a bank account.

Yash Vikhe, another student, was certainly brimming with what he had learnt, and determined to apply a greater confidence in money management to fulfil a dream of foreign travel.

"I love cooking and I really want to work abroad," the 22-year-old says with a grin. "I plan to save up so I can travel to the UK and be a chef. People live in luxury there."