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Disha

2020

Disha is a partnership between the India Development Foundation and UNDP, supported by IKEA Foundation, that aims to support one million underprivileged women in India learn marketable skills and connect with income opportunities. The Disha project helps women become economically self-sufficient through training, employment, and entrepreneurial skill development; it tests innovative models of public-private partnership for scalability; and establishes a continuum that connects education with skills, jobs and

Contributing researchers:

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Executive Summary

“Disha: Providing employment and entrepreneurship opportunities to a million women”, started out as a partnership between the UNDP and IDF, supported by the IKEA Foundation in 2015 with the following ambitious objectives

- Providing 1 million women with marketable skills and livelihood opportunities
- Developing innovative and scalable public-private partnership models
- Establishing a continuum that connects education to skills, jobs, and growth

2019 was the last year of the Proof-of-concept phase of Disha. The expectations were that, by the end of this phase, not only would a million women have been provided with information, skills and opportunities but Disha would have also established sustainable, scalable models of imparting these skills etc. This Annual Progress Report (APR) is thus the last in this phase of the program and along with the progress made over the last year also analyses where Disha is in terms of achieving all its objectives.

As of December 31, 2019, Disha has achieved 102% of its KPI target (10,23,020 women have been part of Disha). This success has varied by KPI head. On the ‘bridging the information gap’ and ‘enterprise’ (both ‘training for’ and ‘starting’), the program has done well, either meeting the target or as in the case of ‘enterprise’ exceeding the target. The ‘jobs’ vertical and associated KPIs, have been problematic. Following the exit of Xynteo and the transfer of its responsibility to UNDP, and a change in strategy this vertical only starting achieving its KPIs in a significant fashion in 2018. This continued into 2019 and as of 31 Dec, on “trained on job”, 90% of the set target has been achieved, for ‘placed on job’ 55% of the target has been achieved.

Especially on the ‘jobs’ vertical the point to note is the performance of Disha over the last year and the acceleration in achieving the KPIs. On the ‘placed in job’ head, only 590 placements were achieved in 2016 and 2017 combined. This increased to 11862 placements in 2018 and 23,366 placements in 2019. Thus 65% of the overall target for placements was achieved in the last year of the project. Similarly on the ‘trained for job’ head, 95% of the overall achievement of 76,760 was obtained in 2019.

Overall the program has also been successful in mobilising funds from external stakeholders. Till date, the program expenditure in Disha is about 98 crores of which Disha has spent 43% or 42 crores (see Table 3 in the report for details). The rest has been mobilised from other sources, mostly either the government or the private sector. The contribution by the government has been almost the same as Disha itself at 42 crores. The private sector has contributed 13%.

Explicit in the objectives of Disha is also to reach out to underprivileged women. IDF systematically collects data on the demographic profiles of women participating in the program to establish Disha’s reach in terms of targeting such sections of women.

Analysis of the baseline data collected by us shows that only about 30 per cent beneficiaries come from the “general” caste category. The rest are from the SC/ST or OBC categories. Similarly only about 34 per cent of the beneficiaries come from households who have a APL (above poverty line) ration card while 57 per cent come from households with a below poverty line (BPL) ration card.

In 2019, based on learnings from on-ground implementation and deliberations between the project partners the objectives, scope and design of the four models were sharpened and very clearly defined.

The four models and their objectives are

- **M1 – Organised education to work transition**
Facilitating education to work transition for girls in India by developing CGCC capability in schools and colleges
- **M2 – Employment marketplaces**
Match making between women jobseekers and employers through local collaborative platforms
- **M3 – Fostering micro-entrepreneurship through community mentorship model**
Enabling women to start and improve their enterprises through creation of a network of mentors from the community
- **M4 – Strengthening the role of women in value chains**
Connecting women to value chains through strengthening of collectives and creation of market linkages

Our analysis suggests that models M1, M3 and M4 are ready to be scaled-up. In all these models a standard operating procedure (SOP) has emerged and has also been tested on the ground. There are challenges however that still remain. In M3 and M4 a sustainable model of remuneration for Biz-Sakhis and Women Sourcing Managers is yet to be firmed up. In M1, more emphasis needs to be put on iterating with and standardizing the psychometric assessments. In M2, considerable progress has been made in establishing a SOP and demonstrating that the design can produce output. However, the model needs more time to establish proof-of-concept for the full SOP rather than individual blocks of it. But given the acceleration in producing KPIs and interest shown in the model by external stakeholders we suggest that the model be allowed some more time to mature and then considered for scale up.

Contents

1. Introduction	1
2. MIS report	3
2.1. Progress till end of 2019	4
2.1.1 KPI analysis by Model.....	4
2.1.2 KPI analysis by KPI head	4
2.1.3 KPI analysis by State	5
2.2 KPI achievement in the period January 2019 – December 2019	6
2.2.1 KPI analysis by Model.....	6
2.2.2. KPI analysis by KPI head	6
2.2.3. KPI analysis by State	8
3. Cost Sharing and Fund Mobilisation in Disha	9
3.1. Per Beneficiary cost	10
4. Analysis of Disha baseline data	13
4.1. Data	13
4.2. Demographic characteristics	14
4.2.1 Age distribution.....	14
4.2.2 Caste status	15
4.2.3 Marital status.....	16
4.2.4 General educational qualification.....	18
4.2.5 Vocational education qualification	19
4.3. Participation in labour market	19
4.3.1 Activity Status.....	20
4.3.2 Registration with employment exchange.....	22
4.4. Decision making	22
4.5. Financial independence	23
4.6. Access to phones and internet	23
4.6.1. Regular access to a mobile phone	23
4.6.2. If yes, then is it a feature phone or smartphone?.....	24
4.6.3. Regular access to a laptop or a computer.....	24
4.6.4. Regular access to the internet	25
5. Summary of Research Carried Out	26

5.1.	Study of CGCC programme in Delhi government schools	26
5.2.	Review of Youth Employability Service Centre Chandrapur	26
5.3.	Review of Promotion of Women Entrepreneurship through capacity building of producer collectives and microenterprises	27
5.4.	Review of Revised IKEA Retail Pilot, Hyderabad, Telangana	27
5.5.	Tracking report on Disha entrepreneurship guidance cell (Entrepreneurship Awareness Program/Entrepreneurship Development Program).....	28
5.6.	Tracking report on Disha entrepreneurship guidance cell	30
5.7.	Tracking report on Promoting women entrepreneurship in handloom value chain through market linkages in Telangana	31
5.8.	Tracking report on Magic Bus India Foundation, Maharashtra	32
6.	Private sector engagement	33
7.	M&E Observations.....	35
7.1.	M1: Education to work transition	35
7.2.	M2: Employment Marketplace	38
7.3.	M3: Fostering Micro-Entrepreneurship.....	41
7.4.	M4: Strengthening of Collectives	42
8.	Management Information System (MIS)	43
	Illustration.....	44
9.	Learnings and Institutionalisation.....	47
	<i>Tools Used for Bridging the Work Exposure and Preparedness Gap</i>	53
	<i>Key Learnings for Modelling Individual Entrepreneurship Vertical within DISHA</i>	57
10.	Business case	63

1. Introduction

This is the last Annual Progress Report (APR) in the Proof-of-Concept phase of project Disha. In its five-year journey Disha has moved from a pilot testing phase to a model testing phase following the interim mid-term review and a strategic review by Dalberg associates towards the end of 2017.

Disha started with three broad objectives

- Providing 1 million women with marketable skills and livelihood opportunities
- Developing innovative and scalable public-private partnership models
- Establishing a continuum that connects education to skills, jobs, and growth

In the last year, 2019, Disha made substantial progress in achieving these objectives. Till the end of December 2019, Disha has achieved 102% (10,23,020 women have been a part of the project) of its targeted overall KPI. The success in achieving the individual targets set for the seven KPIs varies.

For the three KPIs on providing information Disha has done very well. In “Informed on education” Disha has achieved 141% of the target set while on “Informed on job” the project has achieved 93% of the target. The target was not met for “Informed on enterprise”, with 78% of the project target being met.

On the two KPI heads under the ‘Enterprise’ vertical the target has been exceeded in both. Under ‘Started enterprise’ the final achievement stands at 140% of the target set. In ‘Trained for enterprise’ Disha achieved 176% of the target.

Under the ‘Jobs’ vertical the performance of the project has not been as good. While on “trained on job”, 90% of the set target has been achieved, for ‘placed on job’ 55% of the target has been achieved.

However, the thing to note here is the performance of Disha over the last year and the acceleration in achieving the KPIs. On the ‘placed in job’ head, only 590 placements were achieved in 2016 and 2017 combined. This increased to 11862 placements in 2018 and 23,366 placements in 2019. Thus 65% of the overall target for placements was achieved in the last year of the project. This is possibly because of the transfer of the jobs vertical to UNDP after Xynteo’s exit from the project and the delayed maturity of the M2 model, which is the model delivering the majority of the placement KPIs. Similarly, on the ‘trained for job’ head, 95% of the overall achievement of 76,760 was obtained in 2019!

On the other KPI heads the achievement in 2019 was not as spectacular but still substantial. On the ‘started enterprise’ head, 48% of the overall achievement of 41,885 was accomplished in 2019. Similarly, on the ‘trained for enterprise’ head, 36% of the total achievement of 94,718 happened in 2019. On the

three information KPI heads (Informed on education, enterprise and jobs respectively), substantial achievement were made prior to 2019. The above pattern suggests a shift in the project towards ‘Job’ and ‘enterprise’ verticals as well as a maturing of the four models identified after the strategic review.

In 2019, based on learnings from on-ground implementation and deliberations between the project partners the objectives, scope and design of the four models were sharpened and very clearly defined. The four models and their objectives are

- **M1 – Organised education to work transition**
Facilitating education to work transition for girls in India by developing CGCC capability in schools and colleges
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While challenges remain, considerable progress has also been made in standardizing the design of each of these models and achieve scalable, sustainable models for women economic empowerment. We used the following parameters to understand how ready a model is for scale-up

- Is there evidence on outcomes?
- Has a standard operating procedure (SOP) emerged?
- Has a standardised curricula emerged (wherever applicable)?
- Has the model been institutionalized?
- Extent of private sector engagement
- Cost sharing in the model

Based on these criteria model M1 is ready for scale-up. We have evidence of the usefulness of the counselling and guidance for the students. The program has been running at scale within the school educational systems of Delhi and Karnataka and the college educational system of Telangana. A fairly standardized operating procedure consisting of psychometric assessment, group and individual

counselling, exposure to world of work has also been identified in the model. The one caveat here is that the psychometric test is not yet standardized. But given the newness of this intervention in India, more iterations will be needed before this can happen.

M2, the youngest of the models in the portfolio, has also shown considerable progress towards maturity within the last year. Output from interventions like the Karnataka YES Kendras and Magic bus is also evident. The model has been institutionalized within the labour department of the government of Karnataka. However, the model needs more time to stabilize and produce a steady output as well as identify a SOP, although considerable progress towards that has been made in the Nagpur YES centre.

Model M3 has been implemented at scale across the states at some scale and evidence of the need and success of mentors (Biz-Sakhis) in providing business and psychosocial support to prospective entrepreneurs has also been established. One aspect of the model that needs to be worked on more, and which would add to its scalability, is a sustainable model of remuneration for Biz-sakhis. The mentorship curriculum has also been finalized and widely adopted.

Model M4 is also mature enough to be scaled up. The WSM curriculum, the mini-MBA, has been developed and the first batch of students has passed out. But again a sustainable model of remuneration for the Biz-Sakhis would enhance the scalability of the model.

The rest of the report is structured as follows

- KPI situation
- Overall pilot progress
- Analysis of baseline data
- Cost sharing and fund mobilisation in Disha
- M&E observations
- Learnings from field work and studies
- Recommendations and way forward (Disha 2.0)

2. MIS report

The MIS reporting section is divided into two parts. The first part describes KPIs achieved till the end of 2019 and the second part shows the KPIs achieved after the strategic review. Each section follows analysis by models, heads, and states.

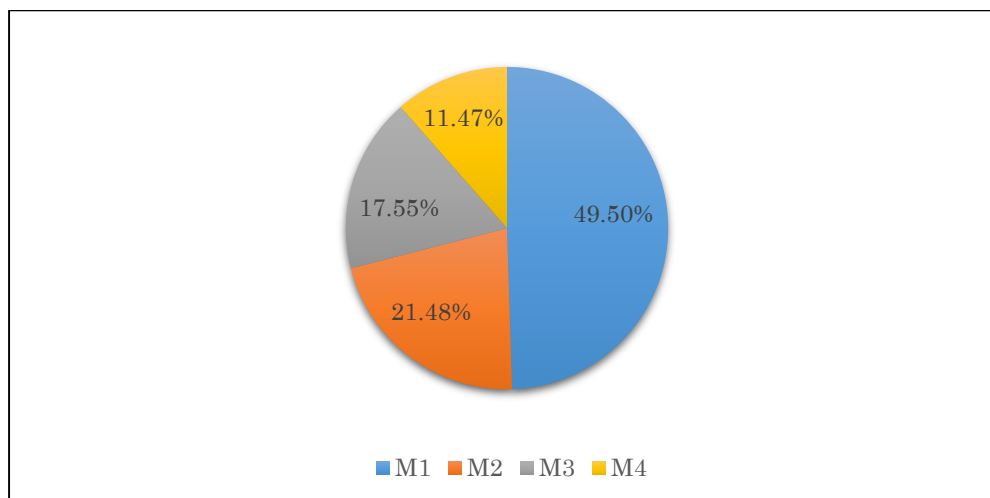
2.1. Progress till end of 2019

Till end of 2019, 107 pilots have been carried out on the ground. Some of these pilots have been completed and the rest are continuing on the ground (according to the data obtained on the MIS). Below we present our analysis of the KPIs achieved from these pilots.

2.1.1 KPI analysis by Model

Till the end of December 2019, Disha has achieved 102% (10, 23,020) of its targeted KPI. Approximately 50% (5, 06,357) of this total KPI achievement is contributed by M1, followed by M2 which has contributed 21% (2, 19,785). M3 and M4 have contributed 18% (1, 79,518) and 11% (1, 17,360) respectively.

Figure 1: Percentage distribution of models in total KPI achievement



2.1.2 KPI analysis by KPI head

Out of the total KPI achieved 10, 23,020, “Information on Education” has contributed 30% (309,784). This is followed by “Information on Job” which has contributed 28% (277,733) and “Information on Enterprise” which has contributed 19% (193,795). The other four KPI heads have collectively contributed the remaining 23%. Placement in jobs is primarily coming from M1 and M2 while training for job is concentrated only in M2. Training for enterprise is taking place in M3 as well as in M4 while women are starting enterprises can be seen in M4. The distribution of KPI heads by models is given the table below.

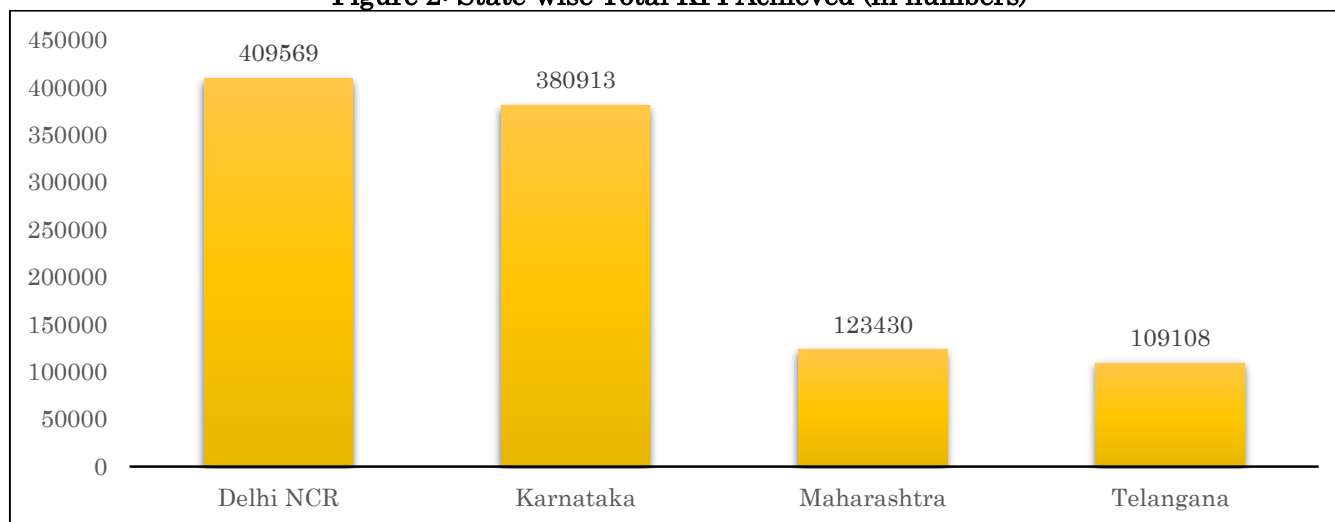
Table 1: KPI Achievements (Till 31st December 2019)

Key progress indicators	Placed in job	Trained - Job	Started enterprise	Trained - Enterprise	Informed on education	Informed on job	Informed on enterprise	Total
M1	9428	0	2068	58	309721	132072	53010	506357
M2	26533	75586	248	1267	0	115733	418	219785
M3	0	85	9156	15131	63	29760	125323	179518
M4	0	567	30420	71161	0	168	15044	117360
Total	35961	76238	41892	87617	309784	277733	193795	1023020
Target	65000	85000	30000	50000	220000	300000	250000	1000000
Gap	29039	8762	-11892	-37617	-89784	22267	56205	-23020
Achievement (%)	55.32	89.69	139.64	175.23	140.81	92.58	77.52	102.3

2.1.3 KPI analysis by State

As of 31st December, 2019, Delhi NCR has shown the highest KPI achievement followed by Karnataka. Together these two states have contributed 77% of the total KPI. M1 has been the leading KPI contributor for Delhi NCR (69%), Maharashtra (37%) and Telangana (58%). Maharashtra is on the third and Telangana on the fourth position with KPI contributions of approximately 12% and 11% respectively (see figure 2). Delhi-NCR and Karnataka have managed to achieve large KPIs because of pilots like CSF-CGCC in Delhi and Gumbi in Karnataka. They have been successful in managing government buy-in which has enabled them to cover a large number of participants. Maharashtra and Telangana are on the same path with pilots like YES Centre and COING CGCC, respectively.

Figure 2: State-wise Total KPI Achieved (in numbers)



Note: All figures are based on MIS data as on 31st December, 2019.

2.2 KPI achievement in the period January 2019 – December 2019

2.2.1 KPI analysis by Model

Approximately 7.7 lakh women have gone through the Disha programme since the restructuring. This year (January 2019 to December 2019) has added about 2.5 women in the Disha programme. Successful incorporation of a number of pilots into government programmes is responsible for large KPI achievement in the third year. The CGCC programme in Delhi, and the Kaushalkar pilot in Karnataka are best examples of this. These efforts address the Dalberg recommendation to prioritise functioning on scale.

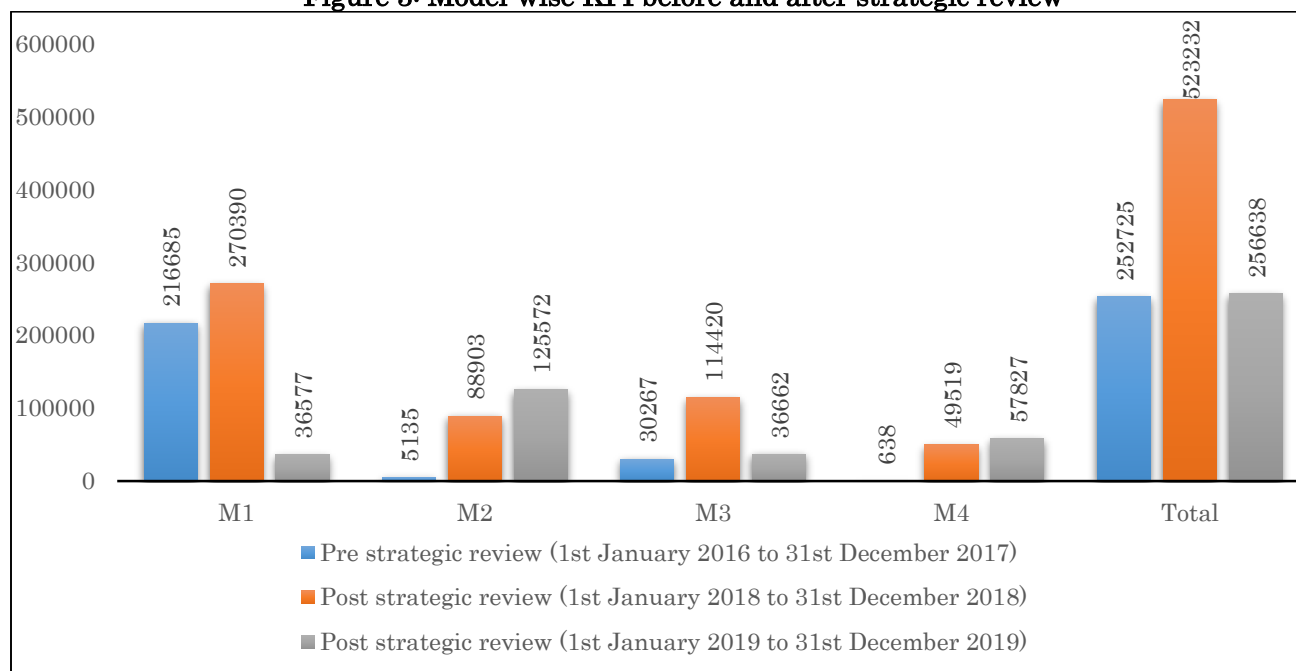
Over the last two years, M1 was visible with more than 85% KPI coming from it (see Figure 3) but this year M2 has contributed more than other models approx. 49%. This year shows increase in KPI achievement in M2, M3 and M4. This indicates more balanced activity in this year compared to previous years.

2.2.2. KPI analysis by KPI head

Figure 4 shows the yearly achievement of KPIs. Achievement in the first year was low which due to delayed start of the project. It got momentum in the second year and was able to achieve approximately 2.47 lakh KPIs, 97% of which came from the information segment. Concentration in the information segment was reported in the previous APR and corrective measures were followed to increase activities in other fields like placements, and training. As a result of such measures, KPI achievements in the third year registered a dip in information KPIs and a significant increase in others segments.

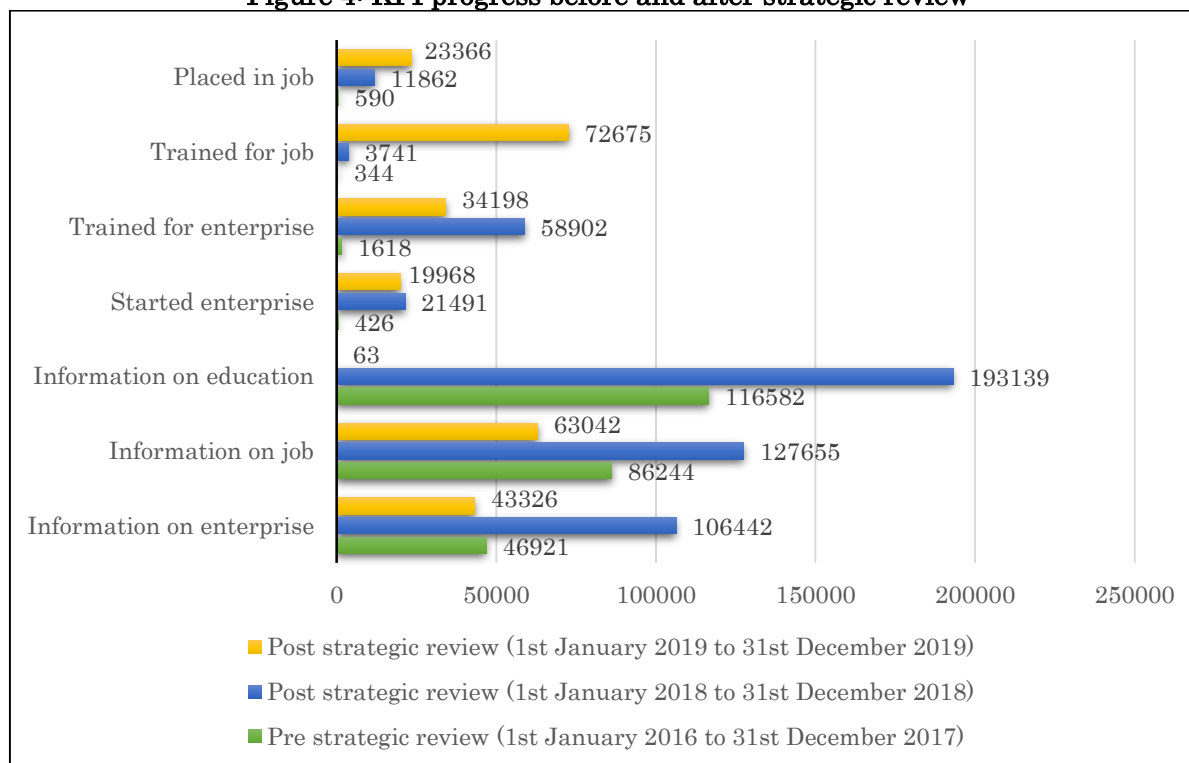
This year 41% of KPIs comes from the information segment and the 59% comes from the other segments indicating balancing of activities. But this year reports show a major improvement in KPI in the training segment where 41% of the KPI comes from training segment. About 1 lakh women are trained for enterprise and job in this year and an impressive 9% are placed in job as compared to only 2% in the previous year.

Figure 3: Model-wise KPI before and after strategic review



Note: All figures are based on MIS data as on 31st December, 2019

Figure 4: KPI progress before and after strategic review



Note: All figures are based on MIS data as on 31st December, 2019

2.2.3. KPI analysis by State

Till the second year, all four states had performed similarly (see Table 2); despite variations in KPI achievement. But, during the third year, Delhi and Karnataka have outperformed other states in KPI achievement. Karnataka is the highest KPI contributing state in this year. Year-wise analysis shows that government buy-in is one of the necessary condition to reach large populations and perhaps the most important condition for scale up. Thus, Delhi-NCR and Karnataka is much more ready for scale up compared to other two states.

Table 2: State-wise KPI progress in last four years

State	Pre strategic review (1 st January 2016 to 31 st December, 2017)	Post strategic review (1 st January 2018 to 31 st December, 2018)	Post strategic review (1 st January 2019 to 31 st December 2019)	Total
Delhi NCR	97402	253100	62572	413074
Karnataka	81912	201622	101663	385197
Maharashtra	29502	50133	45203	124838
Telangana	43909	18377	47200	109486

Note: All figures are based on MIS data as on 31st December, 2019.

3. Cost sharing and fund mobilisation

This section reports our analysis of the proposed expenditure and cost sharing in the program. Overall, the program expenditure in Disha is about 98 crores of which Disha has spent 43% or 42 crores (see Table 3). The rest has been mobilised from other sources mostly either the government or the private sector. The contribution by the government has been almost the same as Disha itself at 42 crores.

Table 3: Proposed Expenditure for Disha (All figures in Lakhs INR)

Model	Private	Government	Disha	Others	Total	% Disha contribution
M1	92.51	192.88	1224.65	0	1510.03	81.1
M2	673.19	3744.36	893.06	23.78	5334.39	16.74
M3	75.42	184.24	769.2	62.7	1091.55	70.47
M4	422.63	73.67	1307.67	18	1821.98	71.77
Total	1263.75	4195.15	4194.58	104.48	9757.95	42.99

Note: All figures are based on MIS data as on 31st December, 2019.

Table 4: Per Beneficiary Disha Cost and Total Cost

Model	No. of women	Disha cost	Total Cost	Cost per Beneficiary (Total)	Cost per Beneficiary (Disha)
M1	563639	1224.65	1510.03	267.91	217.28
M2	708640	893.06	5334.39	752.76	126.02
M3	201837	769.2	1091.55	540.81	381.1
M4	170841	1307.67	1821.98	1066.47	765.43

Note: All figures are based on MIS data as on 31st December, 2019.

Table 5: Model-wise contribution of stakeholders (in percentage)

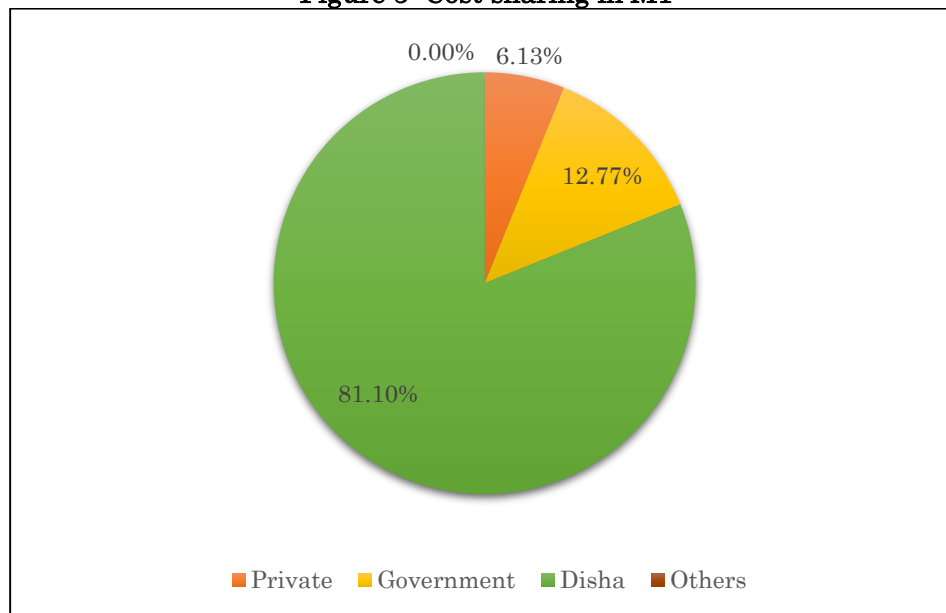
Model	Private	Government	Disha	Others
M1	6.13	12.77	81.10	0
M2	12.62	70.19	16.74	0.45
M3	6.91	16.88	70.47	5.74
M4	23.20	4.04	71.77	0.99

Note: All figures are based on MIS data as on 31st December, 2019.

3.1. Per Beneficiary cost

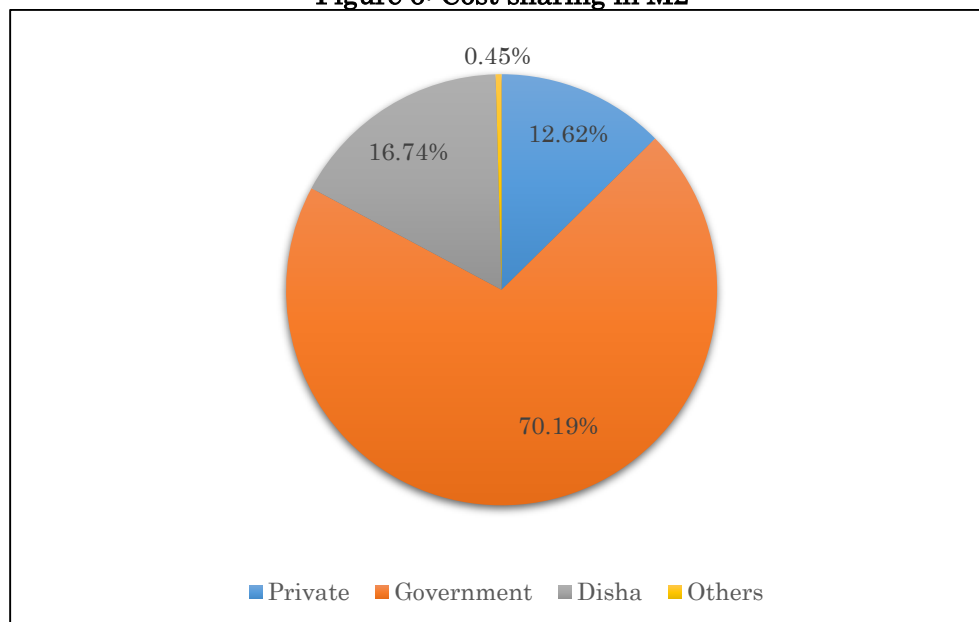
M1: Under M1, per beneficiary cost is INR 267.91 where the amount paid Disha is INR 217.28 i.e. about 81%. This result needs to be interpreted with a qualification. Most of the government support in model M1 comes in-kind, for example, through allowing use of government infrastructure. Hence the proportion of financial contribution understates the resource mobilisation by Disha.

Figure 5: Cost sharing in M1



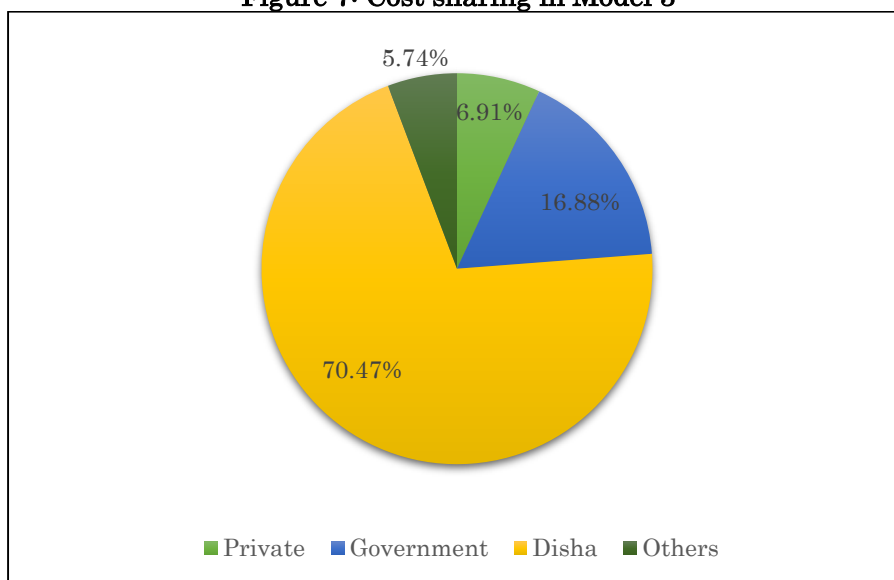
M2: Under M2, per beneficiary cost is INR 752.76, where the highest contribution is coming from Government, followed by the Disha, and then Private sector. Disha is contributing INR 126.02 per beneficiary. The monetary contribution is shifting away from Disha as M2 pilots have tried to follow a PPP model. In fact, as the analysis presented shows M2 has been the most successful model in terms of raising funds from non-Disha stakeholders.

Figure 6: Cost sharing in M2



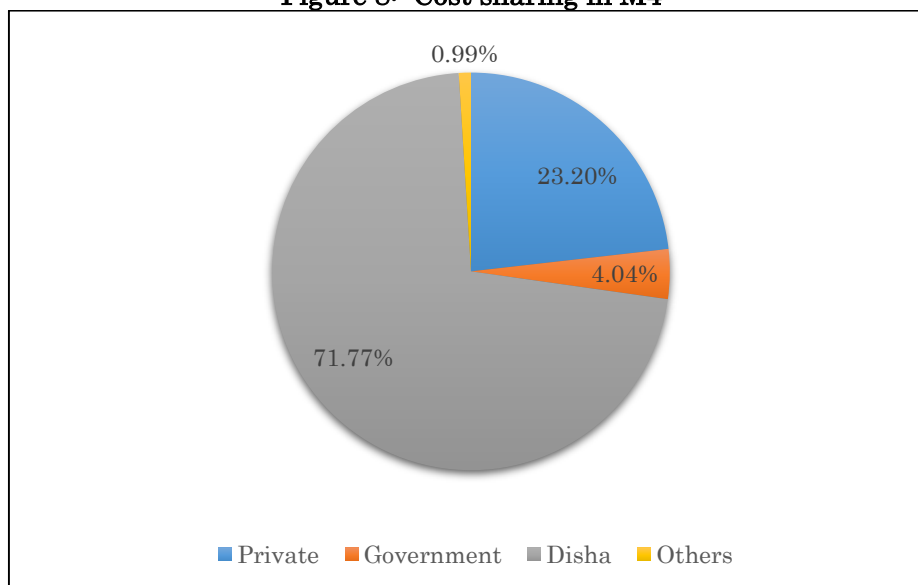
M3: Under M3, per beneficiary cost is INR 540.81. For all the pilots approved this year under M3, when seen cumulatively, the greatest contribution is from the Disha (70.47%), followed by Government (16.88%), Private (6.91%) and Others (5.74%). Per beneficiary cost of Disha in this model is INR 381.1. There is a lot of scope here to mobilise more private and government funders. This model too is an example of the PPP but a reduced share from Disha would make it even better and sustainable.

Figure 7: Cost sharing in Model 3



M4: Under M4, per beneficiary cost is INR 1066.47, where the highest contribution is coming from Disha, followed by the Private, and then Government. Disha is contributing INR 765.43 per beneficiary. This is also an example of the PPP model. There is scope for more efficient mobilization of the Government and private sector as major contribution of about 72% is made by Disha.

Figure 8: Cost sharing in M4



4. Analysis of Disha baseline data

Explicit in the objectives of Disha is its focus on underprivileged women. IDF has been regularly monitoring this particular aspect of Disha by collecting data on the characteristics of women before they begin the program. This is what we term as baseline data.

This section presents our findings from the analysis of baseline data collected for Disha in the new phase of the program, i.e., from December 2018 – October 2019¹. Unlike the previous (pilot testing) phase of Disha² where the baseline information was being collected for all beneficiaries, in the current phase we are collecting information for approximately a five per cent sample. At the same time the baseline was expanded to include more questions on the beneficiaries labour force participation and remuneration before they entered the program.

4.1. Data

The data used in this section come from 10,963 beneficiaries surveyed. The breakup of the sample with reference to the state of intervention is given in Table 6 below. The table also gives, in column 5, what

¹ Date collection has stopped in October 2019

² While the change was proposed for September, after initial testing and co-ordinating with the UNDP state teams the data collection changed earnestly in December 2018

percentage of the overall KPIs achieved in that state is the baseline sample. This percentage varies from 3.50 to 5.93 per cent.

Table 6: Break-up of baseline sample state wise

State	Number	% of sample	KPIs	% of KPIs
Delhi NCR	3,362	30.67	56675	5.93
Karnataka	3,365	30.70	96118	3.50
Maharashtra	2,486	22.68	42044	5.91
Telangana	1,749	15.96	45514	3.84

As the above table shows, the distribution of the sample is representative across states and is based on the activities on the ground on each model. The next table (Table 7) shows the model wise breakup of the sample. We also show the total KPIs generated by each model in the third column within the same time period. As the fourth column shows the data collected in the baseline is representative of KPIs obtained during this period as per the sampling plan.

Table 7: Model wise break-up of baseline sample and comparison to total KPIs achieved

Model	Number	% of sample from each model	Total KPIs (Jan – Jun'19)	% of KPIs
M1	1,010	9.46	35419	2.85
M2	1,841	17.25	119691	1.55
M3	5,513	51.64	28676	19.22
M4	2,311	21.65	56565	4.08

As the tables above show the baseline sample has adequate geographical as well as model wise coverage.

4.2. Demographic characteristics

In this section we discuss the demographic characteristics of the beneficiaries in Disha.

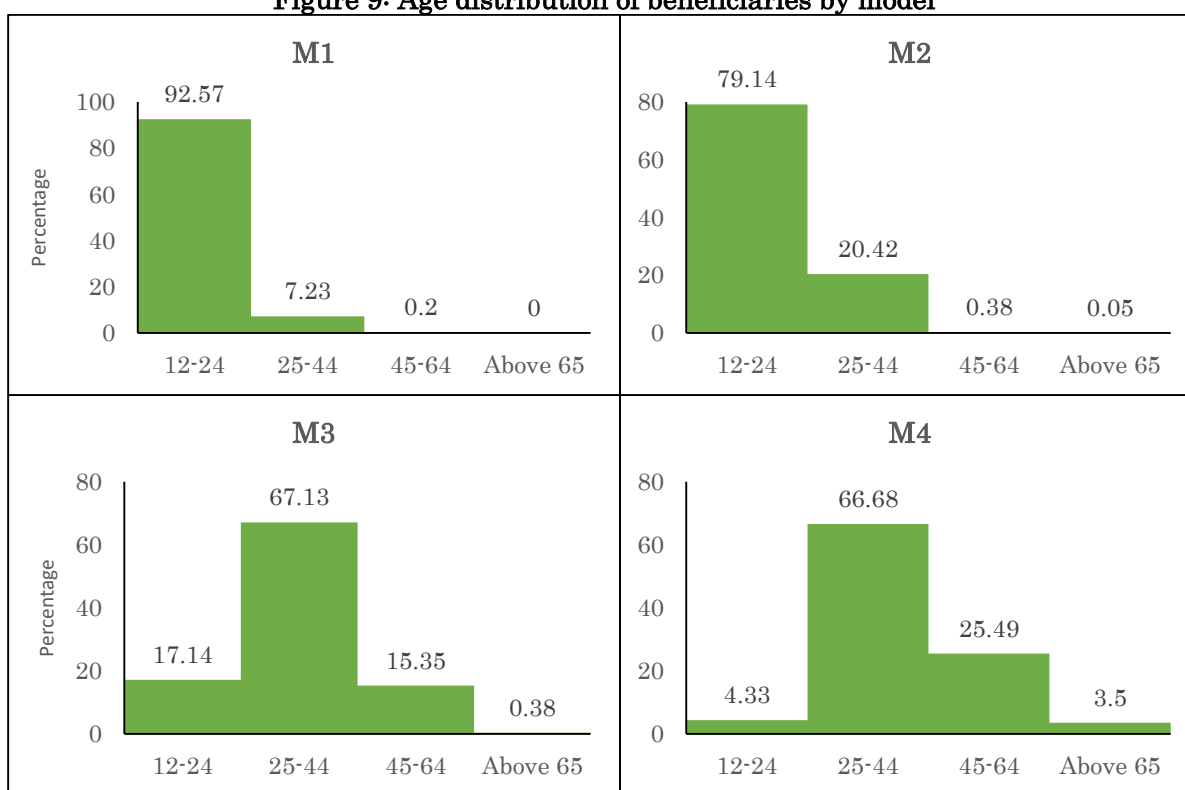
4.2.1 Age distribution

The average age of the Disha beneficiary is 32 years. Understandably, the sample mostly comprises younger women with 86 per cent of the beneficiaries below the age of 45 and about 32 per cent below the age of 25. The graph below gives the age distribution by model.

Following the strategic review, each of the Disha models has been designed for a different segment of the target population. Models M1 and M2 are targeted towards younger women who are looking for regular employment. While M3 and M4 are targeted towards an older population who are looking for some work that can be managed along with their household duties. As the graph below shows this segmentation has been achieved by the project.

In model M1, about 92.6 per cent of the population is in the 12 – 24 age category while this number is 79.1 per cent for M2. On the other-hand the majority of women in models M3 and M4 come from the age groups 24 – 44.

Figure 9: Age distribution of beneficiaries by model



4.2.2 Caste status

Integral to Disha’s objectives has been to work with the disadvantaged groups even among women. If we look at the baseline data, only about 30 per cent beneficiaries come from the “general” caste category. The rest are from the SC/ST or OBC categories. Similarly, only about 34 per cent of the beneficiaries come from households who have a APL (above poverty line) ration card while 57 per cent come from households with a below poverty line (BPL) ration card.

Figure 10: Caste status of Disha beneficiaries (all models)

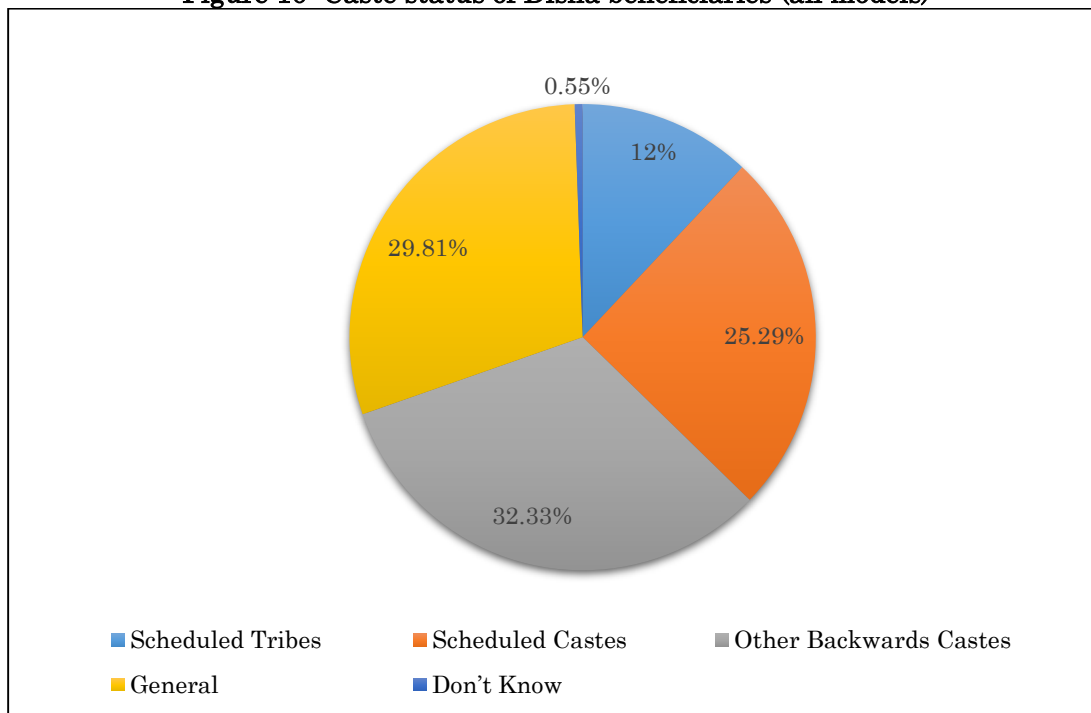
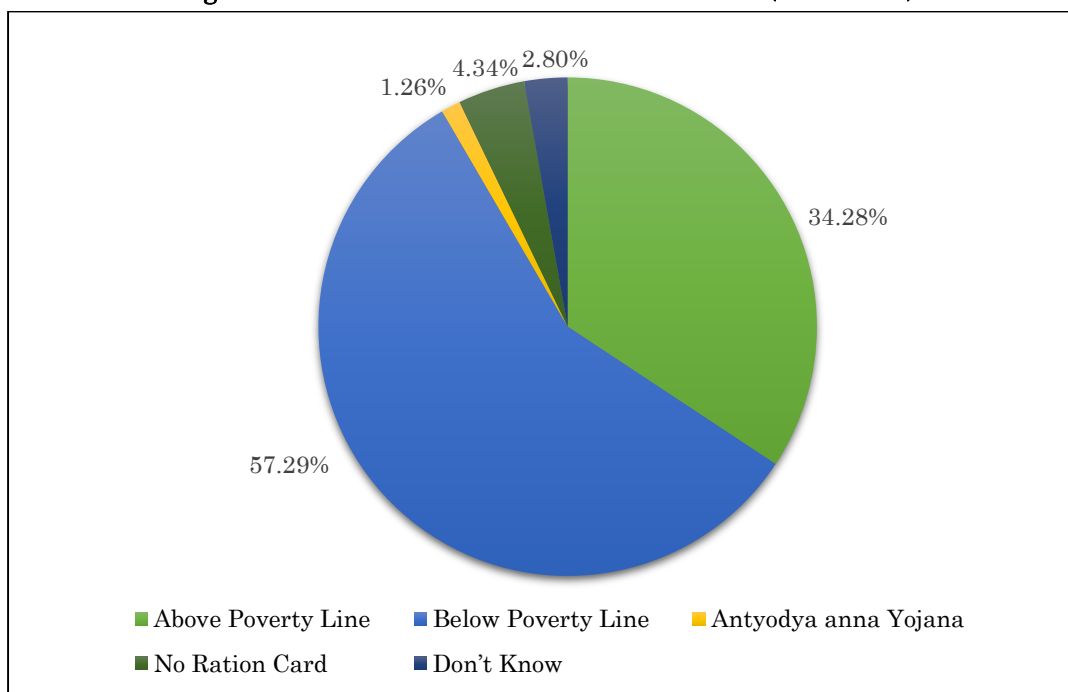


Figure 11: Ration card status of beneficiaries (all models)



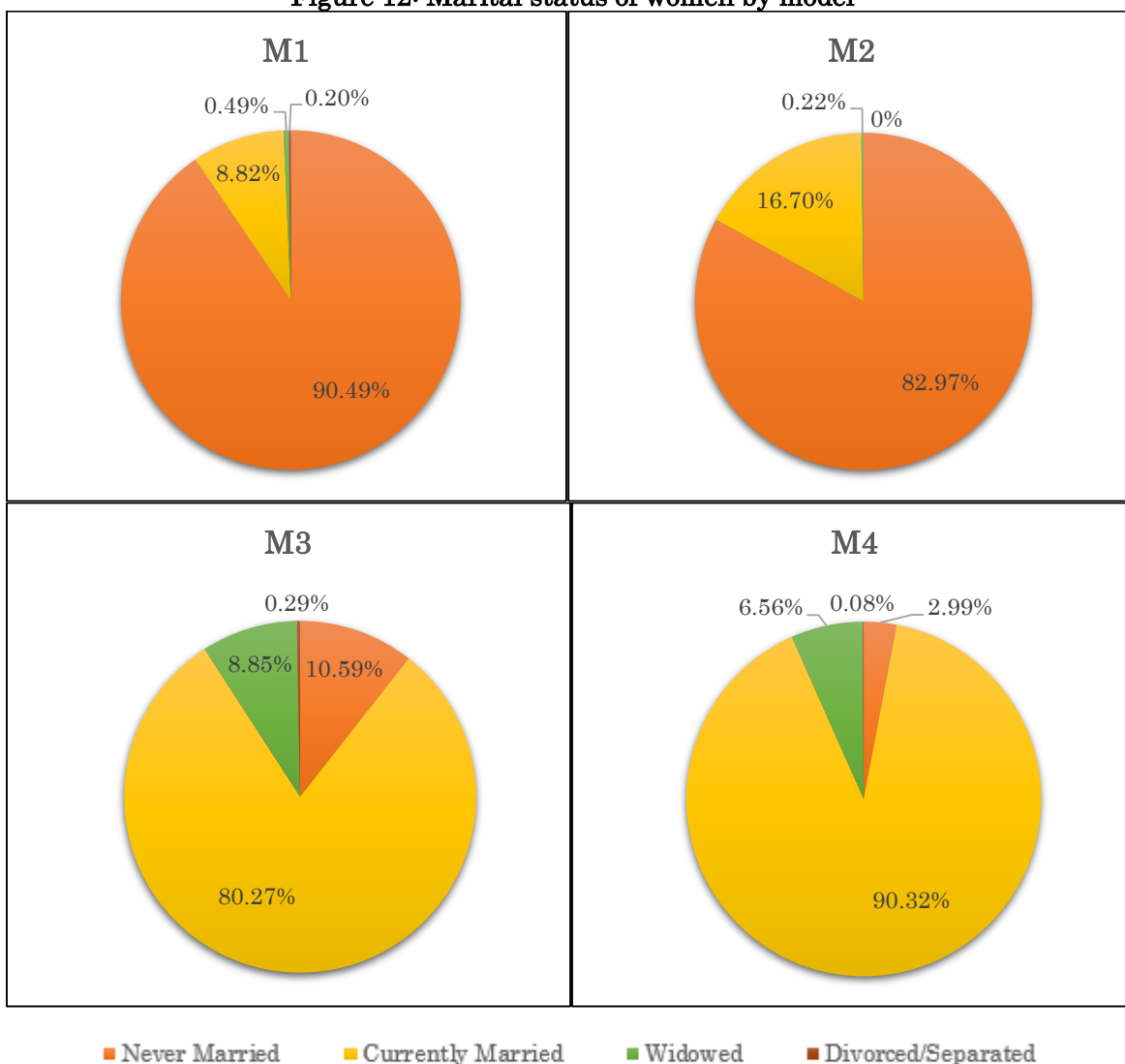
4.2.3 Marital status

As discussed earlier in this section, in this phase of Disha, each model is addressed to a specific segment of the population. Models M1 and M2 are targeted at a younger unmarried job seeking population while

M3 and M4 towards women who are married and are looking to supplement their income without committing to full time employment.

The graphs below once again confirm that this segmentation is being achieved. In M2, 83 per cent women are not married while only about 17 per cent are married. This is the opposite of models M3 and M4 where 80 and 90 per cent women respectively are married.

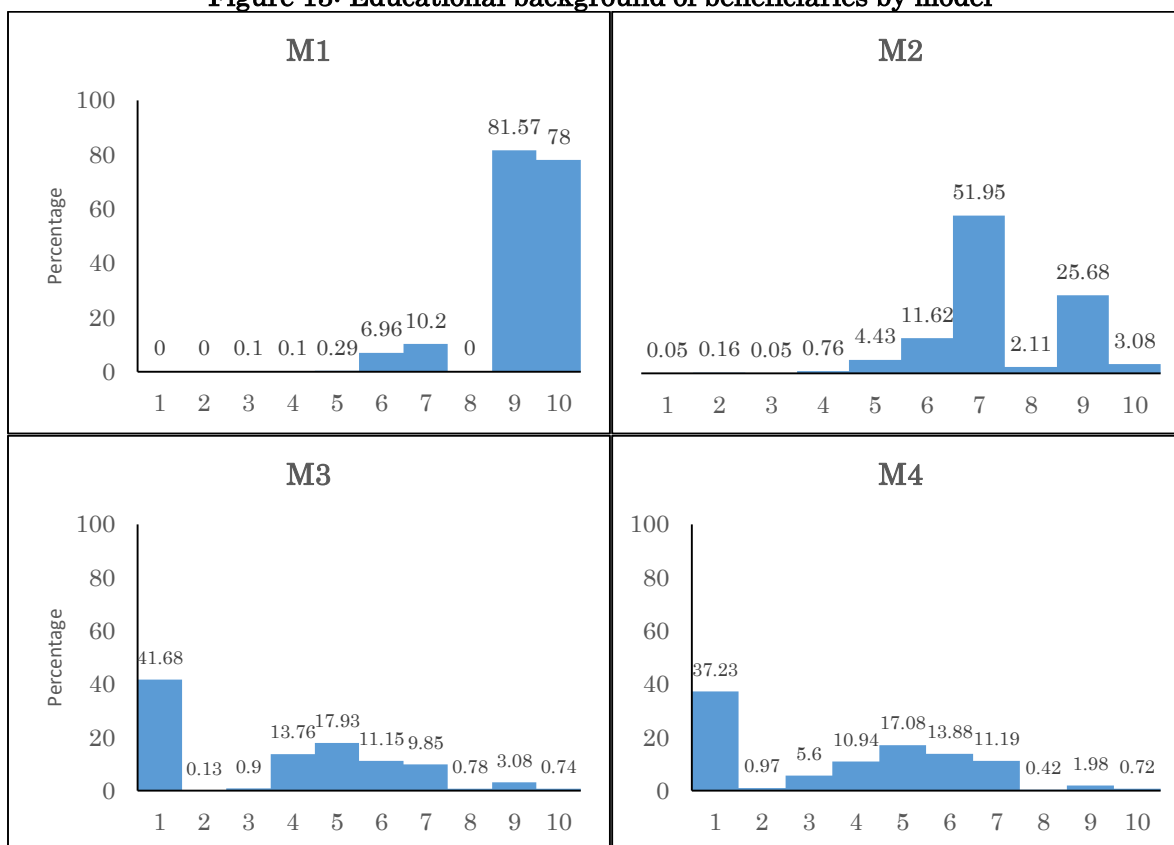
Figure 12: Marital status of women by model



4.2.4 General educational qualification

The baseline survey also elicits information about the educational backgrounds of the beneficiaries. Following standard survey questionnaires, we categorize educational attainment³ as follows: not literate, literate without formal schooling, below primary, primary, middle, secondary, higher secondary, diploma/certificate course, graduate, and postgraduate and above. The graph below presents the educational attainment of beneficiaries by model.

Figure 13: Educational background of beneficiaries by model



Note: (Codes: 01 - not literate, 02 - literate without formal schooling, literate: 03 - below primary, 04 - primary, 05 - middle, 06 - secondary, 07 - higher secondary, 08 - diploma/certificate course, 09 - graduate, 10 - postgraduate and above)

Expectedly, women entering models M1 and M2 have significantly higher education levels than those entering models M3 and M4. In fact, in model M3, 41.7 per cent of women are illiterate and this number is 37.2 for model M4. Whereas for models M1 and M2 a majority of women have finished school and a

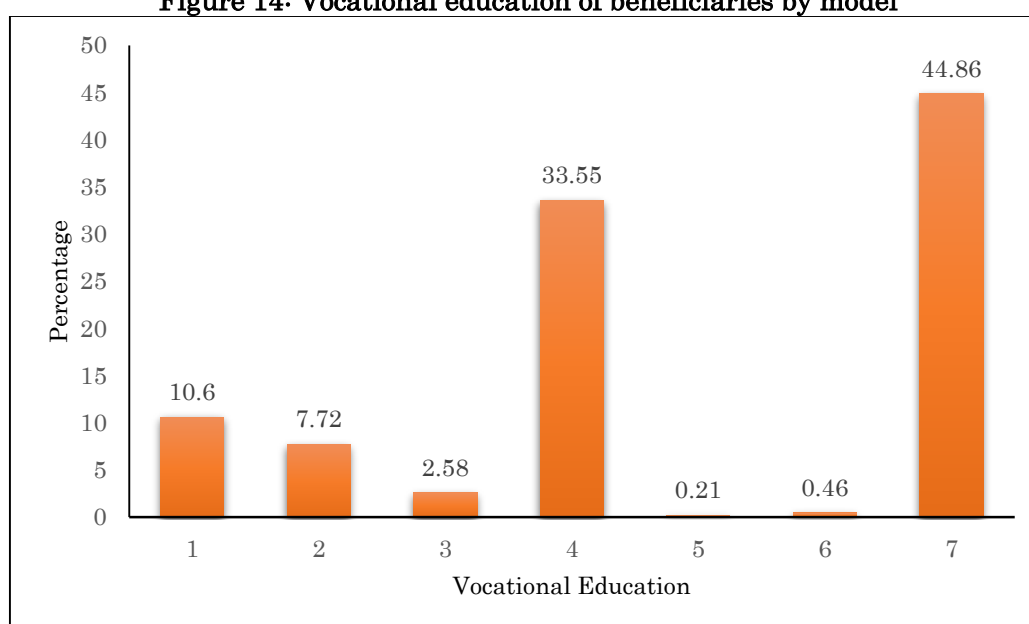
³ By this we mean the highest educational level completed by the beneficiary

significant number also have graduate degrees or diplomas. So in model M1, 81.6 per cent women have graduate degrees while in M2, 52 per cent have finished school and 26 per cent have a graduate degree.

4.2.5 Vocational education qualification

The baseline survey also asked for the vocational qualifications of the women prior to entering the programme. 45 per cent of the beneficiaries do not have any vocational training. About 10 per cent of the sample is currently enrolled in a vocational training programme while about 8 per cent already have some vocational training.

Figure 14: Vocational education of beneficiaries by model



Notes: (1 - Yes: receiving formal vocational training, 2 - received vocational training: formal, non-formal; 3 - hereditary, 4 - self-learning, 5 - learning on the job, 6 - others; 7 - did not receive any vocational training)

4.3. Participation in labour market

In this section we present the findings on the labour market participation of women immediately prior to entering the Disha program.

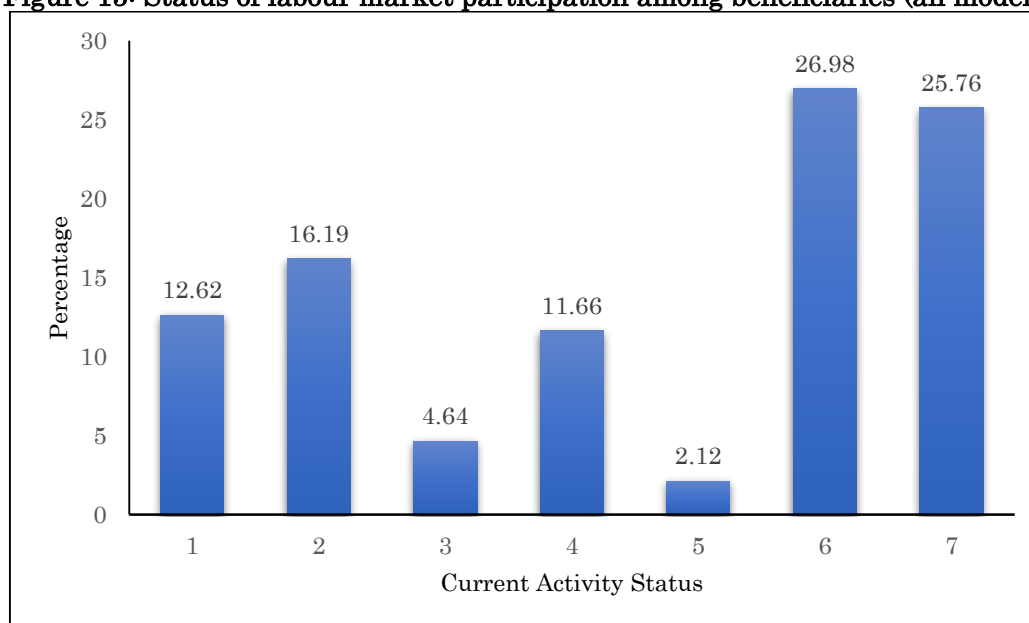
4.3.1 Activity Status

To the program beneficiaries we asked whether they were working or looking for work at the time of entering the program. If they were then we also asked what kind of work they were engaged in. The following are the categories:

- runs a household enterprise (self-employed) with no workers,
- runs a household enterprise (self-employed) with at least one paid worker,
- works as an unpaid family worker in a household enterprise,
- works as casual wage labour,
- works as a regular salaried/ wage employee,
- does not work but has been seeking/available for work, and
- Does not work and has not been looking for work.

Over all, as the following graph shows, about 26 per cent of the beneficiaries do not work neither were they looking for work while about 27 per cent were unemployed, in that they were actively looking for work but not currently working. Of those who do work the majority work in self-employment (i.e. run one member enterprises) or engage in casual labour.

Figure 15: Status of labour market participation among beneficiaries (all models)

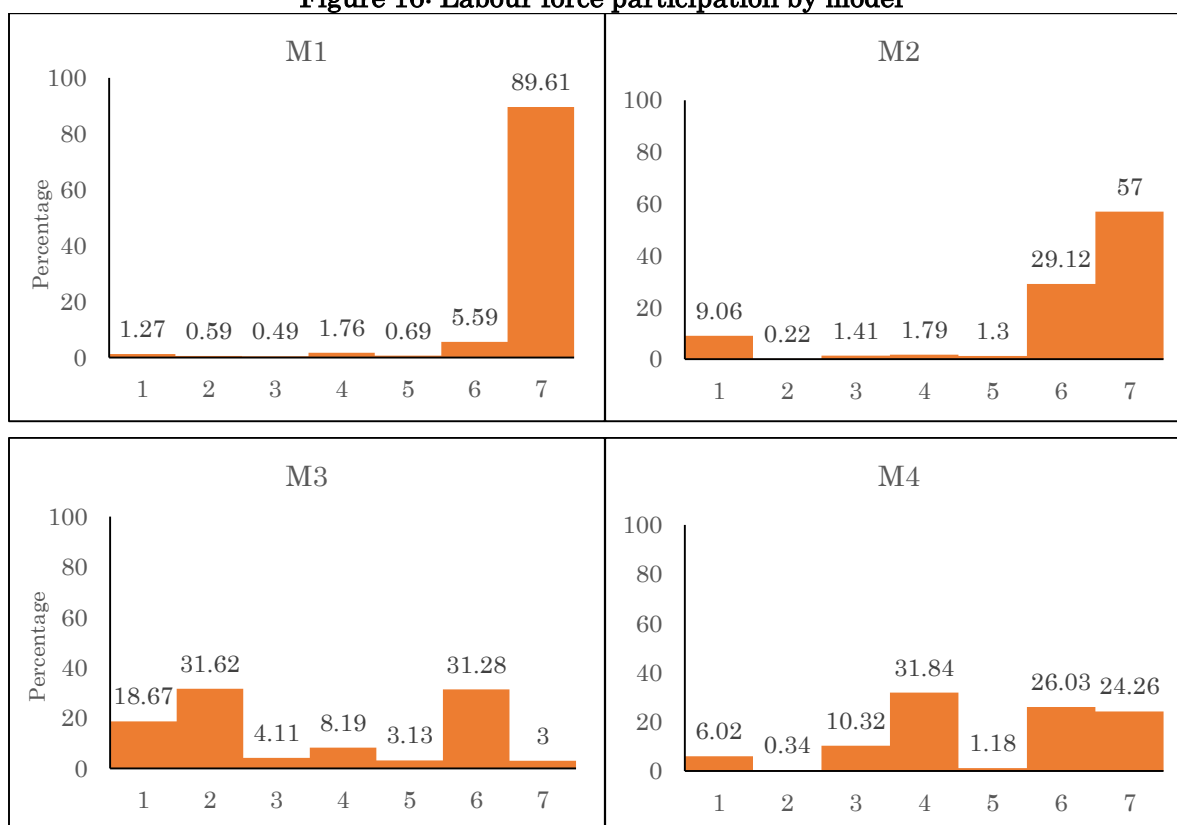


Notes: 01 – runs a household enterprise (self-employed) with no workers, 02 - runs a household enterprise (self-employed) with at least one paid worker, 03 – works as an unpaid family worker in a household enterprise, 04 – works as casual wage labour, 05 – works as a regular salaried/ wage employee, 06 – does not work but has been seeking/available for work, 07 - does not work and has not been looking for work

The figure below presents activity status by model. Given that models M1 and M2 are focused on students in educational institutions or younger women outside the schooling system a majority of them are not working or looking for work. However, the need for Disha can be seen in the profile of the beneficiaries for model M2, where the unemployment rate, i.e., the proportion of women who were actively looking for employment is about 29 per cent. For beneficiaries in model M4, the unemployment rate is 26 per cent! These figures point to the need for a program like Disha which can enable women who want to work enter the labour force.

We also asked the beneficiaries their remuneration from work for the last month. For women who are either not actively looking for work or not working this number is of course zero. While calculating the average, we do not include those beneficiaries who were not actively looking for work (i.e. they were not a part of the labour force). The average remuneration of a Disha beneficiary who is a part of the labour force is Rs. 4627.

Figure 16: Labour force participation by model



Notes: 01 – runs a household enterprise (self-employed) with no workers, 02 - runs a household enterprise (self-employed) with at least one paid worker, 03 – works as an unpaid family worker in a household enterprise, 04 – works as casual wage labour, 05 – works as a regular salaried/ wage employee, 06 – does not work but has been seeking/available for work, 07 - does not work and has not been looking for work

4.3.2 Registration with employment exchange

Given the emphasis of M2 on developing employment marketplaces as local collaborative platforms we also asked beneficiaries if they were registered with an employment exchange. We find that only about 4 per cent of the women are registered with any employment exchange.

4.4. Decision making

One of Disha's objective is the economic empowerment of women. An important aspect of that is the ability of the women to make economic and financial decisions related to their lives. The baseline survey attempts to elicit information on decision making ability of the programme beneficiaries.

The tables below present the findings from the analysis of this information. We asked beneficiaries who in the household (they, the husband, jointly with husband, other family members, and all family members) made decisions regarding the following six activities: the beneficiaries' own expenses, day-to-day expenses, purchase of durable goods, savings, taking loans, and their career.

We present the results in the table below.

Table 8: Decision making ability of beneficiaries (all models)

Activity	DECISION MAKER (IN PERCENTAGE)					
	Self	Husband	Joint	Other member	Family	NA
Own expenses	40.75	20.81	16.63	8.36	13.25	0.16
Daily expenses	39.18	20.37	15.56	9.64	15.12	0.07
Durable goods	36.62	17.97	22.52	7.09	15.61	0.16
Taking loans	37.59	20.37	17.59	9.6	14.61	0.19
Savings	40.79	17.7	16.95	9.4	15.06	0.06
Your career	49.05	17.09	16.54	4.09	13.11	0.08

Note: The figure in each cell is the percentage of beneficiaries.

What we see in the table is that more than one-third of the beneficiaries say that they take the decisions about the various activities. About 18 per cent say that the decision is taken jointly, either with the husband or other family members. About 19 per cent report that the decision is taken by the husband only while 8 per cent say that the decision is taken by other family members.

4.5. Financial independence

Having a bank account and the freedom to operate that account is essential in the current environment for a person to be financially independent. The following table reports our findings from a series of questions on financial independence in the baseline survey. About 88 per cent women in the data have a personal bank account, while about 4 per cent have a joint account with a family member. Only 8 per cent of the woman in the sample, thus, do not have a bank account, either personal or joint.

And 66 per cent of women who do have a bank account have transacted in it in the last six months. So they are also using these accounts.

Table 9: Ownership and operation of bank account

(In Percentage)	Yes	No	Don't know
Have a personal bank account?	87.81	12.15	0.05
If not, joint account with anyone in your family?	33.38	66.61	0
Transacted in the account in last six months	75.18	22.43	2.39

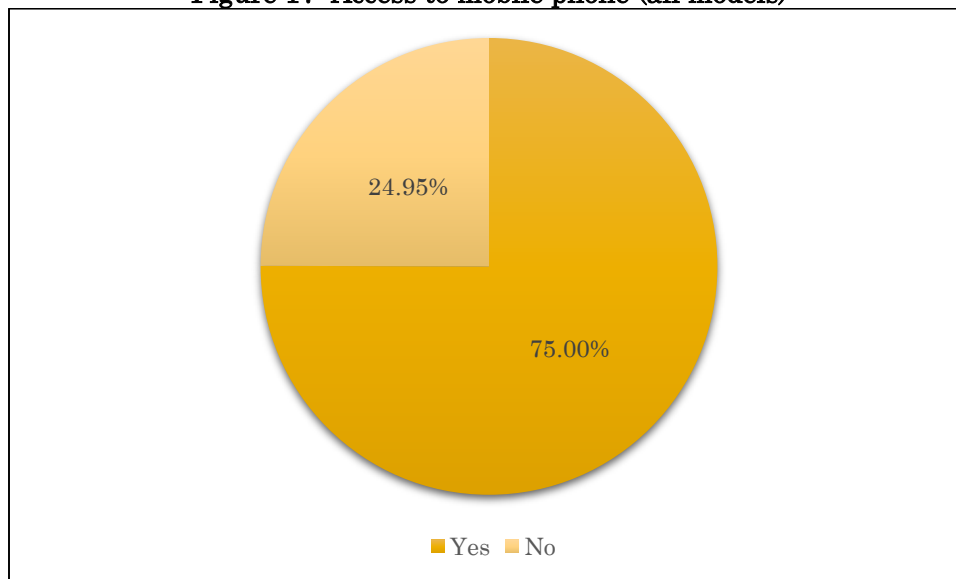
4.6. Access to phones and internet

A significant number of Disha interventions make substantial use of technology. So the baseline survey asked the beneficiaries some basic questions about access to technology. The results are presented below.

4.6.1. Regular access to a mobile phone

About three-fourth of the beneficiaries only have regular access to a mobile phone

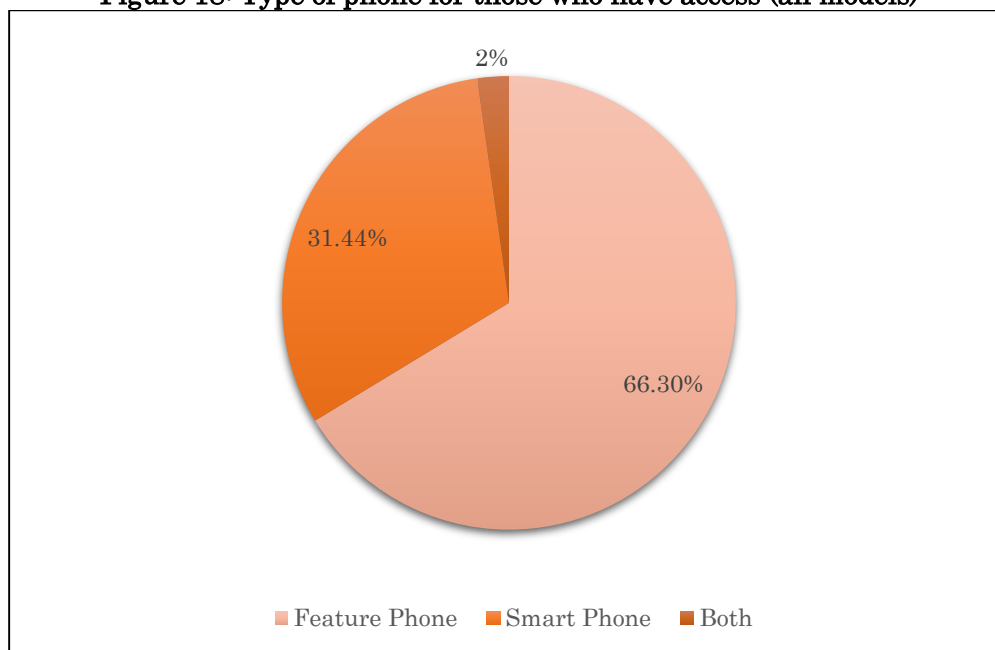
Figure 17: Access to mobile phone (all models)



4.6.2. If yes, then is it a feature phone or smartphone?

Most women who do have phones have a feature phone (about 66 per cent)

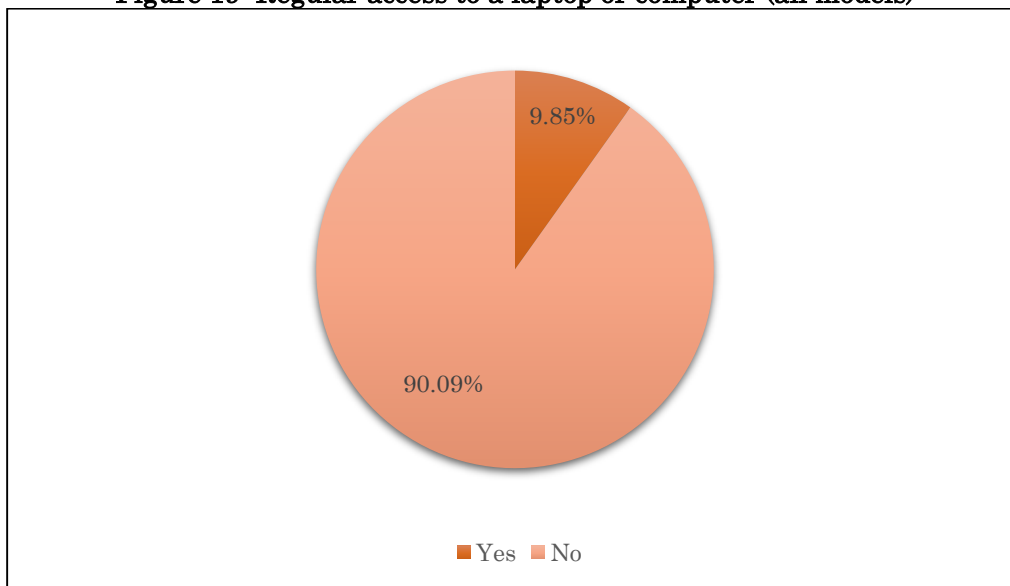
Figure 18: Type of phone for those who have access (all models)



4.6.3. Regular access to a laptop or a computer

Most beneficiaries in Disha (90 per cent) do not have access to a laptop or a computer.

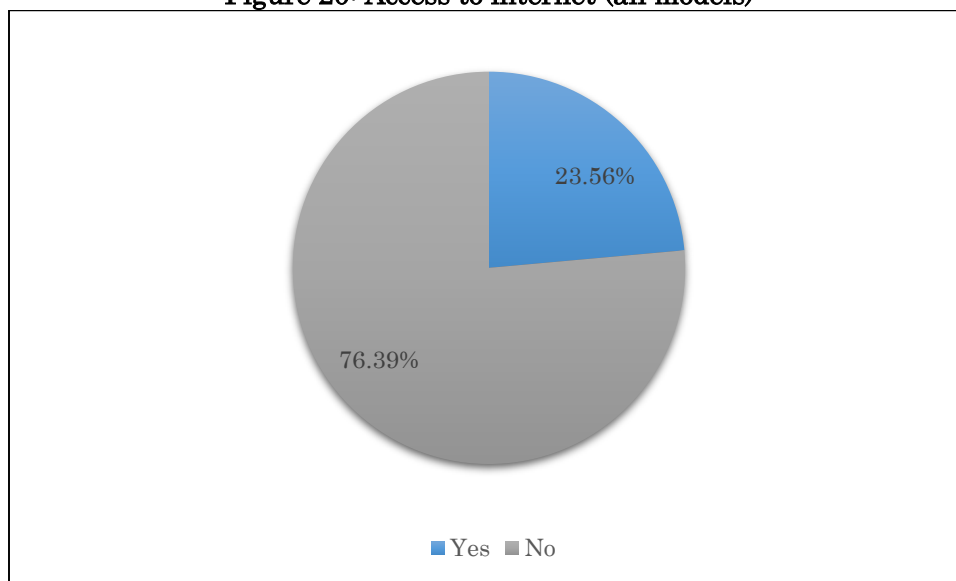
Figure 19: Regular access to a laptop or computer (all models)



4.6.4. Regular access to the internet

Only 24 per cent beneficiaries have regular access to the internet

Figure 20: Access to internet (all models)



5. Summary of research studies carried out

As the MEL partner on the project, IDF also regularly carries out evaluation and research studies to provide feedback on the performance on the project and guide the program to better achieve its outcomes. Below we summarize some of the most relevant studies carried out in the year 2019.

5.1. Study of CGCC programme in Delhi government schools

In 2018 IDF carried out a study of this intervention which Disha carried out in all Delhi government schools, with i-Dream Career (iDC) as its primary implementer and Central Square Foundation (CSF) as its financial partner. The intervention aims to address the information gap faced by students in secondary and senior secondary schools (classes 10, 11 and 12) run by the Department of Education (DoE), Delhi. It endeavors to build a support system in schools and create awareness on different careers, decrease absenteeism in schools and increase enrolment in professional and vocational courses.

In a follow-up to that study, we studied the second cycle of this intervention this year. Unlike the previous year, this year's study states that more girl students are willing to join vocational courses and start businesses. The students inform us that they find the information provided by the counsellors significant for career choices and that the use of edudelcareer.org website has also increased.

Based on the findings, the study puts forward three recommendations. The first stage of counselling programmes need to be introduced in class 10 and the second stage of counselling should take place in class 12. It is strongly recommended to change the language of the report to simple or colloquial Hindi and simple English for better readability and easier comprehension. It is advisable to revise the length of the report to longer ones that are more useful during counselling.

5.2. Review of Youth Employability Service Centre Chandrapur

The study carried out in July reviews a YES centre in Chandrapur. The YES centre aims to engage rural women in non-farm activities through an online platform, the Kaaryam app. This online platform connects employers, employees and Vocational Training Institutes. Thus it is the “employment marketplace” set up to mediate the process of finding jobs.

The placement target of the pilot was 1500 but till the end of June, the programme approximately placed 100 girls. However, about 350 employers are on-boarded on the ‘Kaaryam’ app. This pilot needs more time on the ground to mature and deliver its desired outcome. Hence, the study recommended that Chandrapur YES center should be continued. Additionally, we recommended that the following changes be implemented: UNDP should act as the technical partner and help the implementing partner Dheya

to carry on the intervention with the learnings (SOPs and others) from Nagpur YES center. The 'Kaaryam' app should have a review section for both 'employers' and 'employees'. Fresher and experienced job-seekers should be treated differently. Freshers should be linked with apprenticeship opportunities and 'employers' should be mobilized to create position for apprentices.

5.3. Review of Promotion of Women Entrepreneurship through capacity building of producer collectives and microenterprises

The intervention named 'Promotion of Women Entrepreneurship through capacity building of producer collectives and microenterprises' aims to link of women farmers with value chain through strengthening of collectives. Future Greens Samsthe and Mindtree.org jointly implement this pilot. The intervention has achieved its target by training 14022 women of whom 8072 starting enterprise. It has also trained 150 women cadres in 185 villages across 3 districts. There are 10 commodity aggregation centers managed by the cadres; 6 permanent aggregation centers and 4 floating centers. Through those collection centers, FPOs have been able to procure 800 tons of organic raw produce. Thereafter, sold 108000 units of value added retail products in 21 retails across 12 cities.

As of 30th September 2019, all these aggregation centers were functional but information on amount of procurement in those procurement centers are not available. Remuneration of the women sourcing managers (WSMs) was a major constraint. 2000 rupees per month was too low to encourage WSMs to travel, train and motivate others to source produce through collectives. Almost 40% of the trained cadre thus left the program. While challenges remain, the intervention has successfully built capacity of the collectives that are engaged in agricultural and allied activities. It has enabled these collectives to value-add and market their products, and in turn bypass middlemen and earn larger profits.

5.4. Review of Revised IKEA Retail Pilot, Hyderabad, Telangana

The review documented the implementation process and outcome of the Revised IKEA Retail pilot conducted in Hyderabad, Telangana between September 2017 and March 2018. The pilot mobilized 350 women between ages 18 and 29 years from government degree colleges in Hyderabad and placed 105 women in retail jobs. 79 of the total number of women placed were hired by the IKEA store in Hyderabad. This report contextualises this process against the backdrop of the retail sector in India and the socio-economic context of Hyderabad district. Personal interactions with the beneficiaries presented in the report reveal that the pilot has added significant value to their lives while at the same time adding diversity to IKEA's workforce.

This study finds that the girls are being able to make informed choice on their career. The pilot helped the girls to minimize the waiting period between end of education and placement in a job. Typically, students leaving a degree college have to find jobs either through employment exchanges or recruitment agencies or by directly applying to advertised vacancies. The entire process is time consuming and strewn with failures.

Following its observations, the report proposes a set of alterations to the pilot's design and implementation to make it more scalable in other geographical contexts.

1. Expand the target population to include 12th standard pass outs and girls going to graduate class 12. 20% of girls attending school in Telangana drop out during 12th standard. Include these dropouts in the target group. To bring these girls into training, connect the intervention with a CGCC programme. Link girls who choose retail sector with the Revised IKEA Retail pilot.
2. Add a specific module in the counselling programme on retail sector to bridge the gap between the expectations of the girls and the reality of the retail sector. This will ensure a better match between the women and the job.
3. Mobilize multiple stakeholders to share the cost of training. This is important to scale up the pilot.
4. Create a matchmaking platform to match women with potential employers. This is essential to continue and scale the pilot. Based on our study and data collection we offer the following suggestions
 - a. Enhance the role of the training agency to include mobilization of employers. This also ensures relevance of the training. COING in Telangana as implementing partner on other pilots and could be a potential partner on this pilot.
 - b. Link the pilot to Bridge to Livelihoods Coalition Project (with Development Alternatives). DA is in the process of mapping openings currently and has already identified demand in other locations.
 - c. Link the pilot to a YES center kind of intervention in Hyderabad.

5.5. **Tracking report on Disha entrepreneurship guidance cell (Entrepreneurship Awareness Program/Entrepreneurship Development Program)**

The aim of Disha-CEDOK intervention is to conduct awareness programmes across 18,000 women in Karnataka, train 3,000 among them and facilitate 1,800 to start enterprises. Importantly, the intervention establishes mentorship networks at the institutional level. It is being implemented in all 30 districts of the state. The intervention has two components:

1. **Disha E-Cells.** Each DIC in all Karnataka's 30 districts has had an E-Cell installed. Each Cell has a centre manager, counsellor and an outreach trainer.
2. **Training.** This is done in four stages:

- i. **Mobilisation:** Outreach trainers mobilize women and men in villages through organised gatherings in public spaces. READY-STEADY follow over three days.
- ii. **Ready:** A two-day training, it comprises evaluation of business ideas, classes on government and bank regulations and schemes, accounting and marketing.
- iii. **Steady:** The third day has interested participants filling up worksheets with details pertaining to their business ideas.⁴ Based on the merit of which ideas, and other eligibility criterion, candidates are selected for the final training.
- iv. **Go:** This is a five-day residential training held in the CEDOK headquarters in Dharwad. It is designed help develop business and soft skills through interactive sessions in proposal/business writing, accounting and financial management, branding and marketing and mock interviews with bankers.

The report shows that women in rural India have to confront cultural disadvantages and discouragement to start and grow enterprises. Entrepreneurial drive is appreciated only in men, women are often not even permitted to set up independent businesses by elders and men in the family. Further, limited exposure has women lacking marketing knowhow, technical skills, information about government loans and subsidies. Those who know of loans find it difficult to negotiate for these. Also, easy loans for women's entrepreneurship are often used for household expenses. Thus, without capital and backing, women take to doing minor businesses as their last and only option. Mobility constraints curbs them further into doing only home-and-village-based work.

The report argues for mentorship as a necessary condition to enable women in villages to start and sustain businesses. Mentors are effective in guiding women in their struggle with entrepreneurship in the absence of skill, knowhow, role models, as also moral and emotional support. Mentors in this intervention are a source of continuous flow of information and guidance. Participants of the initial in-village trainings credit mentors for helping them firm-up and document their business ideas. Rural women who otherwise rely only on entrepreneurial instincts say they find mentorship valuable.

The intervention has already achieved sustainability of its mentor network by setting up permanent sites of assistance for entrepreneurs at the Disha E-Cells in the state government's District Industry Centres. Though the walk-ins are low yet, it is a first step towards institutionalisation of mentorship in Karnataka.

⁴ The participants fill the worksheet in with estimated figures for capital expenditure, recurring expenditure, monthly and yearly sales revenue and marketing strategies for their business idea.

As a next step Disha should promote ‘On-Tap Mentorship’ as a mandatory component for schemes aiming at economic empowerment of women in rural India. It is crucial that standardised and sustained ‘psycho-social’ support also be part of mentoring initiatives.

5.6. Tracking report on Disha entrepreneurship guidance cell

The objective of the intervention is fourfold:

1. Provide women students of Industrial Training Institutes (ITIs) and polytechnic colleges:
 - Soft skills training in social graces, communication, language, personal habits, cognitive and emotional empathy, time management, teamwork and leadership
 - Guidance in including defining career goals, analysing the market for suitable jobs, writing CVs, taking interviews, honing skills and transitioning from education to employment.
2. Train faculty in partner institutes to plan and conduct sessions on career development and employability skills.
3. Work with leading employers to understand market requirements and incorporate job related information as part of training.
4. Placement support for young women with help from local industries.

Students say the intervention enables defining career goals, informs and guides career choices, hones employability skills and instils confidence. Personalities of girls who go through the training see an ‘improvement’ crucial to the market, observe faculty. Titled Career Development (CD), the training is held regularly for an hour or two every week. CD introduces students to such soft skills. They are informed of opportunities in their trades, also taught to access these. Student-led local market scans help them understand employer demand. Successful alumni are invited to events as role models. The intervention recognises parents as primary influencers and organises parent engagement activities. These are new to institutes. Placement support is provided via identifying employment opportunities, approaching industry with recruitment requests and organising job fairs. Students say trainers handhold them through placements.

The intervention makes inroads into the vocational education ecosystem by introducing career-focused activities in institutes, industry and government — these are however in nascent stages. Capacity building of faculty has been initiated. Events and workshops are being held with them on 21st-century market skills. But faculty participation in career development initiatives for students remain low. Parent engagement meetings have been introduced, but they are far yet from becoming mainstream events. On the industry front, demand for skill is being mapped, including through student-led local market scans. But meaningful connects and interfaces beyond mere demand sourcing for recruitment

still need to be forged. Importantly, the intervention has secured government endorsement. But the government's commitment to integrate the intervention's ambitions and activities into the vocational education system is not formal yet.

5.7. Tracking report on Promoting women entrepreneurship in handloom value chain through market linkages in Telangana

The intervention aims to build the capacity of 2000 women weavers through new design interventions and market driven positive outcomes on ground with weavers' communities across four districts of Telangana. The intervention has been implemented in two phases. The first phase was implemented in the Yedadri, Warangal and Nalgonda districts from December 2017 to December 2018. The second phase began in April 2019 and is continuing; it is expected end in October of 2019. The fourth district Narayanpet was included in the second phase, and Warangal was excluded. Till the time of study, a total of 2020 women weavers were trained and 1004 started enterprise. Three MACS (Mutually Aided Cooperative Societies) were registered with 110 members and 20 managers.

Women weavers say the intervention provides never-before experiences and exposure by: a) trainings in technical and marketing skills; b) facilitating participation in exhibitions; c) and enabling them to form collectives (MACS). They say they are confident now, and have learnt to recognise themselves as 'working women' (professionals).

The intervention has instilled this confidence in women weavers by enabling them at two levels.

- i) At the woman level, it trains to upgrade skills and participate in exhibitions. Participants find the trainings useful. The exhibitions provide women weavers with their first-ever customer interface, and give them a sense of market trends. Women who never stepped out of villages travel to different cities and states for these exhibitions. The more successful participants claim to have earned between INR 50000 and a lakh from participating in various exhibitions.
- ii) At the collective level, the intervention organises women weavers into MACS, which aim to become viable economic enterprises.

The newly-founded MACS though promising, are far yet from achieving this goal. For now, three MACS have been registered and have a cumulative membership of 110 women weavers. Retail store for one MACS, and online shopping portals for all three (not live yet) have been set up. A cadre of 20 women managers have been recruited to ensure smooth functioning and fair practices in the MACS, as also to market and sell MACS products. A Standard Operating Procedure (SOP) has been developed for the

MACS. Women weavers are enthusiastic about the MACS, and say they need only up to a year's handholding to be able to run these independently, and profitably

For all the above-mentioned efforts and achievements, however, it is important to qualify that interventions cannot enable women to do robust business in sectors that are in decline. The traditional weaving industry is suffering despair for two decades; Telangana's weavers are among the harshest-hit. Escalating costs of raw materials, plummeting sales and dipping incomes have pushed weavers into a distressing cycle of debt and repayment. Impoverished weavers depend entirely on middlemen to connect to markets. The government has launched various schemes and subsidies to support the survival of the handloom sector.

5.8. Tracking report on Magic Bus India Foundation, Maharashtra

The study found that 3477 women enrolled and completed aptitude-employability skills test. 2006 of them were placed in jobs. The women are enabled to identify their career related skill levels, pathways for developing career related skills and job opportunities with local employers.

The study shows that the intervention enables their job searches to be dignified and safe. It bridges their information and counselling gap, enables them to identify their aptitude, and connects them with employment opportunities in sync with it. The intervention achieves these by creating a collaborative platform, then mobilising young women and employers to join it. The platform has two components: an employment centre and a job portal. The employment centre is manned by help-desk officials and is a one-stop safe space for women to access guidance on careers. The job portal tests women for their aptitudes and employability skills and matches these with the recruitment requirements uploaded by on-boarded employers. Based on which matching, placement drives and interviews are organised. These are held at the employment centre and preceded by briefings on interview-readiness and the jobs on offer. Together, the centre and the portal, enable women to find jobs aligned to their interests and qualifications, and add to building their careers. Also, they make bypassing agents and unreliable online information feasible for job-seekers. And the on boarding of local employers facilitates proximity of employment opportunities thus addressing women's mobility constraints and security concerns.

The intervention has on boarded 53 local employers. Employers say the intervention makes hiring easier by screening candidates to suit their requirements. Additionally, it reduces their hiring costs by doing away with the need to advertise vacancies and appoint recruitment agencies.

6. Private sector engagement

One of the core tenets of Disha during its proof of concept phase was to develop innovative and scalable public-private partnership models, to enhance interest of the private sector in the women economic empowerment space and to leverage available resources. During 2015-2017, Xynteo had the management responsibility of leading private sector engagement. After the exit of Xynteo in 2017, UNDP took up the management responsibility of private sector engagement. During the last 2 years (2018 and 2019), Disha has designed and tested a variety of modalities across its interventions to optimally engage with the private sector

1. Industry-Institution partnership

To enable education to work transition Disha specifically focused on developing partnership modalities between public sector institutions (school, colleges, vocational institutions etc.) and private sector entities (small and large enterprises). The IIP institutional mechanism were facilitated through collaboration with the private sector entities such as corporates, Industry Chambers such as Confederation of Indian Industry (CII), Employer Associations, sector-based associations, sector-skill Councils to offer industry immersion experiences, internship/apprenticeship opportunities, guest lectures, soft skill training, corporate volunteerism, mentorship and counselling for the girls, who are part of educational and vocational institutions.

2. Collaborative PPP platforms

With its focus on local demand and supply mapping as well as matchmaking, and to ensure sustainability, the focus has been on developing private sector led engagement for enhancing access to job opportunities at hyper local level for young women specifically in smaller towns.

Improved Matchmaking in the local skilling and employment ecosystem: Partnership with private sector enterprises (MSME, Large Enterprise, chambers and associations), vocational Training Providers and state government to ensure effective matchmaking between demand and supply

3. Industry led skilling and employment enhancement initiative

In addition to the collaborative platform-based employment marketplace interventions, Disha also tried out standalone pilots to promote industry-led skilling and employment solutions, particularly in the retail sector. In this context, women were successfully trained, connected and placed in the retail sector as a part of the Disha–IKEA Retail–Trust for Retailers & Retail Associates of India (TRRAIN) partnership.

Similarly, Disha, in strategic partnerships with large companies such as Jindal Steel, successfully created opportunities for women in nontraditional job roles (e.g. computer numeric controlled machine operators) in manufacturing industries. However, this approach of personalized engagement with one company required too much time, energy, and resources that made it impossible to scale and replicate in a cost-effective manner. Accordingly, individual enterprise approach was reinvented as partnerships with industry associations such as, the Swedish Chamber of Commerce and Industries (SCCI), the Karnataka Small Scale Industries Ltd, and the Electronics City Industries Association for creating opportunities for women in non-traditional job roles and promoting the agenda of inclusive workplace and diversified workforce. UNDP in partnership with SCCI is implementing Kraftsmala, where several member companies joined hands to work towards the empowerment of women, gender equality, equity and diversity in the workforce.

4. Market linkages

Structuring effective market linkages with organized buyers has been a critical part of enhancing gender equality in value chain and thus Disha has embedded private sector partnerships through multiple innovative and strategic collaborations in both farm and non-farm value chains. With a focus on financial partnerships with corporates such as L&T; large-scale procurement linkages with Future Group, Arya Collateral, Srinivas Oil, Sugana Poultry, Reliance Retail, Amazon Saheli and government collaborations with agencies such as MAVIM and UMED to tap large scale self-help group architecture and rural livelihood linkages.

5. Knowledge partnership, network Building and resource mobilisation

The Disha project has also focused on building high-impact and strategic forums to align CSR efforts of corporate entities with the Sustainable Development Goals, and on creating effective channels of outreach through forums such as roundtables, consultations, reports and stakeholder meets. These have been done by leveraging the existing networks and expertise of organisations such as BSE Sammaan, Samhita (CSR Café), Sector Skills Councils etc. These partnerships will enable the project to undertake advocacy, mentorship support and collaborative action at a large scale for skilling and empowerment of women, which would be a niche effort in this space.

Disha's focus has been on creating sustainable avenues of engagement with the private sector and other partners to ensure scalability of women enterprises. To build the cadre of women entrepreneurs, Disha created innovative models of partnerships that leverage grassroots expertise of CSOs such as Humana and Deshpande Foundation, financial support from corporates as well as

governments and government owned banks (Canara Bank, Vijay Bank), linkages with existing programmes for women entrepreneurship on the ground such as Google's Internet Saathi and partnerships with multilaterals such as ILO whose scope and vision in the space aligns with Disha's core focus.

7. M&E Observations

Since inception Disha has undergone five stages: The Scoping Phase, the Proof of Concept Phase Part A (Pilot Testing), the Mid Term Review (MTR), Strategic Review and Transition Phase, and finally, the Proof of Concept Phase Part B (Model Testing).

The final stage or model testing stage had started in January, 2018 and was expected to finish in December, 2019 with an understanding that the models would result into a Proof of Concept. Once the Proof of Concept is established four models will transform into four 'Business cases' for scale up.

Following the strategic review, the pilots (particularly new pilots) were aligned with model design. This were done through (a) Pilot Review and Approval Committee (PRAC) before submitting the proposal on the MIS. This body constitute representatives from UNDP and IDF who discuss the pilot modalities at the time proposal conception; (b) Review by IDF once it is submitted to Disha portal. IDF team (knowledge manager, monitoring officer and MIS head) reviews design, implementation plan, and data collection protocols; (c) Project monitoring committee, which consists of representatives from UNDP, IDF and IKEA foundation. It reviews overall progress of the project and recommends course correction, if it is required.

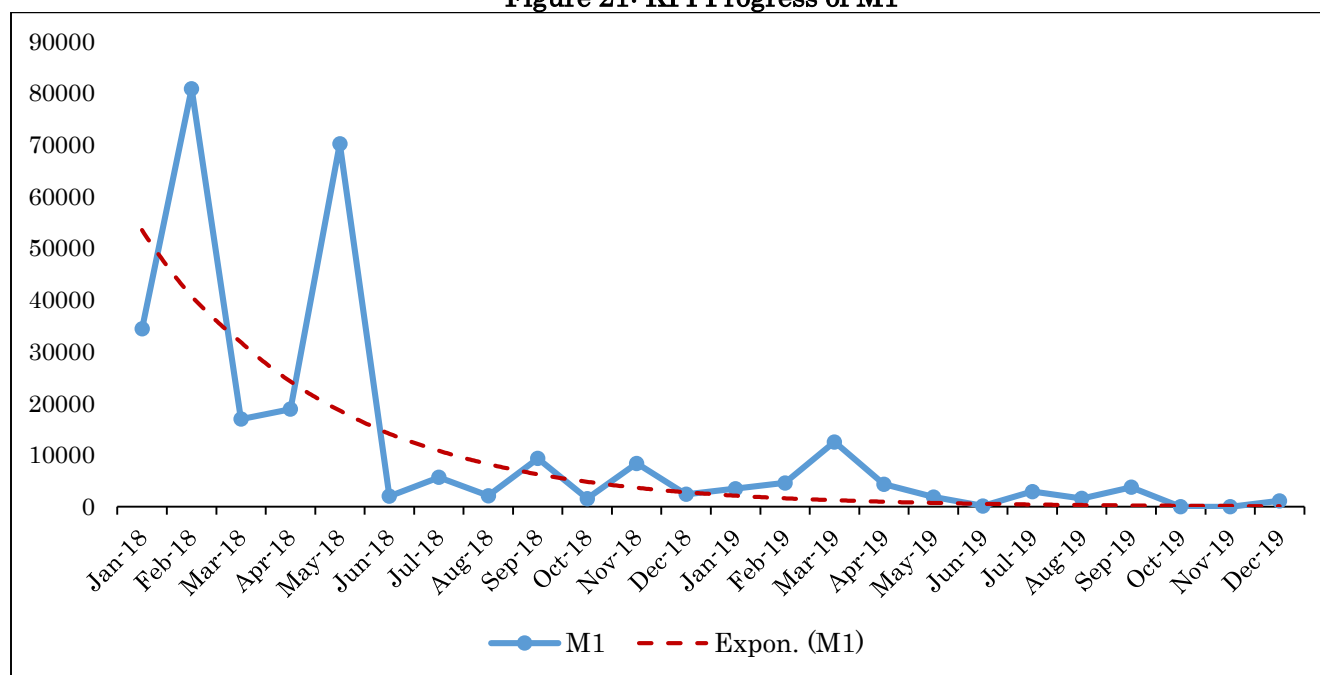
This section will synthesis all the learnings that took place in last two years and present them model wise.

7.1. M1: Education to work transition

Education to work transition model under Disha has shown extreme success around the counselling ecosystem. Its success is not only visible though KPI achievement but also how that has been achieved overtime (see figure 21). It is clear that M1 has been tested with scale at the very beginning of 2018 and used the rest of time to further streamline process and incorporate recommendations coming from

internal assessments (COIGN-TSKC study and Delhi-CGCC study). A latest assessment done by IDF suggests improved implementation with discernible impact of counselling on student's life.

Figure 21: KPI Progress of M1



Before Disha's counselling programme (generally referred as CGCC), counselling particularly at government schools and colleges (or any educational institution) were either not initiated or not mainstreamed. Due to Disha's extensive persuasion with concerned government departments with evidences it is now a part of government system in Delhi and Karnataka. In Telangana, individual Universities have adapted CGCC programme in their degree colleges. Moreover, an arm of UN system, UNICEF has started counselling programme with younger cohort using platform developed under Disha in 11 states. In a nutshell, M1 is matured enough to be considered as 'Proof of Concept' with a caveat that the structure of psychometric assessment tool has to go through iterations before it can be adapted as guiding-line for any intervention in the institutions catering to under privileged section, particularly female students.

During Disha's involvement in CGCC ecosystem critical facts were recognised and addressed. There is an absence of support and resources needed to match aptitude to choice of education, vocational training and career. The IDF team met school students who had chosen their study stream in class XI without any substantial information or counsel. ITI and polytechnic students said that they enrolled into trades where seats were available to them. They later on get into jobs that are unrelated to their education or

interest. In this space, Disha engages with government schools and ITIs to help them with their career decision.

It was observed that families lack levels of education and exposure needed to guide the students. Some girl students expressed that their families are supportive of their education, they do not have either the education, experience or exposure required to guide them about careers. Disha consciously acknowledges the issue and advises that the career options which arises from psychometric test needs to be tailor made as per the socio-economic background, localization of careers as per occupation needed in the state/district etc. COIGN intervention, at a design level, advised students on their career considering their social and economic position.

Our studies across various interventions in multiple states finds that girls start thinking about careers in class 10, and they have little information and guidance then. They are advised to 'choose' studying humanities over commerce (science is not an option) because it's 'easier' and 'more suited' for girls. And the counselling that is available in these institutions are mostly an informal and cursory on. This bit of learning is critical but Disha is not geared to solve such information gap. UNICEF on the other hand, is preparing CGCC programme in schools in 11 states.

IDF observed that the counselling increases student's focus and interest in regular classes. Due to career counselling, students start foreseeing a definite career trajectory and thus, relate class room teaching with job market requirement.

Students feel that they need more time with the counsellor which becomes difficult as the counsellor to student ratio is quite low. Disha strongly feels there is a need to appoint more counsellors. In case of budgetary constraints, the teachers in schools can be trained appropriately to counsel students as and when the need arises. In Delhi CSF programme, teachers have been trained to counsel students which also ensures sustainability of the programme. The programme has later been adopted by Delhi govt. Similarly, in COIGN pilot in Telangana, the teachers in colleges are trained to counsel students.

Technology was found to be a great way to expand counselling in a heterogeneous educational system. Most of the government institutions face standardisation issue which to some extent can be solved using technology platform, which has been tested at scale and currently used in Delhi government schools.

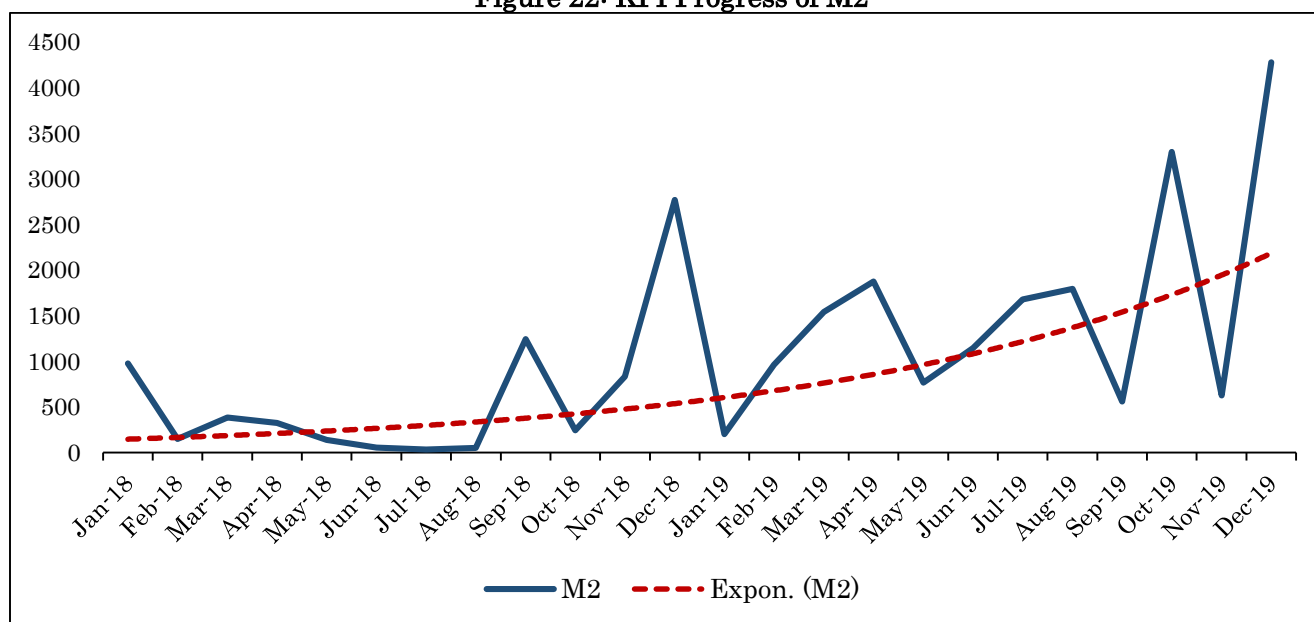
One to one counselling has been preferred by Disha participants. But it has to be preceded by group counselling where the students are advised on spectrum of career options which shall be narrowed down in the one to one counselling incorporating the result from psychometric assessment and local issues like students' socio-economic background, localised available opportunities etc.

7.2. M2: Employment Marketplace

This model has been literally transformed from erstwhile JOB vertical. This particular model unfortunately shows least process compared to other three models. Till the end ‘Proof of Concept Phase A’, i.e. end of 2017, roughly 1,000 women were placed in job against the stated target of 65,000. It compelled ‘mid-term review’ and ‘strategic review’ to address the issue differently and ‘Employment Marketplace’ model was envisaged.

According to the figure 22 job placement was lull till August, 2018 and then gradually increased overtime. This is so due to gradual improvement on model design.

Figure 22: KPI Progress of M2

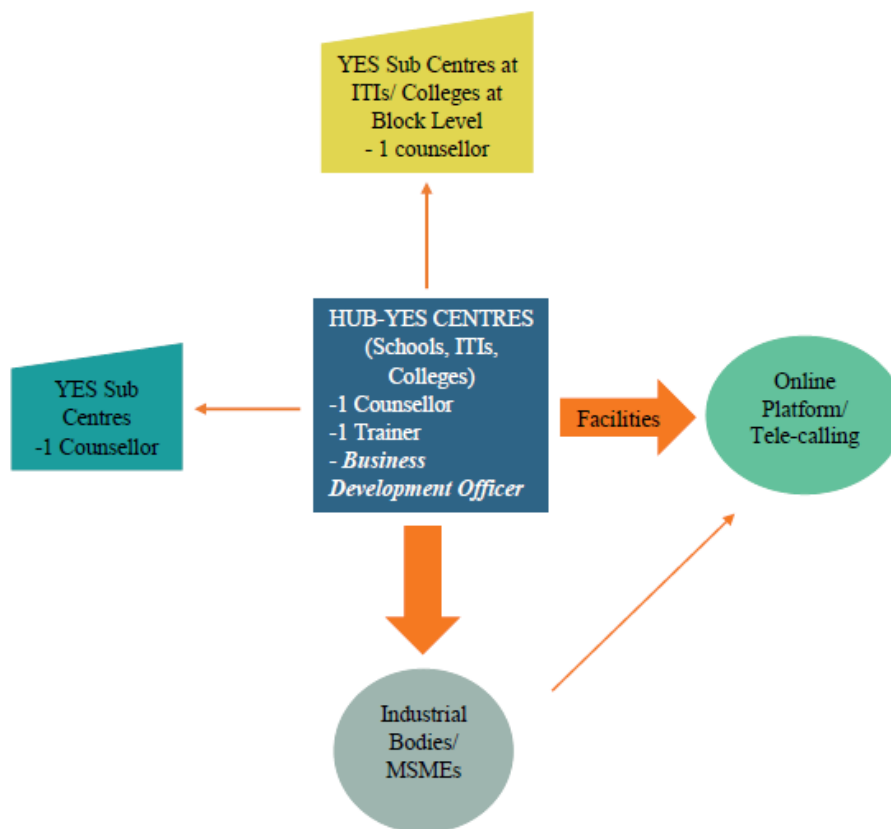


During the journey, few pilots like Karnataka employment exchange YES centre has been experimented with at scale and showed how government’s mandate and infrastructure can be used for ‘Youth Employment Services centres (YES centre)’ but faced multiple challenges in engaging employers; hence the SOP envisaged was not realised on the ground which called for further reorientation. Learnings from pilots like YES centre Haryana suggests that hyper local MSME jobs are much more suitable for Disha targeted clientele. But the process of on boarding hyperlocal employers cracked in Nagpur YES centre. On the supply side Disha realised that it is easy to mobilise students in educational institutions and vocational training institutions (VTIs) particularly when they are in their final phase of education. Learnings from YES centre Chandrapur suggests that the physical YES centre

should be in an ‘educational HUB’, a centralised location, with presence of multiple educational institutions, say, degree colleges, ITIs, VTIs, schools, etc. On the other-hand MAGIC bus Aurangabad, YES centre Nagpur cracked the code to reach peripheral population. In total, accumulation of all these leanings suggests these vital points for Disha 2.0:

- a. HUB and spoke model for YES centres where HUB should be a centralised position with good connectivity
- b. Integration with M1; at least for colleges and ITIs
- c. Convert employment exchanges into YES centres which should be located in a HUB with sizable spokes
- d. Digitized employment and employer history/feedback.

Figure 23: Schematic diagram of ‘YES centre model’ in scale-up phase



Note: This is a proposed M2 implementation strategy

Other learnings during last four years of journey are:

(a) Disha participants reported lacking soft skills required to compete in a job-squeezed market. When young girls and women are asked to list their drawbacks with regard to entering the job market, they list about the same things, through the five states.

- It usually starts with faltering English,
- Inability to communicate
- Non-existent presentation skills
- Roughness of conduct
- Incompetent writing

(b) Disha participants face “First Generation employee disadvantage”. Disha participants happen to be the first women in their families to go out to work. Actually, the majority of young women who come from semi-urban and rural areas have never had any male members working in job either. Their fathers, uncles, brothers are farmers, petty shopkeepers, casual laborers. So, Disha participants lack women role models at home, not even in neighborhood. An ITI student who graduated in the embroidery trade said she wanted some work experience before setting up her own boutique. But she could not find a single woman boutique owner or businesswoman in the garments trade in her circle of acquaintance, or her locality. She struggled and then took up the only job she could manage to get: tele-calling. **Hence, some linkage with alumni network should be a part of next phase of intervention design.**

(c) Young women who do manage to find employment are unprepared to handle work place dynamics and pressures. A trainer who was to guide young women being recruited in JSL, steel factory in Haryana, as a part of Disha told us that:

- As first generation employees most trainees did not know what to expect from their jobs
- Nothing in college or training had prepared them for the jobs’ routine, deadlines and targets
- They felt disappointed that their learning has stopped
- Some got into depression for being unable to handle the inter-personal workplace dynamics

So, counselling at multiple point of time like in YES centre Chandrapur, through permanent YES centres is a must. Reviving government ‘employment exchanges’ is one such way to provide permanency of YES centres.

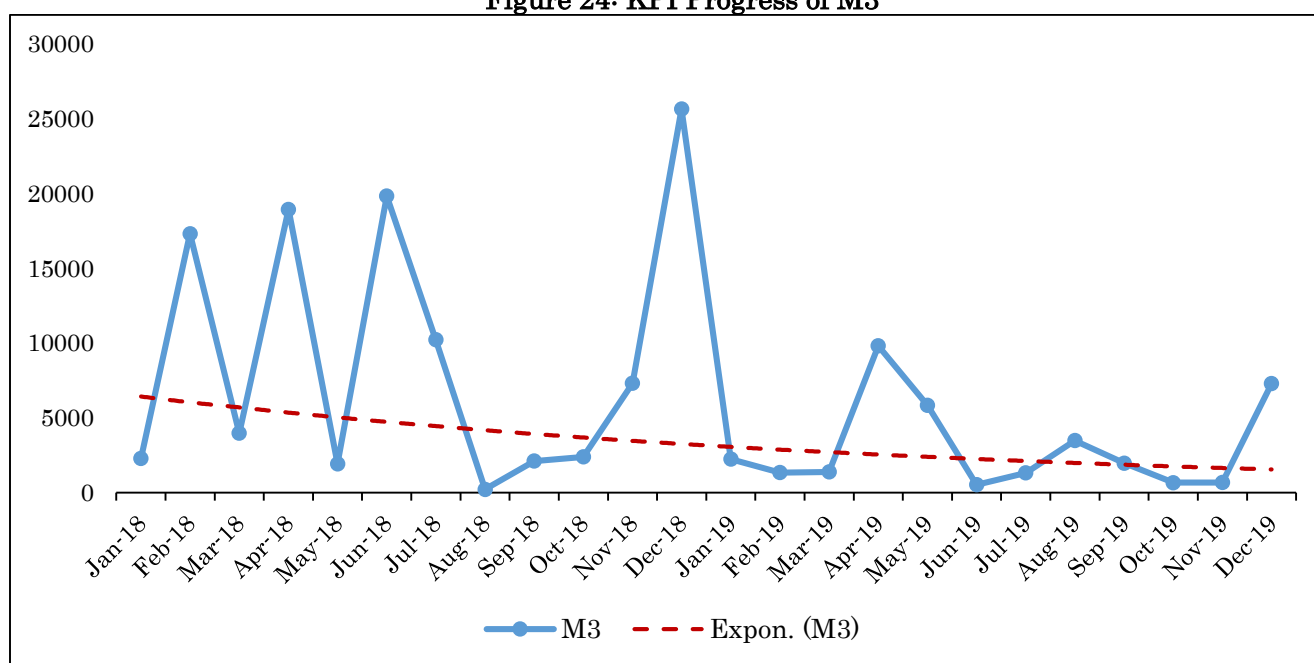
(d) Learnings from pilots like YES centre Chandrapur, YES centre Haryana suggests that fresh and experienced job-seekers should be treated differently. Fresh job-seekers should be linked

with apprenticeship opportunities and ‘employers’ should be mobilized to create position for apprentices.

7.3. M3: Fostering Micro-Entrepreneurship

This model at its current form is ready to showcase a ‘Proof of Concept’ for empowering semi-urban, landless, middle aged women. This is perhaps the only model which has been tested with scale across four Disha areas. In terms of KPI achievement it has fulfilled its stated targets comfortably and thus, we can observe a lot of activity around first half of model testing phase.

Figure 24: KPI Progress of M3



During the journey we found that mentorship plays a vital role in helping women face challenges in entrepreneurship in both personal and professional life. Most importantly, mentors provide socio-psychological support to women. The importance of mentorship has come across in various pilots like MAVIM-ILO, CEDOK etc. Based on such feedback a ‘Biz-Sakhi’ curriculum has been developed with National Institute for Entrepreneurship and Small Business Development (NIESBD). Now the process is on to incorporate the ‘Biz-Sakhi’ concept with definite module in existing government programmes and schemes.

Our experiment with enterprises also showed that women with no land, married, aged more than 30-35 years are more likely to start enterprises; this leaning has helped Disha and will help other

interventions to target beneficiaries more effectively in future. Moreover, it has been found that women prefer informal credit to start business and only ask for formal credit once they realise their potential.

It is also observed that Disha trainings particularly the EDP training helped them understand the need for market survey before starting any business. Evidence in Disha suggests that more women are conducting market survey before starting their business.

7.4. M4: Strengthening of Collectives

Model 4 connects women in to value proposition part of the supply chain through strengthening of collectives and local collection centres. Men and women both face mobility constraints. For women local work is not just a preference but the only option. This particular intervention has broken the mobility barrier through local collection centres. It has enabled the women farmers and brought them in a commanding position in the value chain. This model not only allows them to sell their produce directly to the global players like Future group, Big Basket, etc. but also taught them how to negotiate with big buyers.

Women farmers in the Manikwada village in Maharashtra's Yavatmal district, site for a Disha value chain linkage intervention, corroborated this. They said that though they are involved from sowing to harvesting, they have no say in marketing. (Male farmers take the produce to mills, mandis, negotiate with traders, and decide on selling strategies, credits to take and to extend). Manikwada has five selling options: Local shopkeepers who buy cheap and also cannot afford to buy large quantities and four mandis: Three are at 22 kms, 45 kms and 50 kilometres away. The APMC mandi, the closest, is in Ner, 10 km away. Selling there requires up to two days of waiting in queues; interactions with male drivers, brokers, traders, labourers. Our calculations show that small farmers save about INR 175 per 50 kg of Tur they sell compared to the pre-intervention cost they incurred to sell the same. And, the CMRCs now spend INR 116.90 for every 50 kg of Tur they procure. This means net benefit of INR 59 for small women farmer.

The IDF team suggests that the market linkages need to be robust and procurement needs to be diversified since agriculture produce comprises of perishable items and becomes volatile to price and climate change. Connecting farmers to different markets and bigger buyers like Future group which sells across India may prevent farmers from experiencing demand fluctuations.

Finally, the creation of a cadre of WSMs is a repository of knowledge that will continue to be a community asset and raise awareness of farmers, especially women farmers in good agriculture practices. Taking

cue from this learning an innovative module, ‘Mini-MBA’ has been developed and tested in Maharashtra and Telangana, with ‘second-generation’ farmers⁵.

8. Management Information System (MIS)

An ICT-based information system forms the backbone of the M&E framework. The IT system designed ensures that data are captured as they are generated. Another key objective is to ensure that the unit of analysis in the MIS is the individual women. The structure followed in this section will be similar to earlier sections, with an approach to set up the MIS followed by an illustration.

Approach

Disha had certain unique characteristics, which made the process for creation of the MIS challenging. First, the project started with various pilots as they get identified, which are small in scale and about 6 months or below in duration. The pilots (some) were then scaled up. Note that only the successful pilots get scaled up. This imposes two conditions on the design of the MIS, namely; i) the MIS has to have the flexibility to add more and more pilots; and ii) the scale, and hence, all data gathered in certain pilots, in the scaled up phase, can grow dynamically. Second, the four models (and before that the three verticals) included pilots of various types. It thus required indicators of different types to be collected. Therefore, the MIS needed to ensure that its fields could also be dynamically altered. IDF’s approach was designed by solutions to the considerations discussed above.

Step-1 Identification of nodes and indicators

Step-2 Identification of key actor for each indicator: The idea was to ensure that data get captured as soon as they are generated. This can be done if the person generating the data feeds it simultaneously. In the MIS, identification of the actors, therefore, was the key. Note that these actors will be designated as ‘users’.

Step-3 Tag trainees as they enter the pilots: The MIS will tag each woman as she is enrolled. This requires use of technology through which each trainee and some of her demographic information will get into the MIS.⁶

⁵ They are aspirational educated young farmers.

Step-4 Read/Write/Execute protocols: IDF is the administrator and holds execution privileges. Read/Write privileges are decided for each user separately based on consultations with other project partners.

Step-5 Creation of web-based user interfaces: In case of training programmes for jobs and entrepreneurship, use of an id-card with trainee information can automate data capture on attendance. Similarly, for other users, simple web-based forms for entering information on each indicator will be created. The fields as well as directory of users for the MIS will be dynamic.

Step-6 Creation of dashboard and portal: The information will be available on a dashboard created on a web portal.

Step-7 Reporting: The dashboards have facilities using which some real time reports can be generated. In addition, relevant project specific documents, and reports submitted will also be kept in the MIS.

Step-8 Orientation: Users were given detailed training on how to use the MIS at various times. This will form a continuous activity. A manual for ease of use will also be developed.

Illustration

For illustrating the process of the MIS, the example of JSL will be used. Note that the nodes considered for the 'entrepreneurship' and 'bridging information gap' verticals are similar to JSL. Therefore, an illustration focussing on job-type pilots will suffice here. In the example below, actors under each node are fleshed out. Further, how the data are captured at each node is also shown.

Enrolment

- Users
 - User-1 Trainees fill up a form containing demographic information for the women and get an id-card issued which has their names and course-code. Once a woman gets an id-card issued in her name, she is deemed as enrolled by the MIS. The MIS tags each woman with a unique identity number which is there on each id-card.
 - User-2 Training agency helps create id-cards for women. In addition, trainers also get id-cards.
- User interface
 - Web based form: User-1 Trainees enter information on their names, fulfilment of eligibility norms and some demographics on a web-form which is operated by User-2 (training agency).

- Indicator: MIS has a field called 'No. of women enrolled', which is updated with creation of each id-card automatically.

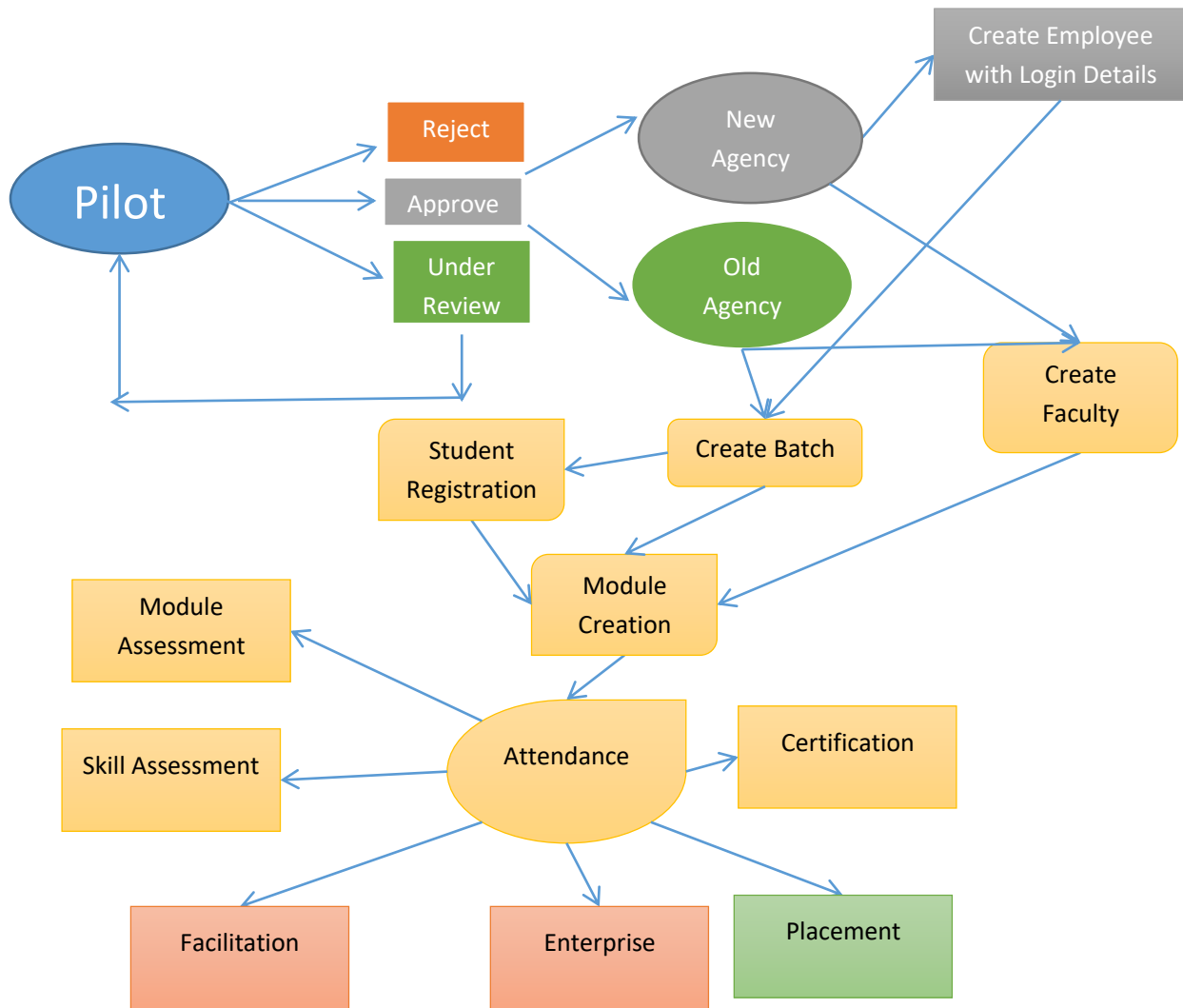
Training

- Users
 - User-1 Trainees
 - User-2 Training agency helps create id-cards for women. In addition, trainers also get id-cards.
- User interface
 - Card reading machine: Attendance tracking for teachers (User-2) and trainees (User-1) is done automatically through a card tracking machine. Data coming into the machine is fed into the MIS automatically.
 - Web-based forms: For entering test scores into the system a web-based form operated by User-2 will be employed.
- Indicator
- Attendance: Note that attendance and information on classes are held are captured automatically in the system in real time.

Certification

- Users
 - User-2 Training agency
 - User-3 Certifying agency will be designated as User-3. They will do third party certification of trainees.
- User interface
 - Web-based forms: User-3 can use a web-based form to enter information on certification status for each trainee.
- Indicator:
 - No. of women certified can be ascertained from User-3's interaction with the MIS.

The MIS architecture is shown in the figure below



9. Learnings and Institutionalisation

This section will describe learnings under Disha for last four years and instances of institutionalisation. Unfortunately, degree of institutionalisation varies across the models.

M1 Learnings

The Disha pilots reaffirmed that CGCC and industry connect were important to link education and skills with jobs. Focus on job-readiness and access to updates on job-related information were necessary to ensure winning career decisions for both the employee and the employer. Overall, a rich menu of learnings emerged from the implementation of the pilots in different settings. These include the following:

Learnings from school based pilots

- A generic counselling programme is leaving students confused. For example, information on Engineering and related careers options are irrelevant for students of Arts stream (found in Delhi government schools). Counselling should be more specific to the informational needs of the student.
- The IDF evaluation found that career planning for most students begins as early as Class X, with the choice of a study stream being fixed in Classes XI and XII. Therefore, counselling programmes need to be introduced in Class X.
- Along with the counselling of students, parental counselling is important to address expectation mismatch.
- Career Guidance Committees made up of principals, teachers, vocational training providers, employers, parents, and student representatives are necessary to ensure a holistic approach towards CGCC at scale.
- For the success of career guidance programme in schools, there should be sufficient resources and staffing. Counsellor to student ratio needs improvement as more counselling sessions are required per student.
- While training of faculty/teachers as nodal officers leveraged existing student–teacher relationships and made the teachers the go-to sources of career information, during the programme, it was found that about 50% of the faculty were not interested in the training as they were close to retirement, felt

burdened by present workload including administrative work, or did not feel adequately compensated for additional responsibilities.

- Aligning the CGCC interventions with the academic calendar of educational institutes is important so that the students can go through the entire cycle of M1 interventions. The programme's ideal start date should coincide with the start of the academic year. Additionally, psychometric assessments should be conducted in the beginning of the academic year in order to avoid clashes with school sessions and semester examinations.
- Regular training and reinforcement on the education-to-work transition and counselling of heads of schools, teachers and counsellors is required to continue strengthening the system and making it sustainable.
- Tracking students over a period of 3 to 5 years would provide better insights on the effectiveness of the programme.
- Industry exposure in the two pilots was limited *inter alia*, due to logistical costs involved. Since companies are not mandated to tie up with the programme, it was based on informal connections and requests. A suitable institutional mechanism facilitated by apex industry associations needs to be set up to embed the component firmly in the intervention.

Learnings Related to Student Interface

- Like college authorities, enthusiastic student participation may not come by immediately either. Awareness and orientation sessions during registration and assessment will help. Student volunteers may be appointed to motivate others and ensure that they attend sessions.
- Soft skills related to attitude, behaviour, communication skills (including English proficiency), presentability (including appearance and resume-writing) are imperative for seamless transition of college students to professional lives. Therefore, besides academics, all students would benefit from job-readiness modules such as the 18-hour module developed under the pilot (Section **Error! Reference source not found.**).
- Young women from small towns and villages face psychosocial barriers and resistance from family in pursuing jobs opportunities in larger cities. Information and access to local jobs and internship opportunities are necessary for guided exposure to the world of work, while simultaneously addressing the barriers to mobility.
- Buy-in from parents is very important to lower mobility barriers of young women candidates. The pilots sensitized and motivated parents to visit the offices and hostels where their daughters were going to work and live. Close to 700–800 parents also attended placement drives organized during the programme. This proved very useful in changing the worldview of the parents and allowing them to take a more progressive view of things.

- Expectations of students are often unrealistic; counsellors need to provide students with realistic options based on their profile, including ways to up-skill themselves.

Learnings Related to Industry Interface

- Sometimes, companies are more willing to provide jobs than internships. For instance, IT companies prefer to offer jobs over internships due to data confidentiality. Thus, programs should focus strongly on employability of the participants so that they are job-ready when needed.
- Rather than gunning for placement in big companies and large brands (which invariably seek superior candidate profiles), it makes sense to seek partnerships with mid-level and smaller companies with local operations who prioritize strengths in the applicant such as attitude, communication skills, confidence, and willingness-to-migrate, over technical proficiency.
- More involvement is needed from companies. Since HR professionals may not always be able to travel to the college, virtual industry visits or teleconferences through Skype can be arranged.

Learnings Related to Institution Interface

- Synchronization between academic calendar and programme schedule is critical for successful implementation. It is observed that approval from government to carry out intervention at educational institutes takes time across all states. Also, schools and colleges follow pre-determined academic calendars. Implementation gets significantly affected during exams and academic breaks. Thus, initiatives linked with school and college students need to keep these two factors while rolling out such a plan.
- Colleges tend to prioritize academics over CGCC and initially such programmes may face high reluctance and resistance from college authorities. They may view the education-to-work transition programme simply as an additional headache and not a key mandate of an institution of higher education. They must be persuaded repeatedly and persistently, if necessary, through higher authorities such as University Vice Chancellor to ensure wholehearted participation.
- For the success of a career guidance programme in colleges, a key necessity is the need for sufficient resources and staffing and establishing a strong institutional support for concurrent motivation of the career coaches/counsellors.
- Retention of learnings from the training and effective delivery of all the project information by the trained college faculty can pose challenges. To overcome this, need-based tools were developed under the pilots. These included an offline career framework and career readiness content for the portal which contained information on 23 sectors, 196 job roles, 253 higher education options, 796 private and 215 government job options for Bachelors in Sciences, Commerce and Arts. The tools increased the confidence of all stakeholders in the programme. Training and on-site handholding support to faculty as career coaches gave them the confidence to deliver sessions to their students.

- To raise awareness about entrepreneurship or self-employment as a career choice, entrepreneurship cells could be set up in conjunction with the college placement cells.
- Psychometric assessments should be in the local language in addition to English and should have both online and offline administration to cater to rural colleges.
- Aligning the CGCC interventions with the academic calendars of educational institutes is imperative for the students to go through the entire cycle of M1 interventions.
- Any college based CGCC pilot/interventions should be designed for minimum two years through two summers /academic cycles to ensure more internships and placements and demonstrate successful transition of students from education to the work world.
- Tracking students over a period of 3 to 5 years would provide better insights on the effectiveness of the programme.

Two key indicators seem to suggest that institutions for higher learning are serving as roadblocks/dampeners instead of bridging/facilitating education-to-work transition. First is the high drop-out rate from school to colleges and at the intermediate stage of senior secondary schools. Second is the absence of a direct supply line from colleges to the National Apprenticeship Promotion Scheme (NAPS). This is the main reason for stagnation of NAPS at a level that is less than one-tenth of the potential

But going full steam ahead will require structural change in multiple areas.

1. First, is a convergence between the programmes of the Ministry of Skill Development and Entrepreneurship (particularly NAPS), Ministry of Labour and Employment (National Career Service), Ministry of Human Resource Development, and similar initiatives in other ministries as well as at the state government level.
2. Second, as in many of the advanced economies, the responsibility for skill development must shift away from a plethora of standalone skilling agencies implementing government-funded skill development programmes towards direct responsibility for skilling by the production sectors. Towards this, a robust policy framework going far beyond the few instruments such as NAPS needs to be created.
3. Third, new needs and emerging opportunities, such as managerial roles in rural value chains for the educated new generation in rural areas, need to be served, as do opportunities for the youth to secure skilling and work exposure opportunities in a variety of trades in their own neighbourhood.

This will be particularly valuable for women who due to barriers such as on mobility prefer local jobs.

4. Next, is the need for a paradigm that could help include self-employment and entrepreneurship on equal footing as jobs in government programmes.
5. Finally, there is a need to open up the new world of flexi-work facilitated by technology.

Career guidance has a key role in preparing the youth for a career journey by treating entry level jobs as learning and experience gaining opportunities. But this will be possible only if CGCC is embedded institutionally not as a one-time activity but as a source of psychosocial support and mentorship on an ongoing basis. India's demographic dividend cannot be reaped unless new opportunities highlighted above are addressed comprehensively. A robust framework of career guidance will be the key to enlisting the buy-in of the youth in such transformation.

Institutionalisation

Despite the efforts outlined in the previous section, the solutions remain fragmented, at best addressing parts of the education-to-work continuum rather than presenting a holistic systemic response. In order to address the gaps in the education-to-work solutions landscape, Disha adopted the following design principles:

- ***Develop a continuum of linked interventions to support a woman from the start to the end of her education-to-work transition:*** Interventions across stages of the education-to-work journey need to be linked so that a girl emerging from at one stage successfully enters the next without dropping off.
- ***Design interventions that can be embedded in and institutionalized through existing state-led systems:*** Disha prioritized advocacy with the government, developed standardized CGCC curriculum to embed in schools, and leveraged existing government CGCC resources in capacity building.
- ***Contextualize industry and aspirant segmentation for more effective matchmaking:*** Disha adopted a user-centric and industry-specific approach to solution designing so that specific constraints and aspirations of the women participants could be taken into account while recommending career pathways. Apprenticeship and entrepreneurship tracks were thus provided in addition to a jobs track. Also, a short Agriculture MBA course was designed for educated rural women who did not want to work on farms. On the industry/employer side, Disha focused on sectors that had sufficient vacancies and demonstrated willingness to hire women from marginalized backgrounds.

- ***Emphasis on local jobs and internship opportunities*** provided work exposure while simultaneously addressing the barrier of mobility that the girls faced. **Exposure to the world of work was institutionalized as a core component of career guidance.** During the Delhi school-based pilot, the state government, in partnership with UNDP organised career conclave events Disha has also partnered with the Tribal Welfare Department, Government of Telengana, to take students of Grades IX and X in tribal schools on industrial visits.
- While skilling has not been integrated into all Disha pilots, some pilots have tried to bridge this gap through linkages to skilling centres and soft skills training. For instance, Disha has established partnerships with Pradhan Mantri Kaushal Vikas Yojana centres to enable students to enrol and up-skill themselves. For jobs that do not need much skilling, on-the-job-training once the student has been hired is an option.

The Delhi government has shown keen interest in budgeting for the career portal from the next academic session and has initiated a tender process for it. Based on the results of the Delhi pilot, other state governments have initiated similar online dashboards. A blended model of UNDP and Delhi government with shared costs and implementation responsibilities was formulated to ensure sustainability. Major projects costs including administering psychometric assessments, scanning and procurement of optical mark recognition (OMR) sheets (for psychometric tests) and training and salaries of counsellors were taken care of by the Delhi government.

In Karnataka, CGCC programme has been mainstreamed with the Department of Pre-University Education across 13 districts. Components of the CGCC model such as guest lecture programmes have been institutionalized in the Pre-University colleges not covered under the pilot. The YES Kendras were leveraged to create direct linkages between students seeking apprenticeship and internship opportunities, and the employers, industry associations, etc.

Experience during the Disha M1 pilots indicated that many girls and women particularly from lower tier towns registered for college education simply because they had no information on what else they could be doing in terms of career development and decisions. Many pursued higher education with the hope of securing government jobs in the future. The pilots also revealed that there was a general feeling among the students that graduates could earn INR 25,000–30,000 per month as starting salaries, an expectation that is highly aspirational and removed from market realities. Therefore bridging such information gap and recrafting expectations based on real market scenarios was identified as an important area of action for Disha M1 pilots in higher education.

Disha rolled out a rich portfolio of college-based CGCC pilots across:

- Non-Technical Colleges (Degree and Post-Graduate)
- Industrial Training Institutes (ITIs)
- Extended Industrial Model in Vocational Education

Tools Used for Bridging the Work Exposure and Preparedness Gap

- **Psychometric assessments:** These helped women students understand the gap between their skills and aspirations. This opened the door for inputs on the range of career opportunities available apart from higher education and government jobs.
- **Career orientation sessions:** Such sessions were held to provide awareness and information on various career options and job opportunities available, including those that could be pursued alongside academics. An offline career framework tool was introduced for specific information of job roles and other career opportunities.
- **Career guidance and counselling sessions:** These sessions (both one-on-one and in groups) helped students of different streams connect with each other, built their confidence and enhanced their understanding on various career opportunities (jobs, vocational skills, courses, and higher education options).
- **Exposure to online activities to improve digital skills:** The students were encouraged to register for the programme, take psychometric tests, and explore career-related resources **online**. This, for most students, especially in first and second year, was their first experience with online activity. Those that did not have an email id were encouraged to create one. These interventions led to improved digital skills of the women students.
- **Industry interface and exposure:** Mentor talks and guest lectures by industry professionals and internships provided the students an exposure to the world of work making career decisions realistic and well-informed.
 - Human resource personnel from organizations interacted with the students and informed them about their company, career opportunities, and progression.
 - Active employees spoke of career growth and journey, daily roles and responsibilities, etc.
- **Job-readiness training through IKEA partnership:** The programme partnered with IKEA ahead of the store opening in Hyderabad. Students underwent three-day job readiness training, following which 47% (79) of them were hired. They underwent a 45-day retail training programme after being hired by IKEA.

Government ownership is critical to mainstream and institutionalize the education-to-work transition. Around 95% of students reached through the Disha M1 pilots were from rural India. The pilots embedded

in mainstream higher education institutes catering largely to economically disadvantaged communities, demonstrated clear signs of institutionalization of gains. For instance:

- Training and continuous engagement of the two selected faculty members (per college) led to greater buy-in and even drove changes in the college pedagogy. This strategy delivered better outcomes than just one-time training of teachers.
- College faculty were trained and handheld to continue interventions beyond the project period and also provided with tools as a ready reference to administer psychometric assessments and provide career guidance to students. The psychometric assessments introduced by Disha have now become a part of the academic schedule in MG University in Telangana. This university also introduced soft skills/job readiness skills for students and has made internship mandatory for the students.
- Colleges that did not have the IT infrastructure to support the online activities mandated by the pilots were forced by their own students to invest in IT because they wanted to participate in the project (**Error! Reference source not found.**).
- Industry interface and placement drives were conducted for the first time by many colleges. The positive experience led to the strengthening of their placement cells and increased jobs for the students.
- Integrated CGCC framework led the colleges to become aware that their students' employability and career-management skills. This provided them with an important tool to market themselves both to potential students and to employers.
- The Tribal Welfare Department, Government of Telangana is co-funding a similar project to replicate CGCC in all the tribal schools and colleges in Telangana. This includes work exposure, local industrial visits, job readiness training, and placements
- The CGCCs also established partnerships with Pradhan Mantri Kaushal Kendra (PMKK) centres to up skill students who were interested in skilling and development.

M2 Learnings

Employer Level Learnings

- Facilitating women's access to employment opportunities is only useful if the opportunities match the aptitude, aspirations, and skill sets of the candidates. Therefore, deeper and structured engagement with specific employers/geographies/skill-baskets is required for job matchmaking. Thus, career guidance, counselling, and soft skills training must become an integral part of all employment marketplace initiatives.

- Deep-rooted biases against women make it difficult to convince some employers to hire women and to make the work environment more hospitable for them. Sensitizing such employers warrants huge investment of time and resources but must be made if desired goal is to be reached.
- Employer engagement and on-boarding strategy must be adapted and contextualized locally. Constitution of state and district-level task forces, liaising with industry associations, third part aggregators, sector skill councils, and direct outreach strategy have been tried out.

Beneficiary Level Learnings

- Identifying and providing access to local jobs is the key to getting young women to become first-time jobseekers and join the workforce at the entry-level. A number of Disha pilots have failed (e.g. Vanity cube) due to the assumption that women would travel from their residence to the workplace. Since most jobs in Disha offer small to moderate salary which does not justify their cost of travelling. Implementers/facilitators therefore need to mobilize women only in the proximity of employers who are hiring or try to locate employers and training centres close to clusters with large groups of unemployed women.
- Job fairs / drives as a standalone measure don't achieve the intended placement of girls.

Institution Level Learnings

- YES Centres should combine the power of technology platforms with a human-centric approach. Proactive outreach programs that reach out to the communities, candidates, and their parents sensitize, increase confidence, and reduce social barriers (to some extent).
- Concerted effort is required to closely work with private sector aggregators (industry associations and chambers) to enhance participation of member enterprises in the YES Centres to expand internships and apprenticeships opportunities and enable smooth transition of youth from educational and vocational institutions to employment.
- The Yes Centre is based on the power of collaboration and is positioned as a catalytic agent in the local employment ecosystem. Its success depends a lot on its ability to develop facilitate partnerships with all stakeholders. Strong buy-in of the skill departments of the government at all level and on-boarding of other stakeholders through advocacy and awareness is critical
- A YES Centre situated within the local ecosystem needs suitable physical infrastructure and a team of 4–5 dedicated resources to carry out the planned activities of communication, awareness, mobilization, registration, assessments, and counselling, soft skills learning, linkages and networking with employers, placement and post placement support and, impact monitoring. Use of

different communication channels is needed to create an independent brand of the YES Centre in the ecosystem.

- Staff in any matching, counselling, or mentoring function needs to be sensitized to the specific needs and agency of the women they were working with, and not perpetuate gender or societal biases.
- Use of digital platforms helps in bringing efficiency in matchmaking process, as demonstrated in Aurangabad. To reduce high dropout rates and continued attrition post-placement, it is imperative for the centre to continue post-placement engagement with both the employers and candidate and offer support for 3-6 months.
- There is a need to build a coalition of key stakeholders—local industrial / business/ cluster associations—to promote the agenda of women economic empowerment and its advantages, with a special focus on MSMEs, which along with the informal sector are likely to create the largest number of entry-level jobs for women especially in Tier II and Tier III cities.
- For the collaborative marketplace platform to be sustainable, it needs to create value and a business proposition for each key stakeholder—candidate, employer, and VTP. Service offerings and approach must be adapted to the local context and employers’ requirements (large companies versus small enterprises).

M3 Learnings

Key Learnings for Modelling Individual Entrepreneurship Vertical within DISHA

- Building on existing network of women organizations (eg. SHGs and its federations and NGO facilitated women's groups) that strengthens the agency of women that help in quick launch and implementation of programmes needing mass base for scale up.
- Underprivileged women if provided with adequate training and facilitating environment, is not hesitant to initiate self into business. This largely is due to the economic stress that they are under and out of concern for better future for the family.
- It has been observed that providing business development training is not enough to enable women to start an enterprise. In addition to lack of entrepreneurial skills, women face a number personal challenges like an abusive husband, hostile family and uncooperative community which frustrate tier efforts of starting a business. There are observable instances of psychosocial support in pilots which involve women's collectives. However, a formal framework of psychosocial support is not an intrinsic component of any of the Disha models. As trainers and counsellors are at a lack in mitigating these personal challenges.
- The importance of social and psychological support especially for women is essential. Such needs can be addressed through women collectives. VLC and other SHG leaders in the case of MAVIM and the family counselling sessions during the HPPI implementation supported this. The greater success of entrepreneurship development of MAVIM as well as the high conversion rate of business training into starting of businesses stands proof to this. In HPPI it was observed that involvement of family members who had decision-making powers from initial stage of entrepreneurship awareness to business development helped in the success of the pilot.
- Access to finance was still an issue of concern for new entrepreneurs. This is multiplied in the case of women entrepreneurs. This is also because most of the women are assetless. If these women are to be economically empowered, this barrier needs to be addressed. As per the definition of Ministry of Micro, Small and Medium Enterprises, any business with initial investment up to 25 lakhs come under microenterprise. As indicated in the case studies most of the investments is to the tune of maximum INR 100,000. Even an investment to the tune of INR 100,000 is reached after several rounds of successful business transactions. These initial investments could fall out of favour of SHGs as even this quantum is heavy for SHGs to risk. Such investments also fall out of favour of formal systems as banks as they perceive it as transaction-cost heavy. So such businesses are invisible to to both the formal and informal sectors. Therefore, there is need to develop a system that supports such requirement/ entrepreneurs often referred to as the "missing middle" which forms the bulk of women

micro-entrepreneurs. Even a new term to classify them as nano (as used by DISHA) entrepreneurs or as pico entrepreneurs needs to be formalised in government schemes and programmes.

- Trained local cadre of business support service mentors added much value to entrepreneurship training-- both at the level of awareness phase as well as entrepreneurship development phase. Local cadre has increased easy availability of training in close proximity which increased the number of people attending the training, increased acceptability of training from the immediate family and community, etc. Easy approachability to mentors and timely problem solving of business queries are also critical.

Community Level Learnings

- Counselling of family members was equally important for the success of enterprise development and establishment. This opens up the need for psychosocial support system in entrepreneurship promotion;
- Given low literacy levels and capacities, it is essential to bring on board family members for training in book keeping and financial management.
- Involvement of family members or decision makers in the family from the mobilization phase is an important support for women to venture into not-so-traditional paths. It is estimated that around 80% of the candidates would not have been able to participate in start-up training and later establish themselves with a business, if they did not undergo family counselling;
- It was found that such counselling was more important in the case of younger women who were unable to convince their family members of why they need to start a business and how BIG sessions facilitated their venture into the same;
- Though business development training was received, some women were under strong patriarchal influence and often encountered domestic violence, discrimination and biases. To overcome the same, women need support either from family members or from peer groups outside the family to tackle this. This was provided by the strong bond of SHG members in the case of MAVIM SHG members. Without this support, the business though started on a positive note would have eventually died preventing an able member of the society from positively contributing, both economically (in terms of earning and increasing the purchasing power parity) and socially (being an inspiration to others).
- Many women in villages could be under economic stress due to very low family earnings, and could be on the lookout of supplemental income to support the basic necessities of the family. Such disadvantageous situations are opportunities to further the idea of gainful self-employment through micro-enterprise. This together with an enterprising nature of women is a win-win situation if proper/adequate training and hand holding support is provided as indicated by Case Study II. It is also made amply clear that women not only requires skill training but also would lean on the buttress provided

by the community members to excel in the new role as an entrepreneur. Women once economically empowered strive towards the betterment of the family.

Institution Level Learnings

- To be effective and efficient, the entrepreneurship awareness programmes need to be undertaken at a village cluster level.
- Fully dedicated personnel from villages to facilitate linkages of women entrepreneurs to credits and loans are a requirement. Such dedicated staff will support women in accessing various government schemes supporting women entrepreneurs.
- Better convergence is needed with other programmes for supporting financial and market linkages
- Community networks of SHGs as a launch pad for DISHA entrepreneurship development programme helped easy, effective and efficient implementation.
- CMRC as an agency of women helped to identify the needs of women and due to this the design of the intervention went well and community ownership was great.
- Local adaptation and translation of ILO SIYB module into Marathi helped the trainee to understand the content better
- The “Training of Trainer” approach helped create local cadres who were trained and certified by ILO. They provided mentorship support as a peer member on business support services and ensured availability and accessibility of timely business advice at close quarters. The local cadres had a cascade and multiplier effect helping many women either to get initiated into business or improve and expand their business.
- The model of community members training other members to enter into business or to scale up their business has huge impact on the cost effectiveness to Deshpande Foundation’s in reaching the maximum persons through micro-entrepreneurship programme which is viewed as a tool for poverty alleviation. Not only that more people were touched but also the existing entrepreneurs strengthened the businesses. Through the 100 Biz-Sakhis created during the pilot, 2,000 candidates were given hand-holding support and mentorship.
- The two-pronged approach of business support services by the local cadres nested within the CMRC and the peer support/ pressure of VLC for monitoring and better performance of SHG (the mandate of the VLCs) also helped its members by supporting them on social issues encountered. The fact that VLCs were within the village and shared the physical and social environment as the SHGs and its members, resulted in greater appreciation and easy tackling of issues at hand.

- The presence of CMRC local cadres for business support services and VLC's psychosocial advice groups as an integral structure of MAVIM gave the members a continued hand-holding which is the major factor responsible for its success.
- The training offered to the local community members to become SIYB trainers is a second chance at education. This helps in continuous and life-long learning process as mentioned under the SDG - 4.

M4 Learnings

Individual Level Learnings

- **Capacity Building of women for managerial skills.** The M4 pilots proved that women's access to opportunities in different segments of the value chain (both on-farm and non-farm) helps mainstream gender, promotes socio-economic mobility and encourages skilled women to join the workforce.
 - a. Through the locally trained WSMs, the women collectives can negotiate, onboard, and retain buyers, with the help of promotion agencies. Value chain model helped in creating a standard curriculum for training WSMs and WBM and SOPs for buying and selling through large private retailers that could be adapted by the companies and government agencies in rural value chain development across contexts and geographies.
 - b. The pilots also proved that women could perform functions like mobilization of farmers for aggregation, quality assaying, price discovery, and logistics coordination with buyers and that cultural acceptance of women in these non-traditional roles was possible. Strategies promoting women in non-traditional roles seem to have multi-generational effects. Not only can it change the way a market system works currently, but it can also change the aspirations of young women to take up non-traditional gender roles themselves.
- **Women are their own change agents.** Women producers can be mobilized and federated to set-up women's collectives such as farmer producer groups and subsequently farmer producer companies, provided the information asymmetry is bridged. With an efficient communication and mobilization strategy explaining the benefits of collectivization, women producers are willing to engage, skill themselves, and institutionalize as collectives for their economic empowerment.
- **WSMs can do a lot more.** WSMs ensure that the supply chain operates seamlessly, reliably, and time efficiently. A dedicated cadre like WSM for Post-harvest Management Training⁷ is critical for market linkages, quality assurance, transaction costs reduction, accurate and quick business decision making, and institutionalization of compliance requirements for agribusiness activities of the producer

⁷DISHA-MAVIM intervention

collectives. WSM can manage panchayat market-level collection centres to provide easy access to the market for an individual producer and can offer a one-stop solution to the producer's needs. WSM ensure maintenance of warehouses to withstand price fluctuations and trade produce or add value through SHGs operated processing units.

Community Level Learnings

- **Deep engagement with buyers fosters success.** The pilots proved that once the women collectives engaged with buyers deeply, they made considerable efforts to adhere to their requirements and product standards, thereby acquiring repeat orders and forging long term links.
- **Village level collection centres can provide single window solutions.** Village level collection centres provide easy access to market for an individual producer and can provide one-stop solution to the farmer's needs. Moreover, if institutionalized as in the case of MSRLM FPCs, it can rent and maintain warehouses to withstand price fluctuations and can trade produce or add value through collectives operated collection centres.
- **Long-term capacity building is required in the operations and governance systems of collectives.** For Long-term sustainability, FPOs/women collectives, their members, governing council, and their operations managers, have to be trained in operations and governance systems and supported through handholding and capacity building on an ongoing basis.
- **Such projects have long cycles.** Projects which are at the intersection of community engagement and market access should be planned for at least for 3–5 years to cover enough commodity marketing seasons so that FPCs and WSMs can have enough practical exposure and the economic relationship between them and private sector is strengthened.
- **Procurement process is stable when multiple products are connected in the value chain.** The Disha-MAVIM intervention was limited to the procurement of Tur by the CMRCs. The procurement price of Tur is known to be volatile. This posed a serious challenge given that the CMRCs were committed to providing small farmers with stable and fair prices while buying from them, but had to deal with fluctuating Tur prices while selling what they had procured; in turn being exposed to possible losses. This risk can be minimised by expanding the procurement basket to include crops such as Soya and Bengal Gram that have stable and predictable prices

Way forward

For UNDP and IDF, Disha has been an excellent learning journey since 2015. Experimenting with 100+ pilots, intermediate failures to retrofit design, and finally arriving a scalable 'Proof of Concept' was a

unique and one of its kind exercise. IDF as concurrent evaluation partner activity participated in the programme design (pilot design, model design, framework design, etc) and continuously pointed challenges and suggested solutions for implementation. During the journey implementation process was smoothed using learnings from the past, which was actively supported by the M&E framework.

For the scale up phase of Disha IDF suggests the following programmatic changes:

Model 1
<ul style="list-style-type: none"> • Using technology for early detection for plausible drop outs, especially in class 10 and 12. They should be counselled differently and guided towards vocational training courses. Given the scale of school drop-outs, especially after class 10 and 12, this could be a game changer in the scale up phase. • Separate counselling programme for school and college students. Counselling needs and opportunity avenues are different for school and college students. • School counselling should be geared toward higher and vocational education. • ITIs and final year college students need to be linked to YES centres after CGCC programme.

Model 2
<ul style="list-style-type: none"> • Physical YES centre needs to be located in an educational HUB in a district centre where a good traction of students can be found. The HUB should be located at central place which can be accessed through public transport system. • Block level YES sub-centres should be located in ITIs/Colleges. • The HUB should be equipped with a computer lab and tele-calling facility. It should have a trained experienced counsellor (with more than 10 years of work experience) and a business development manager. • At present, no ecosystem exists for internship and apprenticeship. Disha, during its scale-up phase, should work on mainstreaming apprenticeship; particularly in MSME sector. • Some linkage with alumni network should be a part of next phase of intervention design. • Finally, there are natural synergies between models M1 and M2. We believe that there should be efforts to integrate these two models during the scale-up.

Model 3

- Through IDF studies it is observed that community based Biz-Sakhis are more effective but they need to be a part of larger active collective. Hence, “Biz-Sakhi” cadre in the scale-up phase should be located in an existing collective network; like ‘internet saathis’ in FRENED pilot or community cadres MAVIM-ILO pilot.
- Timing for EAP and EDP is critical for success as the target groups are involved in household chores or other economic activities. Hence, at the time of designing an intervention one should conceptualise flexible teaching hours and identification of relevant modules. For example, semi-urban areas have completely different training requirement than rural areas.

Model 4

- Model 4 has produced a definite product ‘Mini-MBA’ for the scale-up phase. The curriculum has been developed and now, avenues needs to be identified to train ‘second generation farmers’ who would revamp the rural livelihood scenario and strengthen FPOs.
- Model 4 pilots highlight the lack of remuneration for trainers or *Biz Sakhis*. In most cases women who provide training and handholding support take on the duty in addition to their existing responsibilities of a Self Help Group (SHG) manager, or sourcing manager. There are also instances where women are paid only for the training whereas as their role in facilitating supply chain or credit linkage remains unrewarded. The commitment of these women and the quality of training they provide can suffer due to incommensurate rewards. Thus identifying a sustainable model of remuneration for WSMs should be a priority in the scaled-up versions of M4.

10. Business case

Business Case implies that a specific plan operating with a set of features generates certain benefits and produces particular value. Therefore, it is viable to do such a project. Expanding the above, “A Business Case is a proposition for implementation with a brief restatement of compelling results produced out of the project analysis together with a definitive statement that makes the audience (*for whom the Business Case is prepared*) accept that this kind of project should be supported.” Besides, the business case should articulate the circumstances under which the project should be undertaken, including a clear line of sight on the action items and the most appropriate infrastructure deployed. The business case document may

suggest the presence of most appropriate circumstances, the resources required for the implementation, and a timeline with measurable goals for all project milestones in a given situation.

DISHA stands distinct from other projects as it has connected the people's aspirations with information and market systems. It has made a dent in the missing middle of the development marketplace. Therefore, a Business Case in the case of DISHA will mean the following: -

Women without sufficient information and exposure are less likely to benefit from information, training and mentoring. There are several constraints and imbalances that women face which needs redressal. Though several companies have started to recognize that collaborating and improving opportunities for women their social responsibility aims; it could also deliver business-related benefits by improving productivity, quality, and future sustainability. In the Indian context, many private sector actors have started to explore the issues, and are seeking practical guidance about how to address the constraints faced by the women and ensure improved participation. Besides, private sector companies remain to be convinced about the importance of addressing gender issues in their organisation and why it is so essential. In addition, the government is keen to engage with women at different levels to advance the cause of equality and empowerment.

Hence, it is pertinent that with the learning's of DISHA, a business case is developed which will be relevant to companies and government departments. It will raise awareness of the vital role played by women, convince firms to support such programs, which will allow improved participation of women producers, and address the gender parity in their development initiatives.

Activities

It was IDF's responsibility to document the outcomes expected out of the pilot at the time of approval. Additionally, the knowledge management expert (KME) observed and documented the implementation of pilots under the four broad models. With support from the M&E team and the UNDP expert teams the KME developed detailed process maps for the four models which then formed the basis for the business case documents.

The KME also monitored how operational solutions affected and altered these models. In this the KME collaborated with the M&E team to identify and analyze the impact of particular solutions on the larger models. Based on this the KME would be developed a blueprint for each of the four models. The business case documents are complemented with two additional knowledge products. These are:

Socio-economic matrix – Based on available secondary data, the socio-economic matrix creates an atlas at the district level for skilling and labour market interventions. Following the Disha design we created three indices for each district: availability of human capital, schooling and skilling infrastructure and demand for skilled labour. The objective of the socio-economic matrix is to allow a more scientific selection of intervention areas for skilling or labour market interventions including the four Disha models.

Policy matrix – For scalability and replication of Disha models in other geographies reliance on government support, in the form of favourable skilling, labour or agricultural policy or specific schemes that provide support for training etc. may be key. The policy matrix documents all such policies and schemes that may assist or hinder the implementation of Disha models at the state level.

Output

Four business case documents are developed. Along with IDF, KME and UNDP four sector specialists were also engaged in this process. A short summary of four business cases are given below:

- **M1 Business case**

India has seen tremendous momentum in the universalization of education and the gender gap at the entry level in education has been closed. Led by the establishment of the National Skill Development Corporation in 2008, similar momentum is visible in the creation of capacity for skill development. A well-thought-through education-to-work transition paradigm must supplement the current emphasis on expansion in skilling and employment support infrastructure.

A convergence between the programmes of the Ministry of Skill Development and Entrepreneurship (particularly NAPS), Ministry of Labour and Employment (National Career Service), Ministry of Human Resource Development, and similar initiatives in other ministries as well as at the state government level is needed

The responsibility for skill development must shift away from a plethora of standalone skilling agencies implementing government-funded skill development programmes towards direct responsibility for skilling by the production sectors. Towards this, a robust policy framework going far beyond the few instruments such as NAPS needs to be created.

New needs and emerging opportunities, such as managerial roles in rural value chains for the educated new generation in rural areas, need to be served, as do opportunities for the youth to secure skilling and

work exposure opportunities in a variety of trades in their own neighbourhood. This will be particularly valuable for women who due to barriers such as on mobility prefer local jobs.

There is s the need for a paradigm that could help include self-employment and entrepreneurship on equal footing as jobs in government programmes. Finally, there is a need to open up the new world of flexi-work facilitated by technology.

- **M2 Business case**

Disha has successfully demonstrated the necessity, usefulness, and advantages of the collaborative employment marketplace model in stimulating demand for trained human resources, thereby improving the outcomes for the skilling efforts devoted to supplying the said resources.

Institutional embedding of CGCC in higher education and vocational training policy and support schemes through technical assistance and advisory services to the state government departments is necessary.

Skill Sakhi⁸ and YES Centre pilots have yielded rich learning including initial evidence of impact and the development of an SOP manual for setting-up hyper-local collaborative platforms. UNDP proposes to use this learning and experience to strengthen national and state collaborative platforms to promote targeted employment opportunities for women at the hyper-local level

Concerted effort is required to closely work with private sector aggregators (industry associations and chambers) to enhance participation of member enterprises in the YES Centres to expand internships and apprenticeships opportunities

There is a strong need to promote the agenda of diversified work force specifically at micro, small, and medium enterprises (MSMEs). There is a need to build a coalition of key stakeholders—local industrial / business/ cluster associations—to promote the agenda of women economic empowerment and its advantages, with a special focus on MSMEs, which along with the informal sector are likely to create the largest number of entry-level jobs for women especially in Tier II and Tier III cities.

⁸The Skill Sakhi initiative of the Government of Maharashtra with UNDP promoted mobilization and skilling of employable girls and women in the peri-urban and rural areas of Maharashtra through a network of young women community leaders (the Skill Sakhis). Skill Sakhis are a special cadre of young women in the age group of 18–25 years with a good social network in their villages. These Skill Sakhis have access to digital content on employment awareness, life skills, hygiene, safety, etc.

- **M3 Business case**

Entrepreneurship by women is acknowledged as a major highway to equitable and sustainable economic growth. MoRD can set up rural Entrepreneurship Incubation Labs at each RSETI by linking the master trainers as master mentors and Biz-Sakhis as cadre of community mentors who link people who want such training.

The psycho-social component of Biz-Sakhi curriculum can be adapted or adopted by SVEP programme as per the context of states along with simplified business training. Imparting mentorship with psychosocial component to youths will foster the sustainability of the schemes. The curriculum can be adopted for training the youths. Since MSDE is the ministry for fostering small businesses, it can propose new schemes based on the Disha interventions through its PMKK centres. Introducing the Biz-Sakhi model in the course curriculum of tech and management institutions would proportionally increase the adoption of such modules in the course curriculum of other schools of management and technology

While NPEW 2001 acknowledges the importance of micro-credit, it is time for micro-enterprise and the spade-work required to create an enabling environment to be acknowledged in policy. It is in this light, the Biz-Sakhis play a very crucial part in policy formulation. Such models are not only beneficial for micro-enterprise development but also for furthering effectively and efficiently the implementation of every scheme and programme of the government which influences the lives of the community. Such an approach will see a sea of change in the whole ecosystem accelerating economic growth

- **M4 Business case**

The Government of India target of setting up 10,000 FPOs formation in the next five years translates to a demand for at least 100,000 managers with expertise in rural community business enterprises, a need mainstream B-schools cannot meet. Mapping existing needs of SHGs and FPOs also shows a significant potential demand for managerial personnel. Scaling up innovative approaches like the BELMP can create local women managers and ingrain good management practices within collectives

Schemes under programs like Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Pradhan Mantri Kaushal Vikas Yojana (PMKVY) could shift their focus from 'rural skilling for urban job readiness' to 'rural skilling for rural job readiness' Rural women managers could be imagined as apprentices under FPOs, making financial incentive under the National Apprenticeship Promotion

Scheme (NAPS) available to the FPOs for paying their managers. An innovative public–private partnership involving NABARD, civil society, academic institutions, and government could be thought of for the sustainability of such a large-scale program.

There is a need for state and sub-regional level alliances and association of market players focusing on buying from producer collectives of women smallholders and artisan. These alliances will help to remove asymmetry of information between producers and buyers. There is a need for financial innovation to improve the working capital availability of producer collectives, which face difficulty in raising it from banks. A policy guideline should evolve or developed for proper utilization of the revolving capital of cluster-level federations for business purposes with adequate safeguards.

More intense and sustained inputs are needed before the enhanced awareness levels and decision-making capacities of the participants, as influenced by the project, are seen as impacting their actions meaningfully. Also, the need for more information, value-chain-linkages and access-to-market facilitation, and general handholding, has been openly articulated by women farmers, as even local women like the sourcing coordinators and WSMs associated with the project.

About the institute

India Development Foundation (IDF) is a private, non-profit, research foundation set up as a Trust in 2003. Guided by the principles of equality and non-discrimination, IDF works on a variety of issues with a view to inform policymakers. One of its focus areas is to develop awareness about how markets work, why they are desirable and how to develop them. IDF aims to help policymakers transform emerging economies into market-based societies.

About the project

Disha is a four-year partnership between the India Development Foundation (IDF) and United Nations Development Programme (UNDP) supported by the IKEA Foundation. The aim of the project is to enable one million underprivileged women in India to learn marketable skills and get connected with income generating opportunities. This project aims to enable women become economically self-sufficient so that they, their families and future generations can have better opportunities in life.



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