



Disha Impact Evaluation

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Context

- Launched in 2015 to **economically empower 1 million women**, create linkages within the skilling and employment ecosystem, and test new models of public-private partnership that can scale. To enable this, Disha's activities were divided into **three separate verticals** (i) **provide information** on educational, training and career; (ii) assist and promote **women to get employment** ; and (iii) assist and promote women to **set up micro-enterprises**
- **Recalibrated in 2018 to focus on** four models for testing and scaling up: (i) **School-to-work transition**: Helping young women make informed decisions about their future through assessments-based self-discovery, career counselling services, skilling support, and private sector exposure; (ii) **Employment marketplace**: collaborative platform to support matchmaking between young job-seeking women and potential employers through collaborations with key actors (iii) **Micro-enterprises**: Developing local mentors to help women entrepreneurs start and grow nano and micro businesses; and (iv) **Value chain**: Building managerial capacity of collectives and improving market linkages to enhance their value realization

Questions for evaluation

Ikea Foundation has identified three key questions for evaluation

1. What are the economic empowerment impacts of Disha project on women in the project states (increase in personal income, confidence and agency)?
2. To what extent has Disha changed the ecosystems for school, skills and jobs and what changes has Disha contributed to?
3. How scalable and sustainable are the four models of Disha?

Summary of findings

- Our evaluation of Disha finds that the **program has been unable to achieve economic empowerment impact at scale**. Only **9% of the women** who should have been targeted for long-term income improvement, have **secured an income generating opportunity**. This was **partly by design** (original targets were disproportionately anchored towards information, our assessment suggests that the targets could have focused more on income generation) and **partly a failure to meet the original targets** (target was 13% women, our findings suggest 9% women reached outcomes).
- **However, Disha has been successfully able to achieve two things** (i) generate largely **positive outcomes for women who have actually undergone the last stage of the intervention, either counselling or starting an income generating activity** ; and (ii) **a few promising proof-of-concepts** in the skilling and employment ecosystem. Out of the four models, we find that the value chain model and school-to-work transition have most additionality and potential for scale, while the micro-entrepreneurship model has been able to create knowledge products that can be successfully integrated with existing large scale interventions. Our assessment of the employment marketplace finds that it has been unable to prove its additionality and create a distinct blueprint that be considered for scale in the future, and hence, have recommended this model be deprioritised.

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Evaluation findings

- 1. What are the economic empowerment impacts of Disha project on women in the project states?** Low economic empowerment overall. A very small proportion of women who have gone through the entire intervention (started jobs or enterprises) have experienced tangible income improvement, increase in confidence, and agency
 - **Disha's KPI targets are disproportionately anchored towards information, more than 50% of the women across all four models have gone through only information based interventions; anecdotal evidence suggests low retention**
 - Average job/enterprise related information was 6.5 hours over the course of their respective pilots;
 - Amongst those that either started enterprises or were placed in jobs, there was low recall of these information sessions; anecdotal information also suggests low recall or utility of these sessions amongst the larger group of women who did not go on to be placed/start enterprises
 - **Out of 6.3 lakh women participants targeted for long term income improvement, only 9% have secured an income generating opportunity**
 - Disha reported 11% of 3.38 lakh women have secured jobs and 15% of 2.75 lakh women have started enterprises. Our representative survey suggests that the number is lower : 23% of the surveyed women did not start a job while 17% did not start an enterprise. This implies a 58% shortfall against jobs target. Achieved target for enterprises is only marginally higher (~3%), making the total to 9%
 - **At a surface level, Disha does not compare as well to similar interventions in job placements**
 - While we cannot independently verify the data of other job creation benchmarks, reported data suggests Disha has been less efficient: 11% job placements compared to 30% placements within CII Model Career Centres that have adopted a very similar model, cost per intervention is lower too
 - Original target-setting could have been benchmarked against existing similar programs and been more ambitious
 - **Women who did start their own enterprises, have seen meaningful gains in income and profitability; no income gains for women who were already working, but they report access to better quality of jobs through Disha**
 - New enterprises have seen 8-13% increase in profitability, existing enterprises have seen an increase too; although most were already profitable, they have been supported in running better businesses
 - Women who have been placed in first-time employment, have had an average income of ~9000 Rs per month; for already working women, incomes remained stagnant but quality of job improved ; Disha women do not fare better than the average real-inflation adjusted wage improvement
 - **Most women who have started jobs or enterprises through Disha also express high levels of satisfaction with the program and report an increase in confidence and agency**
 - 97% feel more confident about their jobs/about running their business/about selling agricultural/handicraft products
 - On average, ~88% of these women feel that their agency has increased on household decisions

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Similarly, girls who have undergone counselling under school-to-work transition report higher levels of confidence and agency and more informed career choices

- 90% feel more confident about making career or higher education choices
- On average, ~85% of these women feel that their agency in career decisions and spending personal income has increased

2. To what extent has Disha changed the ecosystems from school, skills and jobs and what changes has Disha contributed to? Disha has made initial progress on creating meaningful change in the skilling and employment ecosystem through a few promising proof-of-concepts developed after learning from numerous early pilots; greater buy-in and sustainable convergences are needed for wider ecosystem adoption

- Disha has **developed promising models** that are starting to see momentum, but **more concerted efforts are required for stakeholder buy in**
 - **We find that the value chain model and school-to-work transition have most additionality and potential for scale; employment marketplace model has been unable to create a distinct blueprint/prove additionality in the ecosystem.** (i) The value chain model takes an aspirational approach to helping women move to managerial roles within farm activities and is unique in its design; (ii) While the school-to-work transition model has taken a gender agnostic lens and varied approach across pilots, it does bring strong additionality in counselling ; (iii) While mentorship models are already being implemented by NRLM, Disha's approach of psychosocial support for entrepreneurs and its curriculum are unique ; (iv) Interventions under employment marketplace model are yet to establish a distinct proof of concept and blueprint
 - **Disha has established strong convergences in the ecosystem and enabled meaningful public-private partnerships** through 3 primary modalities; **Industry-led implementation, demand-supply linkages and knowledge and advocacy PPPs.** Most significant examples include: (i) Bringing together a taskforce to create a policy level document on CGCC ; (ii) Bringing together women networks through MAVIM and knowledge partners like ILO to drive the Biz Sakhi model for enterprise training ; and (iii) Bringing IKEA Retail, TRRAIN, private employers and women beneficiaries together for retail sector training and job placements and (iv) bringing together private buyers, government women SHG networks and CSOs together to drive market linkages for women producers. **Some of the existing convergences are unlikely to sustain in the future,** given less time spent in implementation, lack of alternate anchors, and degree of institutionalization

3. How scalable and sustainable are the four models of Disha?

- The **school-to-work transition model and the value chain models have the most potential for scale and sustainability**
 - For school-to-work transition, **ease of replication and implementation is high** given adoption of the **counselling framework by MSDE** and a **tried and tested technology product**, however, the model will **need to account for the unavailability of a cadre of qualified counsellors**
 - The **value chain model has large potential for scale, given a large network of FPOs** that lend themselves well to integrating WSMs and WBM and there is a curriculum available. **This model also has economics of scale;** 30k cost per WSM for 1 year for deep handholding and ~60k per WBM for 6 month intensive training, however cost per farmer is low, given the size of FPOs. **FPOs can potentially sustain this cost** for long term gains, given their usual scale of operations.

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- The **entrepreneurship model has a ready curriculum that has stakeholder buy-in and can be adopted**; while **est. RoI is high**, in the range of 3.3-5X*, given that cost per Business Sakhi is ~Rs. 10-15k (likely to remain steady) for starting up and handholding 10 entrepreneurs over 12 months, or Rs. 1-1.5k per entrepreneur, **buy-in from the government for the model itself is low and absence of a proven revenue model** might limit scale.
- The **employment market place is not meaningfully scalable**: interventions are driven mostly by individual implementing partners, approach has varied between a deep handholding model or a light-touch PMU model (some beneficiaries have only attended job fairs, poor quality of job readiness training); technology integration has not happened for YES Karnataka or Nagpur

Way Forward

- **IKEA has four options to consider (in increasing order of investment):** (i) **Exit the program:** We do not recommend this given minimal return to investment, high risk of losing momentum on models that have shown proof of concept ; (ii) **Help integrate counselling framework, biz Sakhi curriculum, and WSM/WBM model into existing government institutional structures:** Work with MSDE to finalise and roll out the National Framework for Counselling and work with NRLM to integrate the women business cadres within FPOs ; (iii) **Incubate Nagpur YES Centre and create business case for M3:** Employment marketplace not proven as a concept, invest in building the demand side; and for Biz Sakhi, identify an implementation partner to test the feasibility of monetizing the Biz Sakhi model ; and (iv) **Continue the program:** We do not recommend promising concepts have already been identified, additional experimentation will not yield substantial returns; We recommend option 2 given potential for scale and Disha's additionality, however, potential for integration will have to be tested further, specifically level of stakeholder buy-in and ease of execution

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DISHA was launched in 2015 with the objective of economically empowering 1 million women

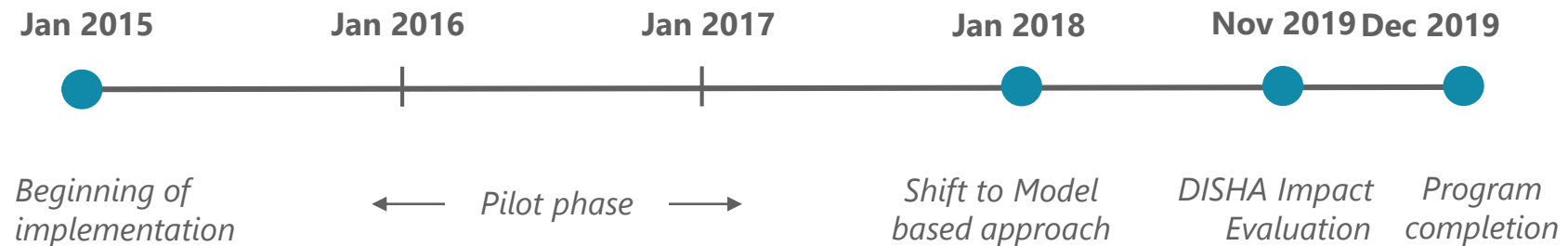
Objective and components

- To **economically empower one million women** by 2018 through skilling and education, job placement, and entrepreneurial activity
- To Create **linkages between education and skills with employment** and growth in India
- To create and test **new models of public-private partnership** which can have a scalable and transformational impact for women and skill eco-system in India

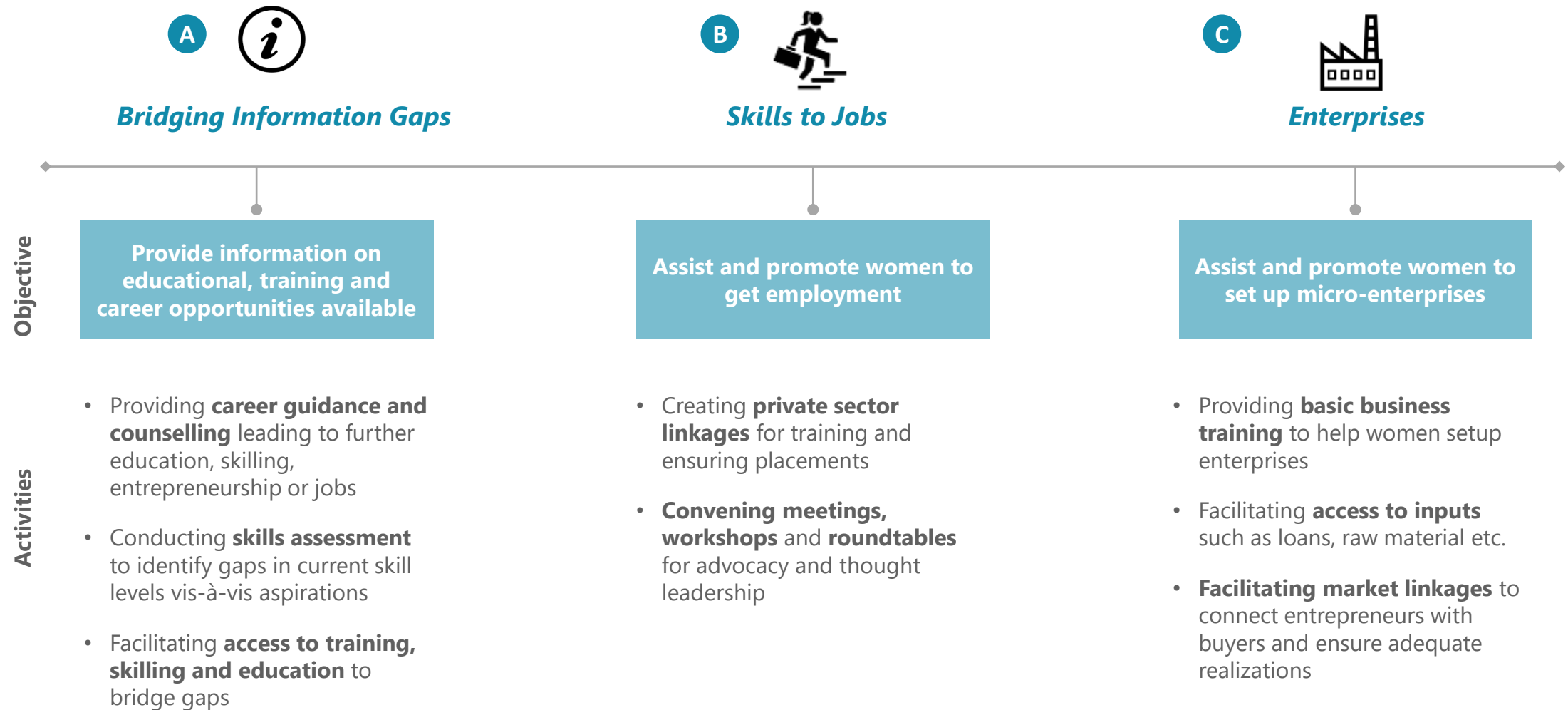
Stakeholders



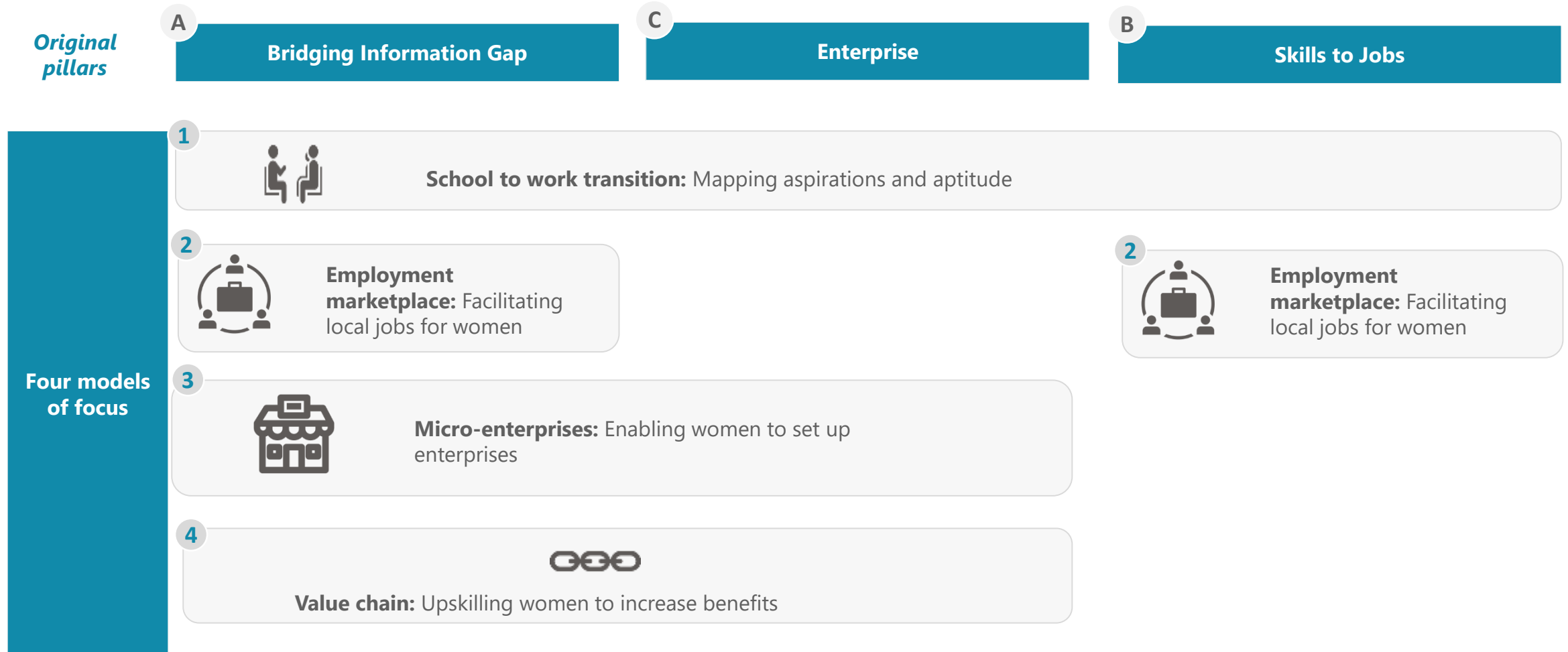
Program timelines



At its inception, Disha's activities were divided into three separate verticals



In 2018, Disha recalibrated its focus to identify four models for testing and scaling up..



.. with each model targeting unique problem areas

Helping young women **make informed decisions** about their future through assessments-based **self-discovery, career counselling services, skilling support, and private sector exposure**



School to Work Transition

1



Employment marketplace

2



Micro-enterprises

3



Value Chain

4

Developing a **collaborative platform to support matchmaking** between young job-seeking women and potential employers through collaborations with key actors in the ecosystem

Developing **local mentors to help women entrepreneurs to start and grow nano and micro businesses** through business skills and psycho-social support

Building **managerial capacity of collectives and improving market linkages** to enhance their value realization

IKEA Foundation has considered three dimensions for Disha's impact evaluation

1

What are the **economic empowerment impacts** of Disha project on women in the project states?

2

To what extent has Disha **changed the school, skills and jobs ecosystem** and what changes has Disha contributed to?

3

How **scalable and sustainable are the four models of Disha**? What can be recommended to Government and partners to scale up?

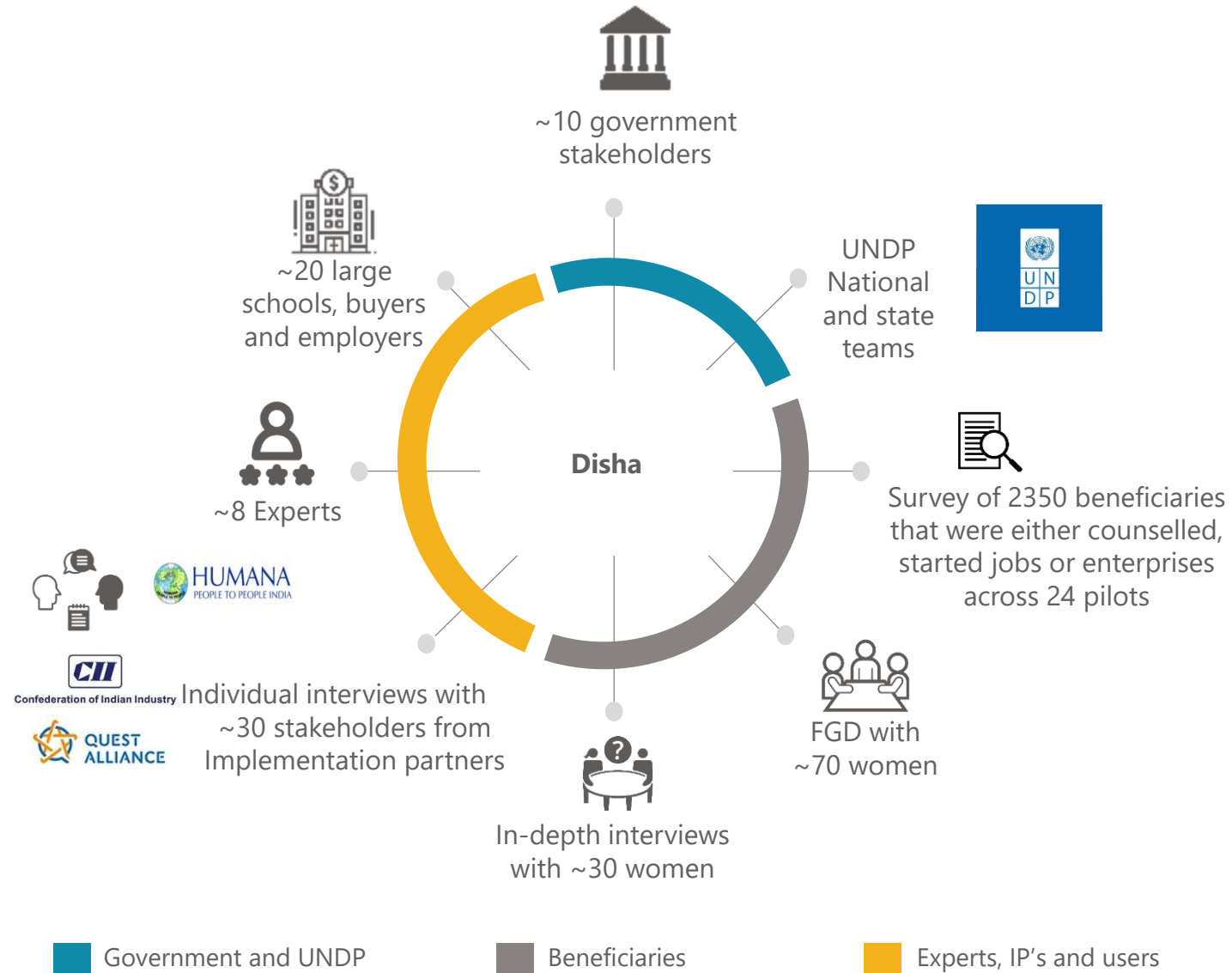
We co-created a theory of change with the Disha team to help evaluate these questions

Long-term Impact outcomes	1 million women are empowered to take economic and social decisions pertaining to their lives		A women-centric continuum that connects education to skills, jobs and growth by fostering the ecosystem for increased skilling and productive labour force participation	
	Women have better and more equitable economic prospects in life	Women have greater decision making power about their vocational choices	Ecosystem stakeholders are ready to adopt Disha models	Disha establishes itself as a thought leader in women's economic empowerment through advocacy and awareness
	Increase in personal income*	Increase in women's agency	Demand for model adoption support by government or private sector players	Increased reliance by ecosystem players on Disha for support/advise
		Improvement in self-confidence	Increase in funding and or budgetary allocation for Disha's activities	Increased coordination and collaboration within ecosystem actors
Model			Increase in number of players engaging with Disha models	Innovative and meaningful learnings that can shape the skills continuum for women

	Education to Work	Employment Marketplace	Micro-entrepreneurship	Value-chains	Ecosystem Building
Outcomes	Female students are equipped to make informed career choices	Female job-seekers are placed in jobs	Women start and run enterprises	Collectives have established & successful forward market linkages	Improved awareness of Disha and its models
	Female students are placed in jobs or are productively employed*	Collaborative platform facilitates apt employment for job-seekers	Improved support for development of women-led enterprises	Collectives realise higher profits for their produce	Buy-in from ecosystem stakeholders on adopting Disha models
	Improved career guidance and support for female students			Improved managerial support for collectives	Knowledge products created and disseminated
Intermediate outcomes	<ul style="list-style-type: none"> Female students <ul style="list-style-type: none"> More employable Better informed and connected Self aware Counsellors <ul style="list-style-type: none"> Have the skills and knowledge to guide students 	<ul style="list-style-type: none"> Female jobseekers <ul style="list-style-type: none"> Better informed Improved vocational and soft skills Better connected Actively engage w/ platform Collaboration platform <ul style="list-style-type: none"> Have improved capacity Employers <ul style="list-style-type: none"> Actively engage w/ platform 	<ul style="list-style-type: none"> Women have the following to start an enterprise <ul style="list-style-type: none"> necessary skills psychosocial support market linkages Mentors and master trainers <ul style="list-style-type: none"> have necessary skills and knowledge 	<ul style="list-style-type: none"> Collectives <ul style="list-style-type: none"> aggregate and sell through collection centres sell produce to organized buyers, local or national produce standardized and higher quality output WSMs/WBMs <ul style="list-style-type: none"> have necessary managerial capacity, and negotiation skills 	

Note: *school level beneficiaries under model 1 not included

We have spoken to over 100 stakeholders and surveyed 2350 beneficiaries for the evaluation



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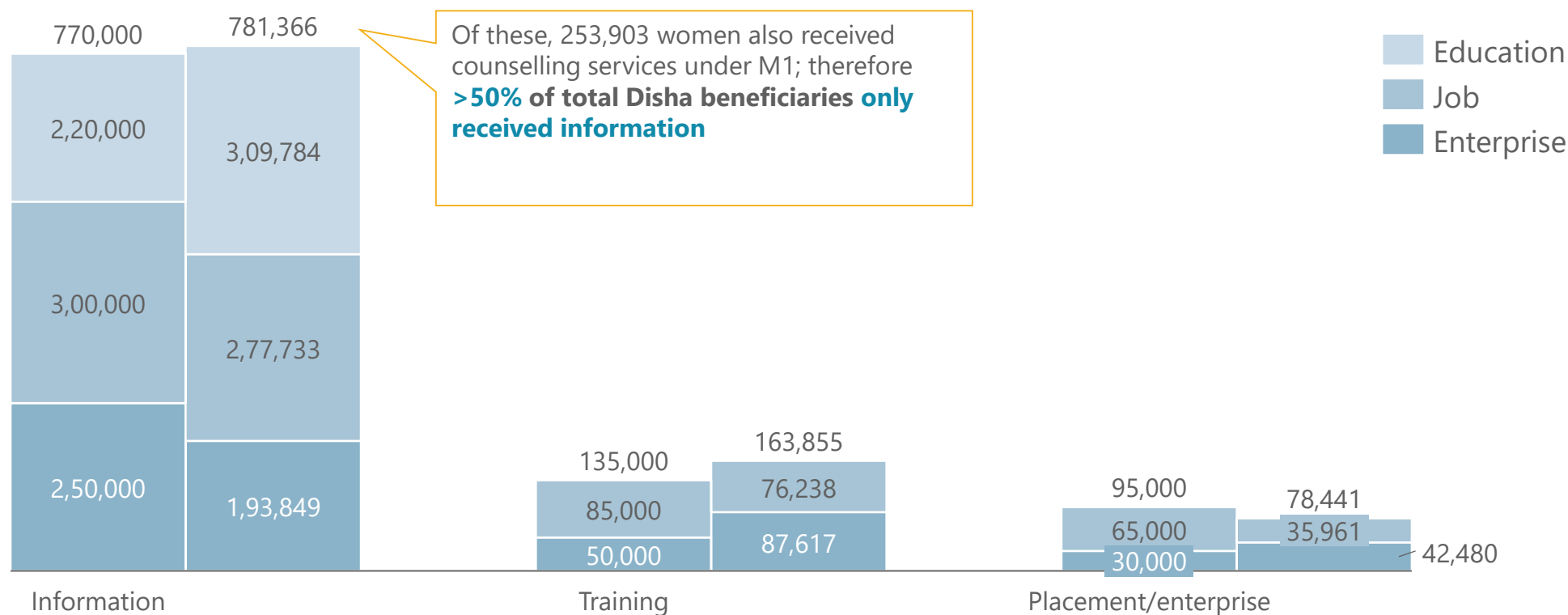
WAY FORWARD

ANNEX

Economic empowerment impact on women

1

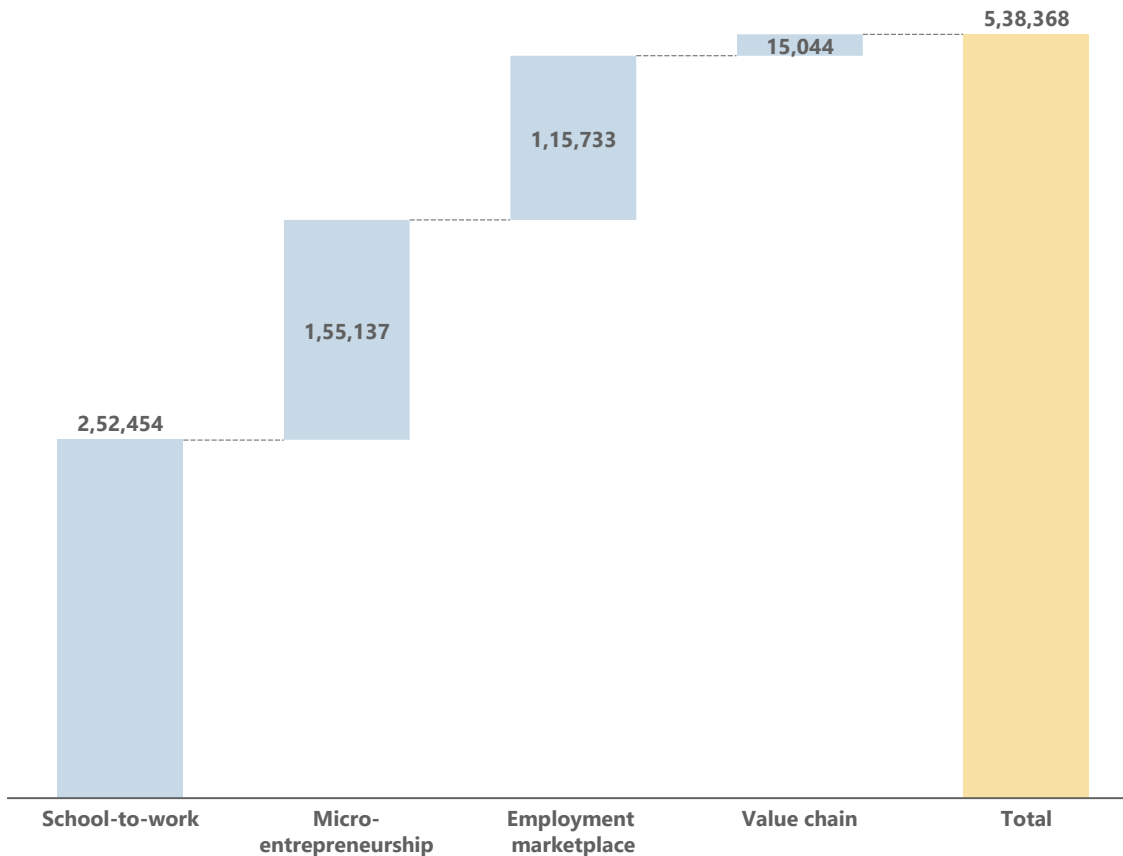
Disha's KPI targets are disproportionately anchored towards information based interventions



Considering Disha's ambitious goals, targets could have focused more on income generating interventions to achieve meaningful economic empowerment impact at scale

Anecdotal evidences from the field reveal low retention and limited impact of these information based interventions

Number of beneficiaries who have received information under each model



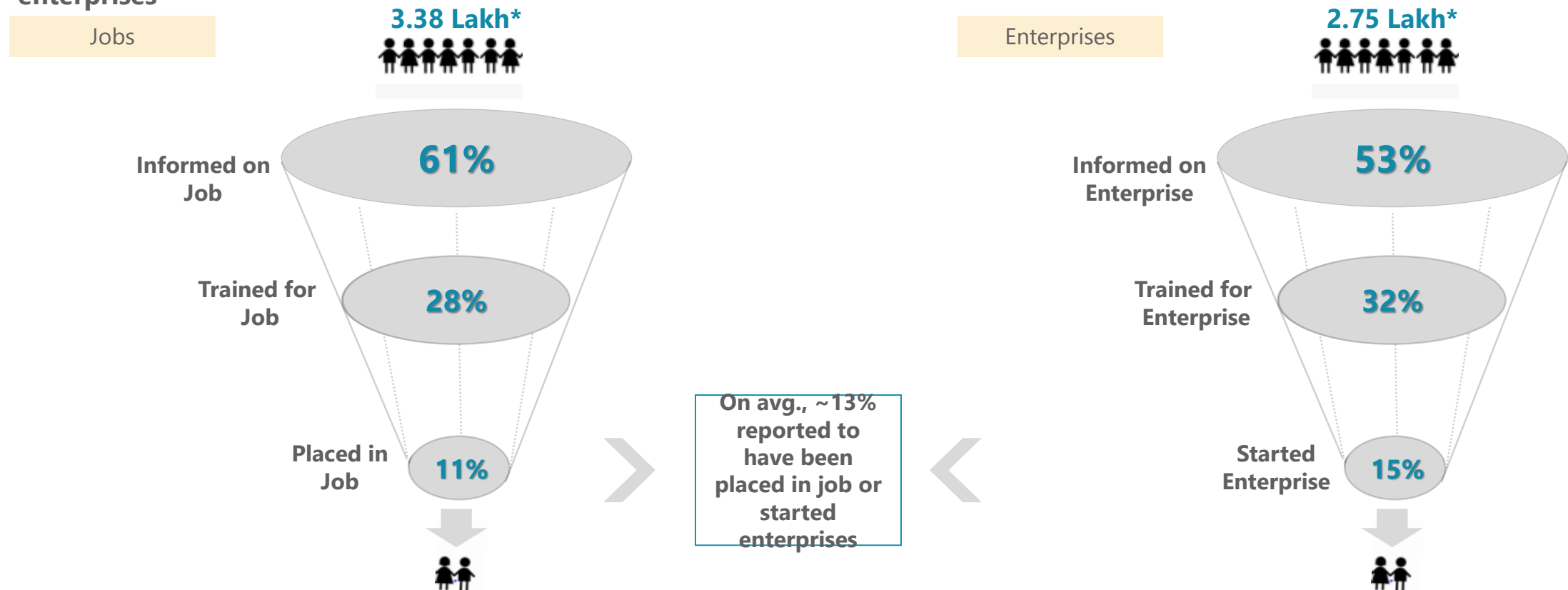
Nature of the intervention

- On average, beneficiaries across four models received job/enterprise related information for a **total duration of 6.5 hours**, being **as low as 2 hours**
- Anecdotal evidence suggests **low recall of the information shared** along with **limited impact of the intervention** in women's lives beyond awareness
- *We conducted a **one hour orientation session for students**, followed by **15-20 minutes of 1-1 counselling**. Since I'm one counsellor for 700 students, it's extremely difficult for me to cater to all of them in depth. - Counsellor, M1*
- *I have a bindi and bangles business which I have been running from before the program. **I did participate in a session, but I don't remember much**. There has not been much change in my business because of the program - Beneficiary, M3*
- *There was a 5 day training in the village, but **I went only for 2 days**, I had to attend to my family since my kids go to school. They told us we could get more prices if we sold to the collection. **I got awareness** about the frauds that might happen in the mandis, **but beyond that, there was not much benefit of the program for me**. Beneficiary, M4*
- *I went for the job fair where I was registered and then I was interviewed by BSNL. **I did not receive any counselling or training on the day**. - Beneficiary, M2*

1

Out of the ~6 lakh women participants who were targeted for income improvement, only 13% are reported to have secured an income generating opportunity

% Beneficiaries at each stage of the intervention as a measure of total KPI achieved for jobs and enterprises



*Disha does not compare as well to similar interventions within employment marketplace; **11% job placements** compared to **30% reported by the Model Career Centres** run by CII whereas it is comparable to **SVEP, NRLMs intervention in micro-entrepreneurship** where **rate of creating enterprises is ~4%**, same as DISHA's*

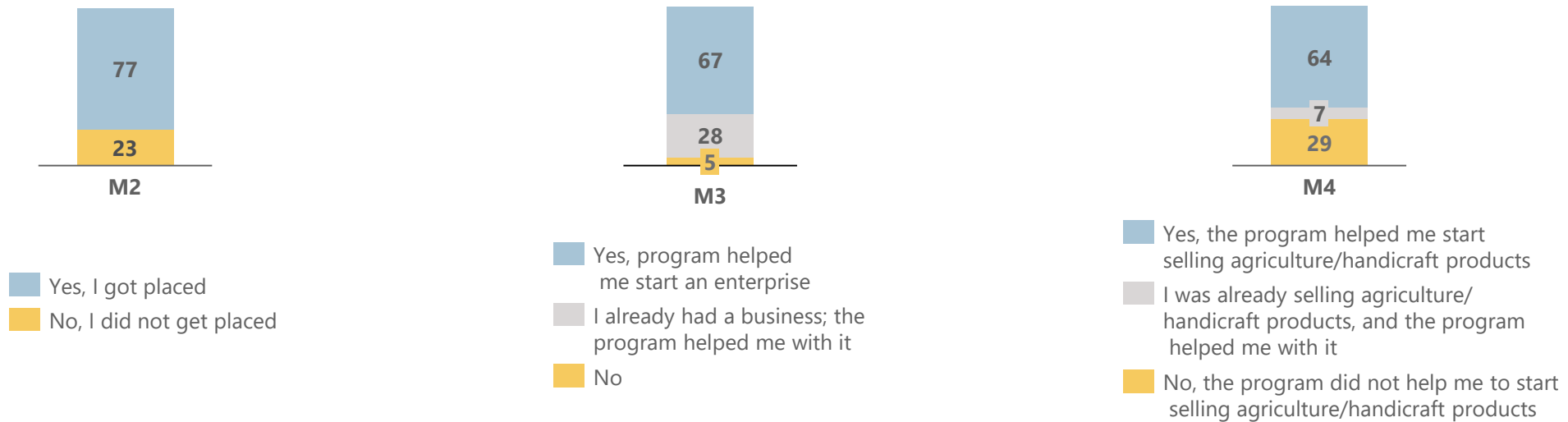
Note: Beneficiary count in each category is mutually exclusive of each other.

*6.13 lakh includes M2,M3,M4 beneficiaries across all stages of the intervention + M1 beneficiaries who were either informed on job/enterprise, trained on job/enterprise or placed in job/started enterprise for the representative pilots.

Our survey of women who were reported to have an income generating opportunity found that 23% of these women did not start a job, while 17% did not start enterprise

Survey findings

M2: %, respondents, N=581; M3: %, respondents, N=636; M4: %, respondents, N=636



*I hired 10-12 women, but many backed out. **50% backed out**, since many were placed out of home location and did not like the job. They knew about all this before they interviewed with us.*
- Employer

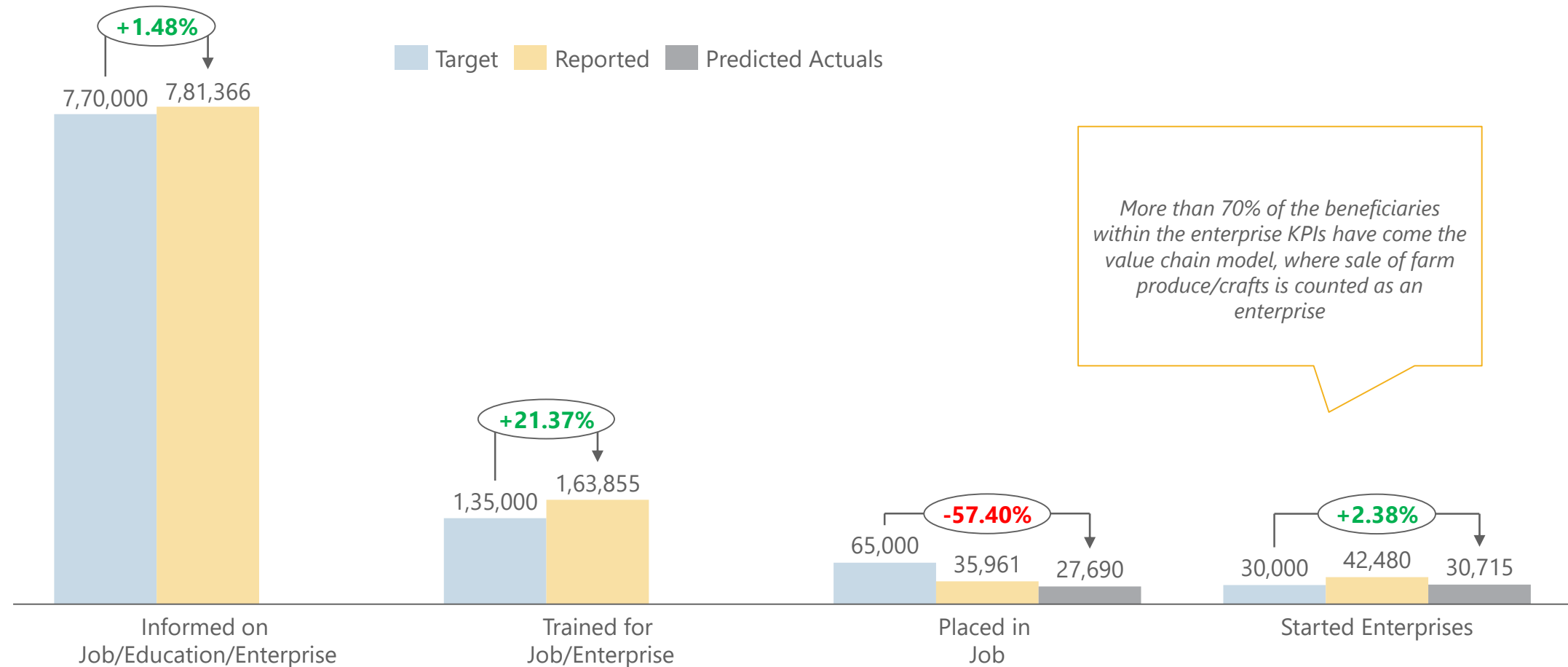
***After the training, I sold sarees for 1 week**, went to the mobile santi for marketing. **But, currently I don't do anything**. I have kids at home. I don't have orders, and I can't go out to look for markets. Customers at the mobile santi are also very demanding, challenging to sell to.*
- Beneficiary

*I became aware about operations in the market, including frauds that happen. But, **I never tried giving it to the collection centre because my husband manages marketing**, he takes it to the Amravati market. He might have agreed to sell through the centre, but I didn't interfere. **I am interested, but I don't feel the need** as such-*
Beneficiary

Note: A sample of 2400 beneficiaries was selected randomly, only from those set of beneficiaries who were reported to have gone through the complete intervention cycle

1

In effect, therefore, a total of ~9% women started an enterprise or job, with a 58% shortfall for jobs, the number of enterprises is much smaller if value chain is excluded



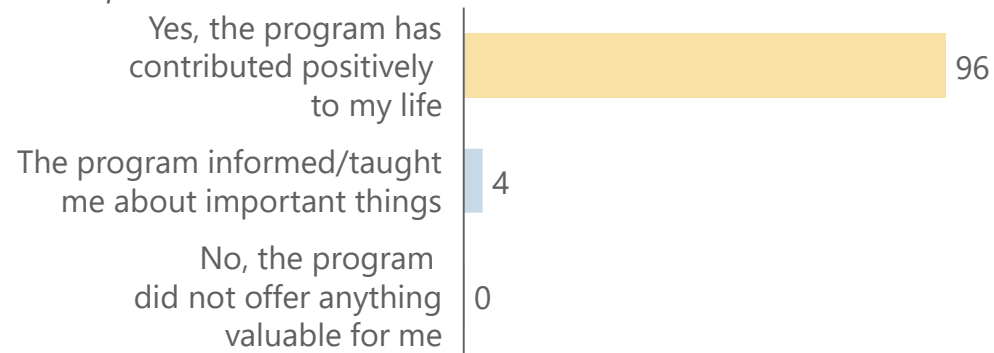
Note: A sample of 2400 beneficiaries was selected randomly, only from those set of beneficiaries who were reported to have gone through the complete intervention cycle.

Women who did start an enterprise or a job report very high levels of satisfaction with the program...

Survey findings: Beneficiary satisfaction for women who started enterprise or job

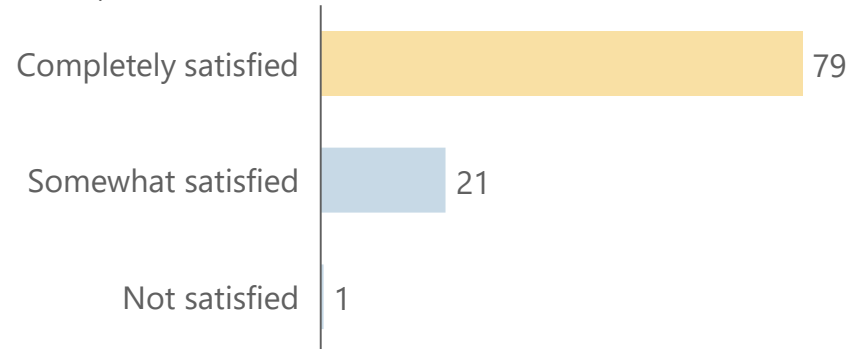
96% beneficiaries feel that the program has created a noticeable impact in their life

%, respondents, N=1441



79% beneficiaries are completely satisfied with their decision to participate in the program

%, respondents, N=1441



*I am a 43 year old married woman. I had been selling bangles for 10 years, making a profit of ~Rs. 500 a month before DISHA's intervention. The pilot taught me how to procure, decide margins, sales and marketing techniques, how to manage profit and loss, and even where to strategically locate the business. They also taught me how to communicate with customers. They used the example of textile businesses, so **I decided to diversify into sarees**. The mentor helped 4-5 of us get a Rs. 20,000 loan. **Now, I make Rs. 1500 a month, and I am looking to get a business license.***

- Beneficiary, M3

*I came to renew my card at the Employment Exchange (EE) **and I was guided by the counsellor to take up a job**. I am a house wife and did not know about these jobs and never thought about working. The counsellor convinced me that I can work as well and have a steady income to support the household. Subsequently, I went through one day training at the EE on how to face interviews and present myself. I am now working **and I earn 12,000 Rs a month** – I am very happy!*

- Beneficiary, M2

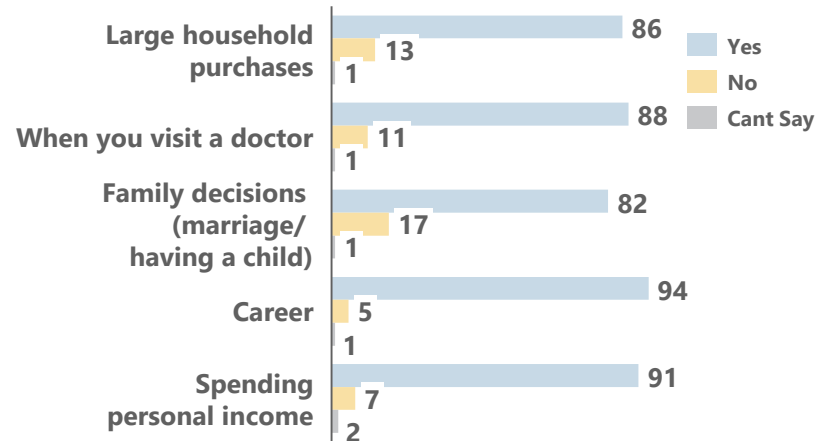
... and increased confidence and agency

Survey findings: Beneficiary confidence and agency for women who started enterprise or job

97% beneficiaries feel that they are **more confident** about their jobs/about running their business/about selling agricultural/handicraft products after taking part in the program
%, respondents, N= 1441



On average, **~88%** of the beneficiaries feel that their **agency has increased** on the following decisions in the household after taking part in the program
%, respondents, N= 1441



Earlier, we couldn't go out, speak to people, do things alone. Now, we can, our families are supportive, and we even participate in Panchayats (local govts.). We have **increased our confidence a lot.**

I was very scared when I started and did not talk much at all and if we were scared, **didi would explain to us very nicely** and ask us to be strong. My confidence has increased a lot after going through training and I believe I can do well in my job.



I have become **more self - confident on the career choices I can make.** I have become clear on the path I need to take in the future. I have gained confidence to convince parents for higher education because of DISHA

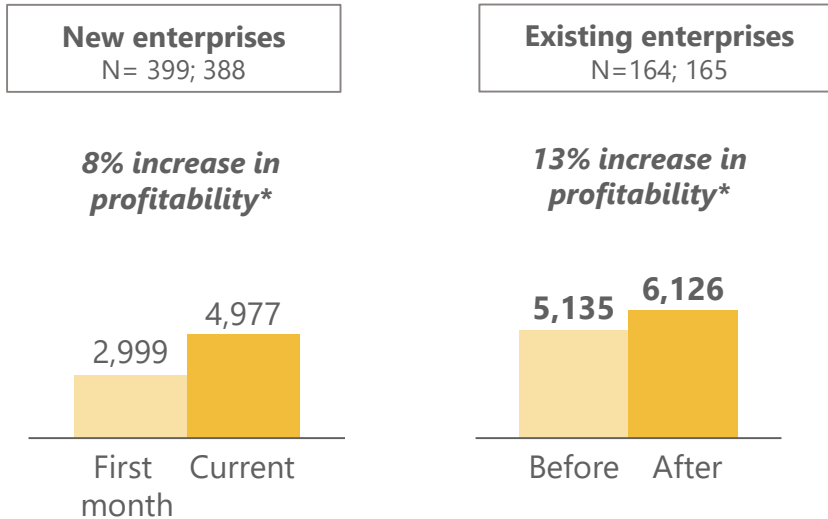
We are now recognized in the society. We are DISHA's ABA's. We also dress and **conduct ourselves accordingly.** There's a lot of difference between us and other women. We have knowledge, we share problems with each other, **we use smartphones!**



We don't just spend our income away. We buy cattle, equipment, whatever we need and **collectively decide with our families.**

Within micro-entrepreneurship, women have experienced an 8-13% increase in profitability and almost 70% of the enterprises have been operating for over a year

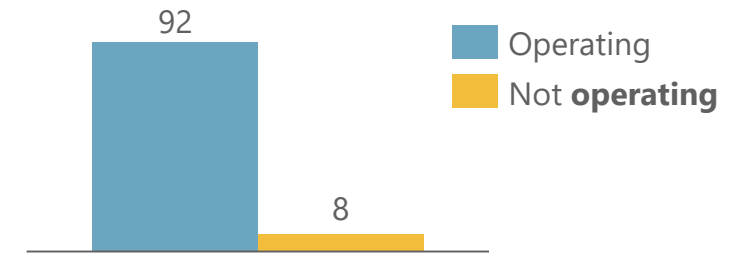
New enterprises have increased monthly profit in a short span of time; existing enterprises have seen an increase too but they were already profitable



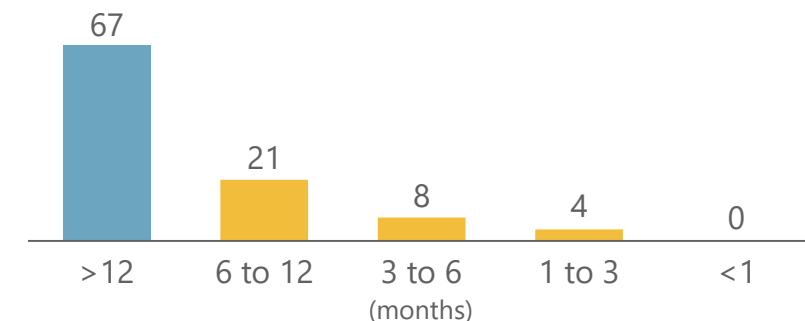
- In 2017-18, a rural woman earned an avg. Rs 4122 from the last 30 days of self employment¹, **~23% less than an average DISHA beneficiaries' post pilot monthly earning****
- Additionally, women's participation in rural enterprise is low, **only ~14% of establishments are women owned²**
- Therefore, DISHA has brought women in the entrepreneurial fold and increased their incomes

Majority of DISHA supported enterprises have been operating for over a year, indicating that impact has sustained in the short term

92% of enterprises are currently operating
N=439



88% of enterprises have been in operation for >6 months; 67% have run for more than a year
N=394

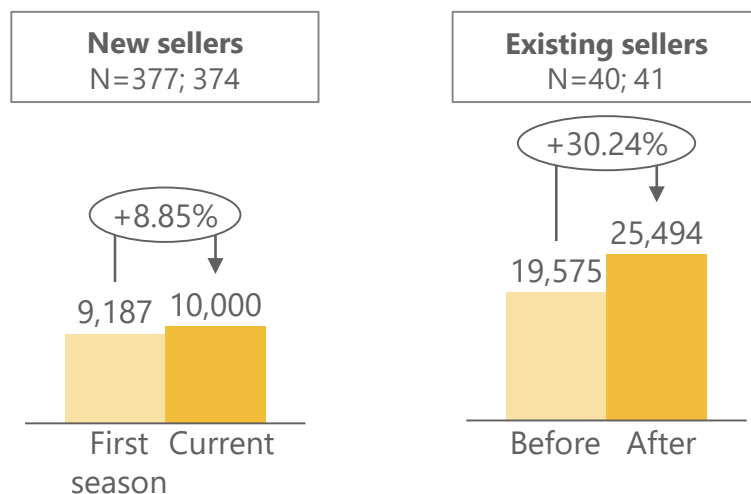


Note: *Profitability is calculated as a ratio of profit to sales; **Average gross earnings during last 30 days from self-employed among self-employed persons in CWS; average DISHA beneficiary earning calculated as a weighted average of income from new and existing enterprises;

Sources: 1. MoSPI, GoI, [Periodic Labour Force Survey Report](#), 2017-18; 2. MoSPI, GoI, [Sixth Economic Census](#), 2013-14

For value chain interventions, new and existing sellers have seen an increase of 8-30% in their profits, with 94% still selling their produce

Women have increased profit from sale of agricultural produce*

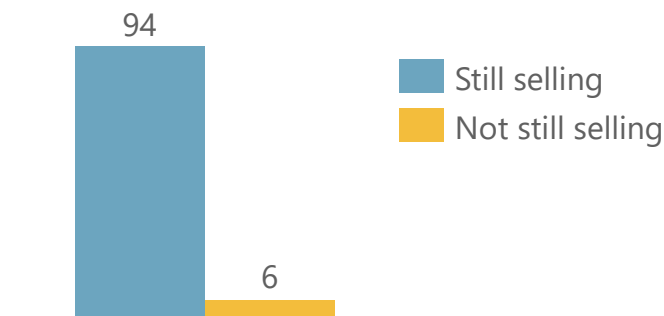


- Anecdotal evidence suggests that before DISHA, new sellers were largely engaged in menial tasks to support their husbands on the field
- Existing sellers are earning ~**10% more income** from agriculture than an average household in pilot states¹
- Since only men usually interact with markets, **women would have no or low agency** over the farm income
- Therefore, DISHA has enabled surveyed beneficiaries to enhance and gain control over income

Majority women are still selling their produce, especially due to continued IP support post pilot

94% farmers/craftswomen are currently selling their produce

N=449



We promoted the FPO, and the concept is doing well. So we are continuing to push for operations, and even seeking other funds to continue work.

- Partner, M4

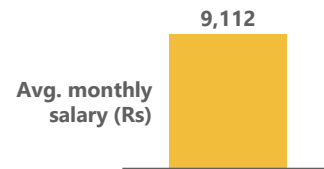
Note: * Since only 18 of the 100 surveyed women from the craft focused pilot have reported to be new or existing sellers under DISHA, the data is driven primarily by income generated from sale of agricultural produce

Sources: 1.

Women who were already working did not experience an increase in income through Disha jobs but reported that they were better quality

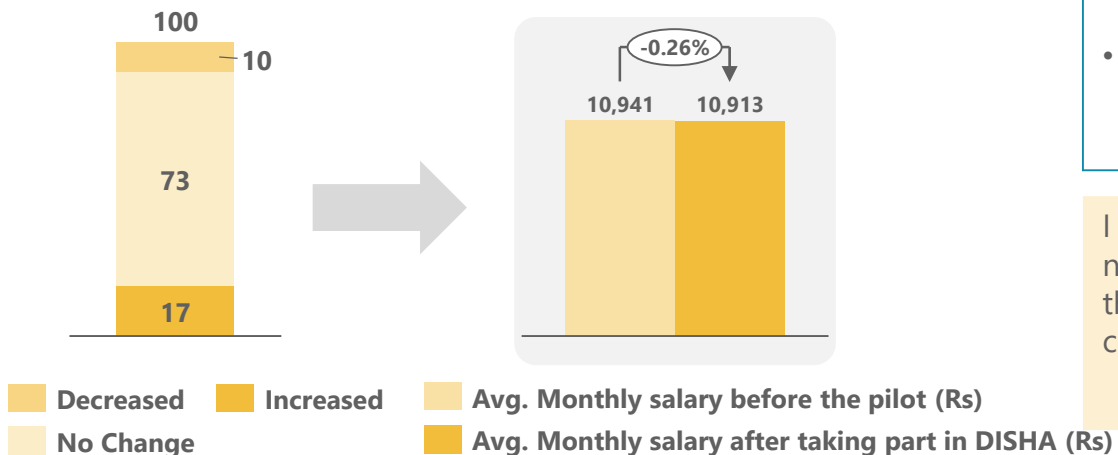
Average income of beneficiaries who were unemployed and then got placed through DISHA

%, respondents, N=174 (30% of the beneficiary population surveyed)



Change in monthly income of surveyed beneficiaries who took up alternate jobs after taking part in the pilot

%, respondents, N=214 (36% of the beneficiary population surveyed)



When compared with the status quo DISHA reports

- Inflation-adjusted real-wage for the Indian workforce **grew by only 5%** in the past 2 years with lower numbers reported for women ¹ as opposed to a **marginal decline in income** for DISHA beneficiaries who took up alternate jobs after taking part in the program
- Average monthly earnings of salaried female employees was reported to be **Rs 9500 in rural areas and Rs 14500 in urban areas**. However, this might not serve as an appropriate benchmark as it contains females across all ages from all socioeconomic backgrounds. To further contextualise average DISHA earnings, PLFS reported that women earning less than **Rs 5000 pm** made up **32% of the entire population** while **66% were earning less than Rs 10,000 pm** ²
- But, 73% who reported no change in income, said that they had **access to higher quality jobs due to the program**.

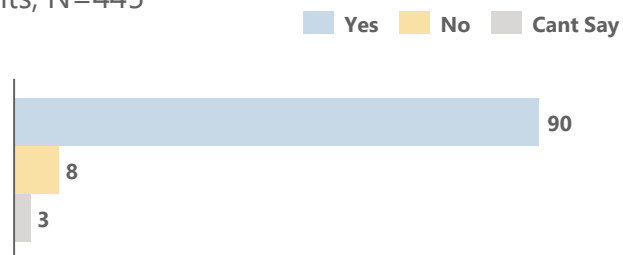
I was trying to get a job for almost one year before YES centre but could not get one. I got a sales job through ICICI academy which was sales on the field but I did not like that and the salary was very low. Through YES center, I got job at PVR

- Beneficiary, Nagpur

Girls who have undergone counselling under school-to-work transition report higher levels of confidence and agency and more informed career choices

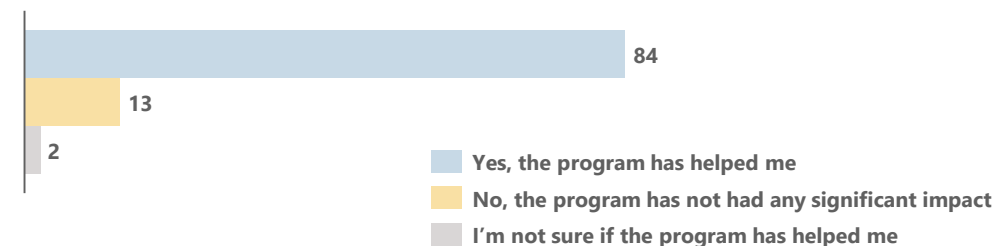
90% beneficiaries feel more confident about making career/higher education decisions after taking part in the pilot

%, respondents, N=445



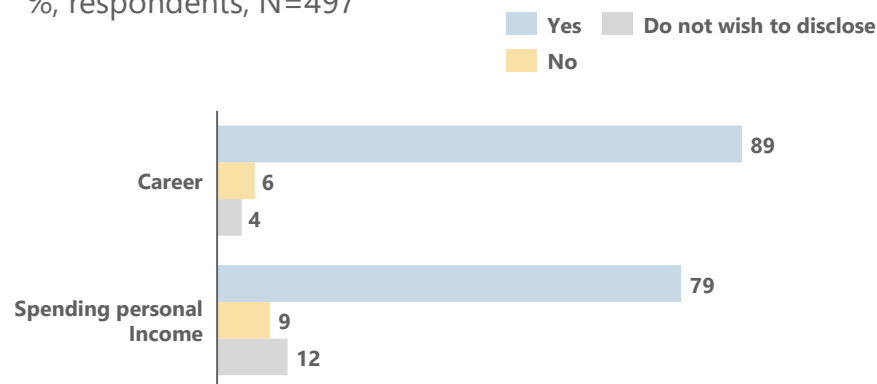
84% beneficiaries feel that DISHA has helped on their ability to make career decisions

%, respondents, N=434



On average, **~85%** of the beneficiaries across pilots feel that their **agency has increased** on the following decisions after taking part in the program

%, respondents, N=497



"I have become more self - confident on the career choices I can make. I have become clear on the path I needs to take in the future."
 "I have gained confidence to convince parents for higher education as a result of DISHA"
 - Beneficiaries, CGCC Karnataka

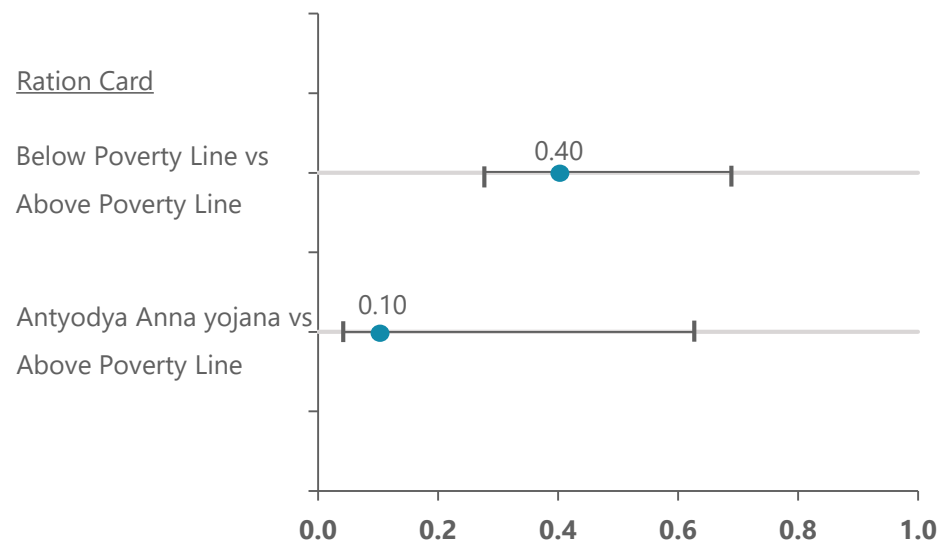
School-to-work transition and employment marketplace pose an equity challenge: beneficiaries below the poverty line are 60-90% less likely to be completely satisfied

We modelled the probability that an individual was completely satisfied vs not completely satisfied with her decision to participate in the pilot to ascertain significant/ important predictors driving beneficiary satisfaction with the pilot

Effect	Likelihood Ratio Chi-square	P-value
Ration card possessed	16.66	0.0002*

We conclude with **95% confidence levels** that the ration card one possesses i.e. the socioeconomic status of the beneficiary has a statistically significant effect on whether one is completely satisfied with the decision to participate in the pilot or not

Odds Ratios with 95% Confidence Limits



- BPL candidates are **60% less likely** to be completely satisfied with the program as opposed to APL candidates.
- AAY candidates are **90% less likely** to be completely satisfied with the program as opposed to APL candidates

Model 3 and 4 interventions do not have this challenge: this is partly by default and partly design towards marginalized rural/peri-urban women: they work with rural women that are currently engaging in menial on-farm labor but not market facing roles and middle-aged, rural/peri-urban women a majority of whom have not participated in the labor market before

Ecosystem impact

2

Disha has made initial progress on creating meaningful change in the skilling and employment ecosystem; greater buy-in and sustainable convergences are needed

2a

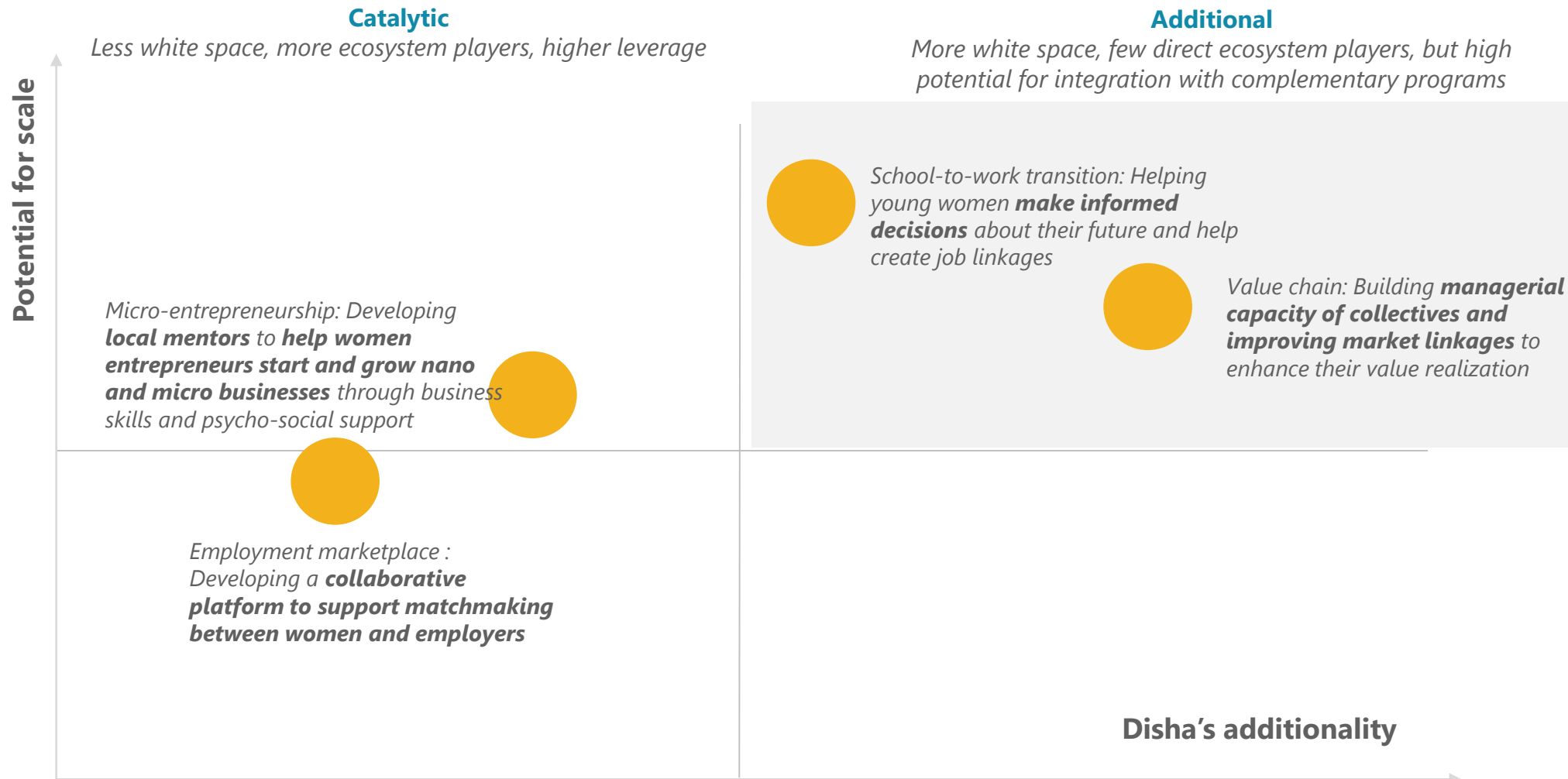
Disha has developed promising models that are starting to see momentum, but more concerted efforts are required for stakeholder buy in

2b

Disha has created strong convergences in the ecosystem and enabled meaningful partnerships across all four models, however, quite a few of these partnerships are unlikely to sustain in the future in the lack of alternate anchor

2a

Disha has developed four models, we find the school-to-work transition and value chain model to be most promising for scale and additionality



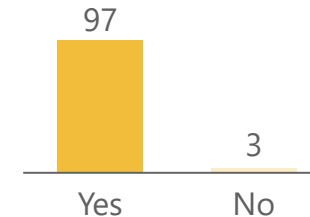
The value chain model takes an aspirational approach to helping women move to managerial roles within farm activities and is unique in its design

Additionality of the concept

- **Majority of women in agriculture are engaged in low skills and low wage roles;** interventions usually target **skill enhancement in on-farm activities**
- **DISHA has pioneered in training women on more aspirational managerial roles within collectives** with specialized, scientific training on post harvest primary processing, procurement, and marketing
- *"WSM concept has been a huge success. **Nobody has built these capacities at the village level.** With specific training, the approach to skilling is unique."*
- Expert

Survey findings: Beneficiary satisfaction with sourcing manager's advice or support

M4, n=350



"We were working with the FPO for a long time before DISHA. But we never had the WSM cadre concept. These cadres have allowed us to reach many more women effectively. Few of them can now lead tasks, they have become that good."
-Partner (Karnataka)

"We have understood the market dynamics. We can independently understand the technical ops now. Although in the beginning men would come to the center to see how women could do all these complex activities, soon everyone realized that in fact, we are better." - WSM

How has it been gender transformational?

>70% of agricultural projects focus on creating market linkages, but only 0.1% focus on reducing gender gaps in power and agency;

Share (%) of projects that address a given enabler of inclusion in agricultural markets



Disha has focused on gender transformation in three critical ways

- 1 Targeted power imbalance between men and women **by engaging women in traditionally male dominated, market facing roles**
- 2 Helped reduce restricted mobility **by bringing markets closer to women** through locally centered aggregating centers
- 3 **Strengthened organic farming**, which had **higher uptake among women** who hold primary responsibility for family health

Note: Trends are largely the same if percentages based on value of projects is presented instead of % based on number of percentages # was chosen to present here so that projects where the \$ value was not clear were not missed 2. Percentages add up to more than 100 because most projects address more than one enabler 3. This count includes only projects that explicitly seek to address time and mobility either by tackling enablers directly or working around these constraints. It does not include programs that address these constraints implicitly (e.g., Digital Green)

Source: Dalberg analysis, stakeholder interviews, beneficiary survey

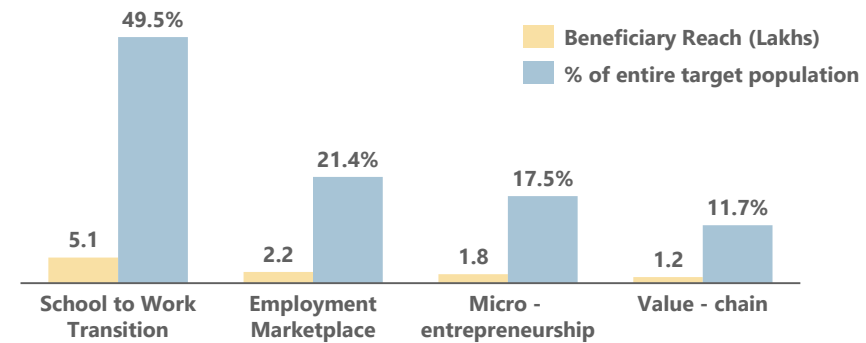
While the school-to-work transition model has taken a gender agnostic lens and varied approach across pilots, it does bring strong additionality in counselling

Despite the unique constraints that girls and women face, the school-to-work transition model is not targeted in its design towards women and has adopted a gender neutral lens for 50% beneficiaries and pilots have had varied approach and focus...

- Early **gender-role orientation, employment inequities, and family responsibilities**, which both complicate and restrict women's career choices and advancement¹; Only **16% of 34000 women** surveyed reported **migrating to the city for work/studies**; **80% women said they needed permission** from a family member
- *"Girls usually get into higher education not to work, and you really have to focus on their motivation levels and parental counselling to get them to think about careers" – Government stakeholder ; "We are career counsellors, we treat boys and girls the same. We counsel both of them the same way based on the results of the aptitude test. No training on best counseling practices or how to counsel girls or anything related to gender."*
- **Different pilots** within the model have taken a **varied approach** with **certain pilots offering interventions with fewer touch points than others** (e.g. **self-discovery and psychometric assessment** is not common across pilots, some pilots working with university level students have focused on soft skills and employability, while others did not)

...At the same time, Disha's advocacy efforts have supported career counselling gain momentum as a policy initiative by sharing critical learnings and have already seen scale

Total number of beneficiaries per model vs. total beneficiaries



- **Strong additionality** as counselling largely **remains a white space**: While counselling and related education service providers are more common in the private, affluent education ecosystem, there has been no concerted effort from the government so far on building a similar network within its schools or developing a cadre of counsellors (except Delhi). **This gives Disha a promising opportunity to work with the government to enable this**

1. Pauline A Coogan & Professor Charles P. Chen, Career development and counselling for women: Connecting theories to practice, 2007 ; 2. Indian Human Development Survey (IHDS) 2012

While mentorship models are already being implemented by NRLM, Disha's approach of psychosocial support for entrepreneurs and its curriculum are unique

Additionality of the concept

- The **mentorship model itself is not new**- comparison with 4 large enterprise development programs in India¹ reveals that **the MoRD's Start Up Village Entrepreneurship Program (SVEP) has a community based female resource person concept** ; Kudambshree has also been following this model
- However, none of these programs have focused on **psychosocial support, which is a unique Disha value add**; Psychosocial support entails a **tailored approach to a woman entrepreneurs' needs**: they are provided support on various dimensions such as mental and physical self care and socio-cultural barriers arising from gender norms; Anecdotal evidences suggest that this approach is **impactful, especially for rural women**
- While the model's potential for scale on its own is not very high** given NRLM scale , it is possible to integrate the Biz Sakhi curriculum

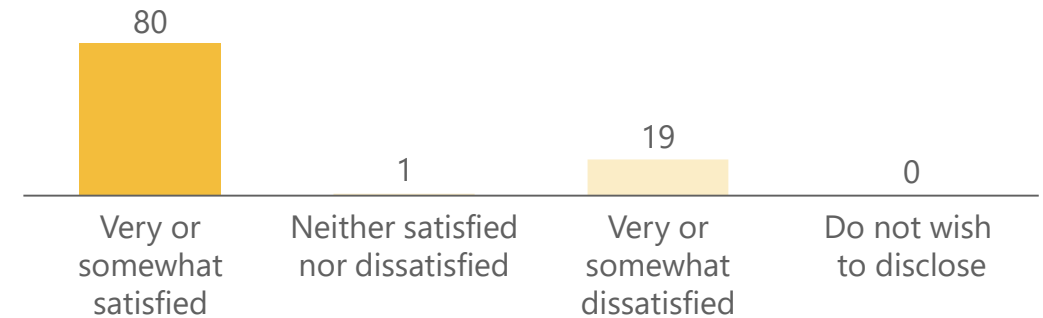


"We were always doing EDP. But with DISHA, we replaced our curriculum with theirs, because it has a unique psychosocial support component."
-Partner (Karnataka)

Add one quote here

Survey findings: Beneficiary satisfaction with mentor support provided

M3, n=485



"One woman was subject to the Ghungat tradition, she was not allowed by her family to participate. I counselled her, and even visited her house to convince her husband. Today, she has a stationary shop and a parlour."

- Mentor, Maharashtra

"We started to realize that even while we were working hard, our health also mattered, just like that of other family members. I had never cared much for myself. But she (mentor) told me that only if I care for my health, I can do more."

- Entrepreneur, Karnataka

Interventions under employment marketplace model are yet to establish a distinct proof of concept and blueprint

Interventions



Institutional Model: Create convergences across various stakeholders in the employment ecosystem



Employability Model: Mobilize, counsel, train and effectively engage in match making and placement

Nagpur Employment Exchange

- Convergences built on the supply side but limited success in rallying the demand side to generate sufficient employment opportunities

- Deep handholding for women through each stage of the intervention, but only 37 placements for 822 enrolled beneficiaries

Revamping the employment exchange network in Karnataka

- Convergences built across stakeholders, however these have not led to deep intervention, i.e. job readiness training for women was poor

- Gender agnostic model with generic approaches deployed for counselling /training. Low placement rate of ~8%

Apprenticeship Modality

- Partnerships initiated at multiple levels (private/public/ngos) but intervention struggled to drive apprenticeship in the eco system

- Minimal apprenticeship opportunities generated – target revised from 50,000 to 10,000 placements. However, counselling deployed a gender lens.


Partnering with IPs to set up their own Youth Employability Service (YES) Centers

- Teamlease run YES centers struggled to build partnerships and garner ecosystem buy-in leading to discontinuation of their centers in Mumbai and Aurangabad

- IP dependent – depth of intervention varied based on pilot. Magic Bus is a light touch model (no job readiness training) while YES Center Haryana deployed a deeper intervention

School-to-work transition and value chain models have also seen greater buy-in at the ecosystem level

Illustrative

	Smaller, one off partnerships	State/quasi government or private sector adoption	National level integration
	<i>Degree of buy in</i> 		
School-to-work transition		<ul style="list-style-type: none"> MoUs signed with Government of Telangana and Karnataka, LoU signed with Delhi government 	<ul style="list-style-type: none"> Taskforce constituting Ministry of skills, NITI Aayog and MSDE, UNDP and FICCI working on creating a policy level document on CGCC
Employment marketplace	<ul style="list-style-type: none"> Magic Bus has a financial agreement with Bajaj foundation to cover 40% of project costs 	<ul style="list-style-type: none"> Govt. of Karnataka had allocated 15 Cr to implement Yes Kendras, state and district level task forces constituted 	
Micro-entrepreneurship	<ul style="list-style-type: none"> Humana has a financial agreement with Hero Motor Corp worth ~1Cr 	<ul style="list-style-type: none"> NIESBUD and NIRD have started rolling out Biz sakhi ToTs 	<ul style="list-style-type: none"> Partnership discussion with MSDE has been initiated
Value chain		<ul style="list-style-type: none"> ~ 44+ Cr worth of partnerships with SRLMs in discussion, with existing proposals and momentum ~ 25+ Cr worth CSR partnerships, >85% approved/ implemented 	<ul style="list-style-type: none"> NCCT partnership in discussion via draft MoU

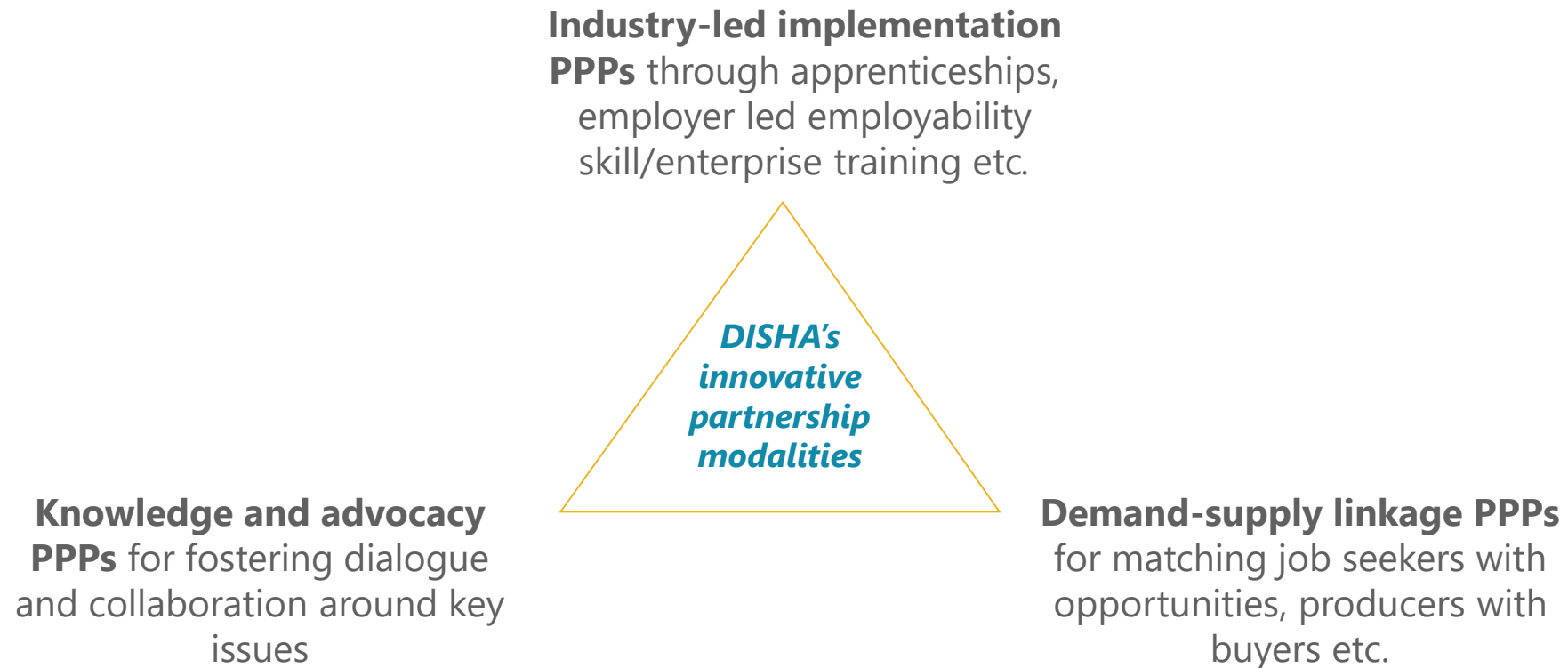
...and have the most potential for scale and sustainability

MODEL	OUR ASSESSMENT	SCALABILITY AND SUSTAINABILITY
<p>1</p> <p>School to Work Transition</p>	<ul style="list-style-type: none"> • High ease of replication and implementation: A counselling curriculum/policy document is in the process of getting created and formalized ; Idream career portal has been tested at scale • Stakeholder adoption: MSDE buy in to pilot the counselling curriculum drafted by the taskforce in 10 districts and scale up based on learnings • However, the model will need to account for limited availability of qualified counsellors, given the projected shortfall of 1.4 million counsellors to serve 315 million 	
<p>2</p> <p>Employment Marketplace</p>	<ul style="list-style-type: none"> • Low replicability and ease of implementation as interventions are mostly IP driven and varied in their approach : • Nagpur employability model: Economies of scale are difficult to achieve for given the deep handholding support being given to women; proof of concept not yet established for a one stop shop, have struggled to bring employer linkages; 	
<p>3</p> <p>Micro-entrepreneurship</p>	<ul style="list-style-type: none"> • High ease of replication, but lack of monetary incentives for mentors: Business Sakhi curriculum available publicly, NIESBUD and NIRD have the ToT capacity; current mentor model is voluntary or based on very low remuneration • Stakeholder buy-in is low for the model, but high for B.S. curriculum: NRLM and Kudumbashree have similar programs at a large scale; MoRD not onboarded; however MSDE onboarded for Biz Sakhi curriculum • High RoI potential: Est. RoI is high, in the range of 3.3-5X*, given that cost per Business Sakhi is ~Rs. 10-15k (likely to remain steady) for starting up and handholding 10 entrepreneurs over 12 months, or Rs. 1-1.5k per entrepreneur; 	
<p>4</p> <p>Value-chain</p>	<ul style="list-style-type: none"> • High ease of replication and potential for stakeholder adoption: i) Large network of FPOs lend themselves well to integrating WSMs and WBM; NRLM structure is suitable for an aggregation model; ii) Curricula available, although WSM curriculum needs standardization • High RoI potential: Cost of 1 WSM is ~Rs. 30k for 1 year of handholding, or ~Rs. 150-200 per farmer. Cost of 1 WBM is ~Rs. 60k for 6 a month management certificate course, however, FPOs can potentially sustain this cost for longer term gains, given their usual scale of operations 	



At a programmatic level, DISHA's biggest contribution to the ecosystem has been creating strong convergences (1 of 3)

DISHA has leveraged INR ~50 Cr of resources from the government and private sector to drive innovative partnership modalities

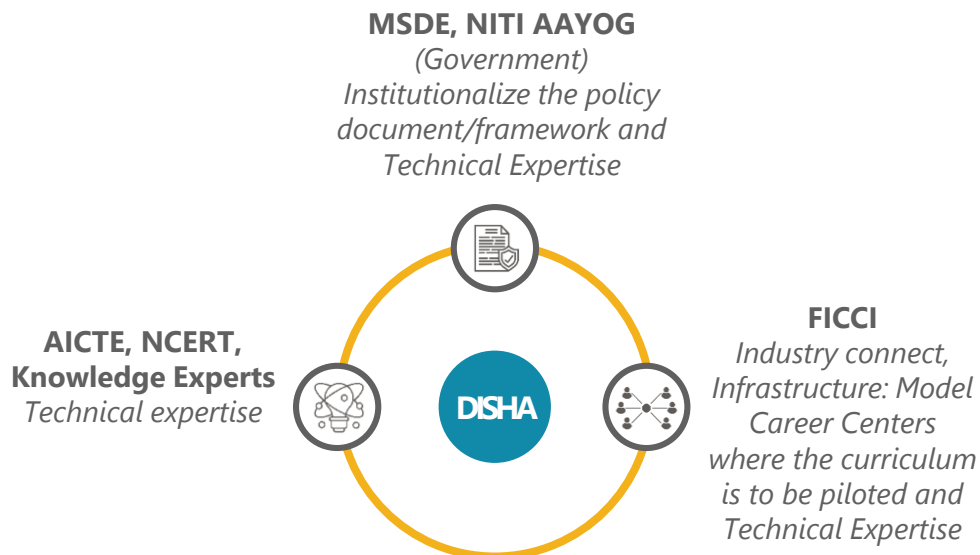


At a programmatic level, DISHA's biggest contribution to the ecosystem has been creating strong convergences (2 of 3)

Illustrative

DISHA has played a critical role in bringing together a taskforce to create a policy level document on CGCC

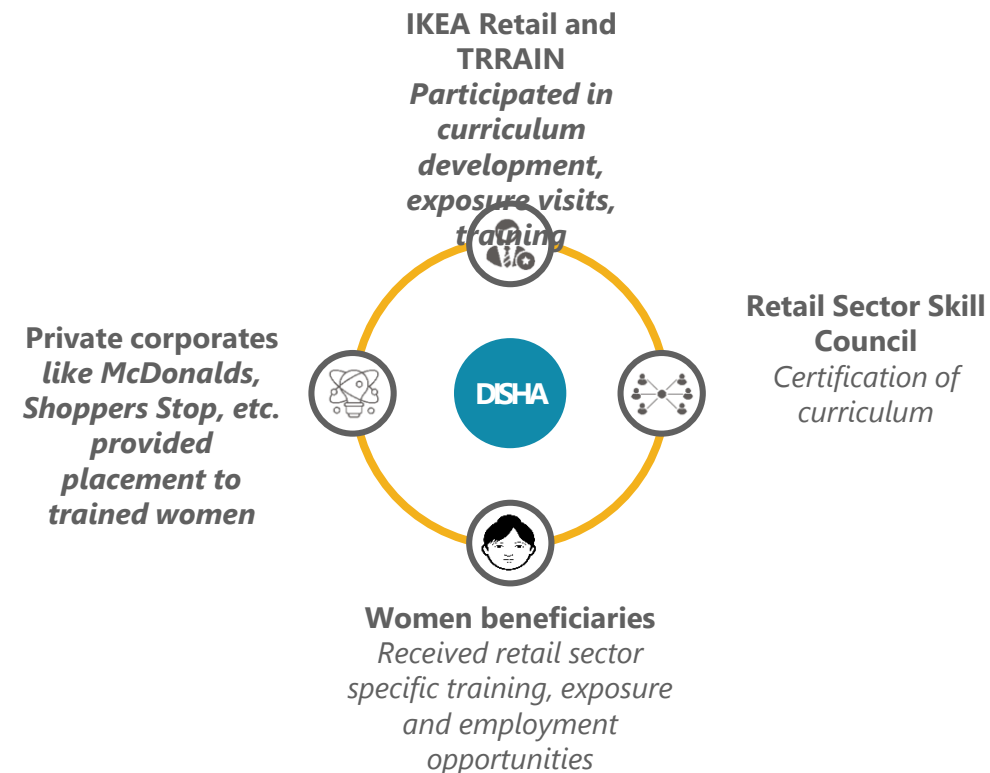
Knowledge and advocacy partnerships



"We have been talking about a counselling strategy for years, now, under the DISHA program UNDP started setting agenda for a counselling program in conjunction with FICCI, they have driven the taskforce. It will continue once we adopt it."
- Dr. Sunita Sanghi, MSDE

In the Disha IKEA Retail pilot, industry participated in training, and placing women in the retail sector

Industry-led implementation

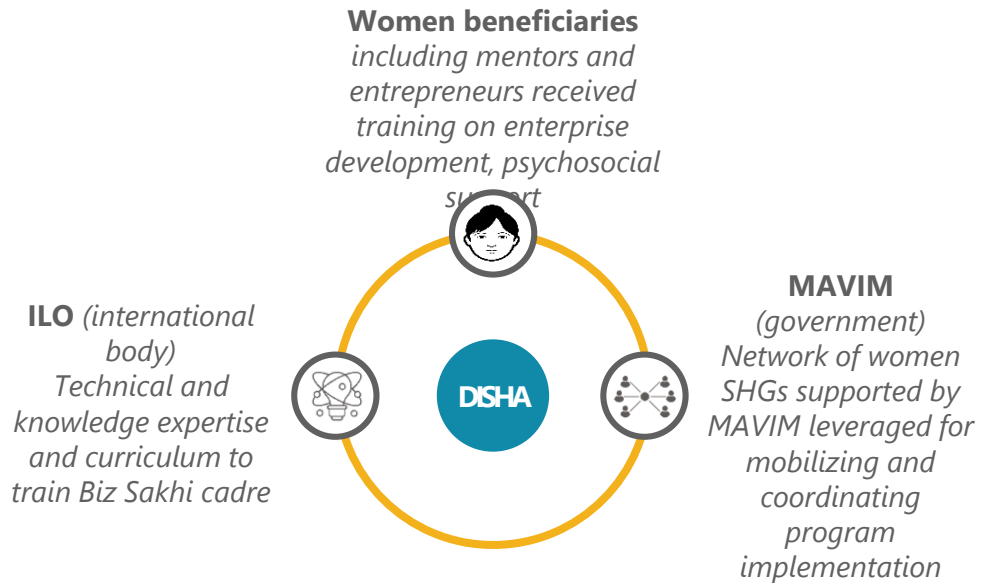


At a programmatic level, DISHA's biggest contribution to the ecosystem has been creating strong convergences (3 of 3)

Illustrative

DISHA brought together women networks through MAVIM and knowledge partners to drive the Biz Sakhi model for enterprise training in Maharashtra

Knowledge and advocacy partnerships

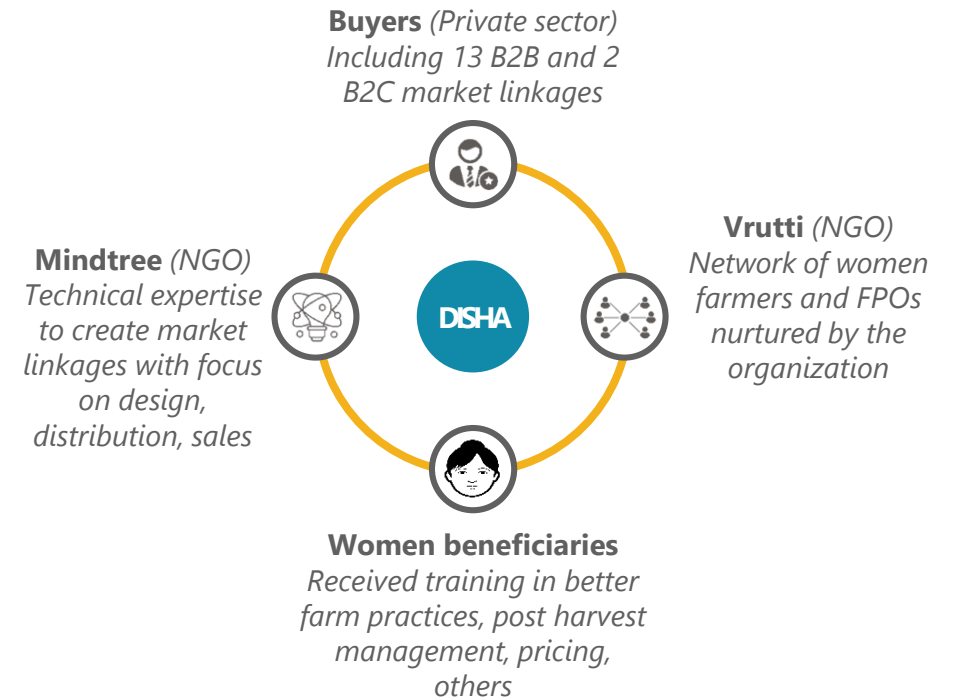


"For the first time for us, government (MAVIM), international bodies (ILO and UNDP), private sector (ICICI) and the community came together to create impact."

- Smt. Shraddha Joshi, MD MAVIM

DISHA brought together CSOs, producers and buyers to create an end-to-end value chain for artisanal and farm products

Demand-supply linkages



"Vrutti did the heavy lifting in terms of social capital, and market facing activities remained our (Mindtree's) main focus and value add. We have onboarded 13 B2B customers, and made stores in corporate campuses (of Microsoft, TCS, etc.) This has made it work for us."

- Partner, Mindtree

While these PPP modalities are promising, some are unlikely to sustain after Disha, given lack of adequate time on ground, alternate anchors and institutionalization

● High ● Medium ● Low

Model 1

Model 2

Model 3

Model 4

Industry-led implementation PPPs through apprenticeships, employer led employability skill/enterprise training etc.

Low: Few instances of employer led seminars and training programs through the Quest Alliance pilot in NCR and Enhancing Employability of M.G. University students in Telangana.

Low: Though Bridge to Livelihood was started in partnership with NSDC as a PPP model, apprenticeships did not take off, some earlier pilots focused on company-specific linkage, but this was time and cost intensive

No significant instances

Low: Few instances of buyer led training (e.g. Future Group training) for women within govt. networks. However, these have run for a **short period of time**, and were **driven by UNDP support**, thus unlikely to carry on after Disha

Demand-supply linkage PPPs for matching job seekers with opportunities, producers with buyers etc.

Medium : Delhi government has partnered with IDreamCareer to **design assessments and run the tech portal** for CGCCs in Delhi state

Low: Partnership between CII and Government of Karnataka. CII led PMU **helped link industry** to YES Kendras in Karnataka, however, most pilots have struggled with building demand-supply linkages

No significant instances

High: Some buyer – producer linkages through PPPs have been established (MSRLM-Arya Collateral). Some of these will continue. However, they have spent **little time in operation** and might face challenges and fail to continue.

Knowledge and advocacy PPPs for fostering dialogue and collaboration around key issues

High: Policy level document on CGCC developed through PPP between Ministry of skills, MSDE, FICCI, UNDP and sector experts.

No significant instances

High: Biz Sakhi curriculum, developed through PPP is institutionalized and available online. IP's are interested in leveraging Disha experience to continue the interventions, in Humana, HERO has committed funds for the same.

Medium : WSM and WBM curriculums have been developed, however, need institutionalisation

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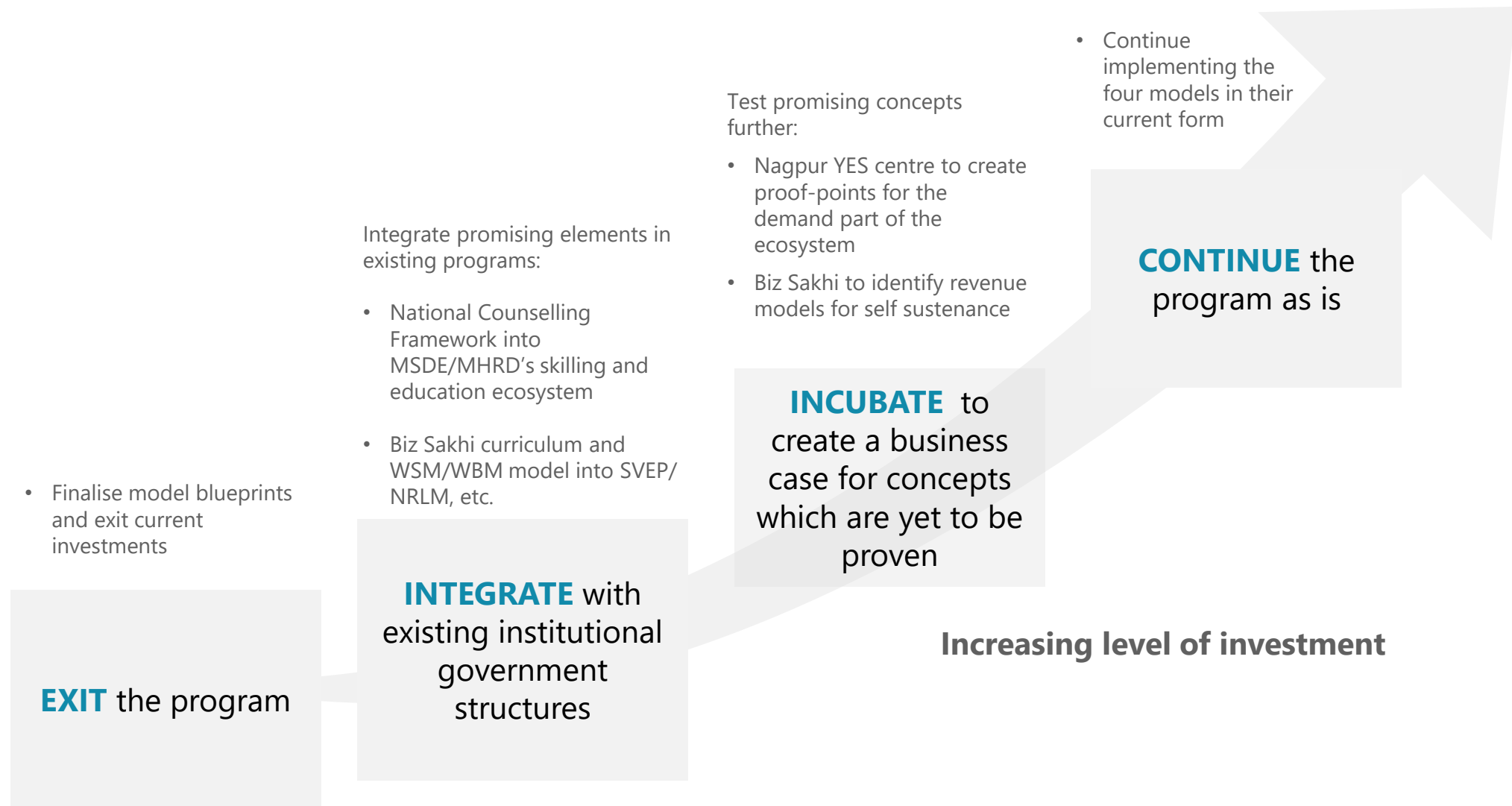
CONTEXT

KEY EVALUATION FINDINGS









WAY FORWARD

ANNEX

IKEA Foundation has four options to consider for future engagement on Disha



Our evaluation suggests that Option 2 might be most promising, however, further exploration of stakeholder buy-in and ease of execution is needed

	<u>Approach</u>	<u>Rationale</u>	<u>Ease of execution</u>	<u>Expected outcome</u>
1	 <p>EXIT the program</p>	<p><i>Minimal return to investment, high risk of losing momentum on models already designed</i></p>	 <p><i>High, only requires blueprint completion and knowledge sharing</i></p>	<ul style="list-style-type: none"> • <i>Few instances of ad hoc adoption by the ecosystem</i>
2	 <p>INTEGRATE into existing systems</p>	<p><i>Momentum and stakeholder buy in has been generated; concepts are promising, but feasible systems for mainstreaming need to be established</i></p>	 <p><i>Medium, requires a small team for liaising with stakeholders including policymakers</i></p>	<ul style="list-style-type: none"> • <i>CGCC curriculum is adopted and deployed through government schemes/private partnerships;</i> • <i>WSM and WBM is integrated into NRLM structure and adopted by FPOs, or explore options like private sector led coalitions/ co-financing mechanisms</i>
3	 <p>INCUBATE to prove at scale</p>	<p><i>Concepts are promising, but only at a small scale and high cost, risk involved is high</i></p>	 <p><i>Low-medium, resources needed for focused experimentation and iteration, monitoring and learning</i></p>	<ul style="list-style-type: none"> • <i>Biz Sakhi curriculum is institutionalized by NIRD/NIESBUD/ others</i> • <i>Nagpur YES Center model established as a scalable and sustainable employment marketplace;</i> • <i>Biz Sakhi model is self sustained</i>
4	 <p>CONTINUE current efforts</p>	<p><i>Promising concepts identified, additional experimentation/ not targeted implementation will not yield substantial returns</i></p>	 <p><i>Low, requires deep investment for day to day implementation at a large scale</i></p>	<ul style="list-style-type: none"> • <i>Individual pilots will continue, although success rate will remain low</i>

School to work: Integrate counselling curriculum into existing government programs/initiatives)

Why do we recommend this approach?

✓ Ensure wide scale adoption of the counseling curriculum

DISHA (UNDP) has played the critical role of a convener while providing technical assistance in the taskforce which has been setup to create a policy level document on CGCC . The **curriculum now needs to be piloted** and effective delivery mechanisms to scale identified; in parallel it will be important to help develop a **cadre of qualified counsellors**

What tools will DISHA need to deploy?

✓ Advocacy

Ensure policy/curriculum adoption through public/private partnerships

✓ Technical assistance

Work with the taskforce as the curriculum evolves and effective delivery mechanisms are identified

What is the expected outcome?

- ✓ The CGCC curriculum is deployed at scale through public/private partnerships. For example, curriculum is rolled out through MSDE's aspirational district program or through all Engineering colleges in Telangana by COIGN.



Est. duration

~**12-18 months**

Curriculum Development + Pilot + Scale



Est. cost: Low

2 member team

Potential partners

- Ministry of Skill Development and Entrepreneurship (MSDE)
- NITI AAYOG
- COIGN

Potential risks?

1. In absence of financial investment through DISHA, project implementation is subject to clearance of government funds which is further subject to red tape and ambiguity
2. Lack of MHRD buy-in to implement the curriculum in the schooling ecosystem

Value chain: INTEGRATE WSM/WBM model within the National Rural Livelihoods Mission (NLRM) or explore private sector led initiatives

Why do we recommend this approach?

- ✓ There is **proof of concept**, and **knowledge products** are available
- ✓ Multiple options for mainstreaming both concepts (illustrative):
 - WSM: NRLM/SRLM structures, Agriculture Sector Skills Council etc. can be leveraged
 - WBM: NCCT's training institutes, private and aided management institutes, etc. can be leveraged
- ✓ Strong private linkages have been established, stakeholder momentum can be increased to explore a private sector led coalition, co-finance mechanisms etc.*
- ✓ There is a need to design and test mechanisms to identify effective ways of integration

What tools will DISHA need to deploy?

- ✓ **Advocacy**
Generate buy in among government stakeholders, FPO promoters, etc.
- ✓ **Design**
Co-create effective mechanisms for integration with stakeholders
- ✓ **Technical assistance**
Capacity building, knowledge expertise, monitoring and overall quality assurance during testing period

What is the expected outcome?

- ✓ Potential for large scale creation of women managerial cadres at FPOs, enabled by institutionalization within government structures/ management training institutions across India. For example, if Agriculture SSC includes DISHA's WSM curriculum for short term skilling training, women farmers can avail free or subsidized up-skilling under schemes like PMKVY and improve their position in the value chains by finding employment at local FPOs
- ✓ Advancement in DISHA's existing curriculums with increased adoption

*Note that these alternative options will need deeper thinking for a way forward. Time and resource estimates are back of envelope calculations made based on only the option of integrating the model within NRLM



Est. duration
~18 months



Est. cost: MEDIUM
3 member team

Potential partners

- Ministry of Agriculture (NCCT)
- NABARD
- Ministry of Rural Development (NRLM/SVEP)
- IRMA, IIMs, other management schools

Potential risks?

1. Cost structure of WBM training might reduce payment capacity
2. Need for capacity building of government employees. For example, in case of integration with NRLM, block and cluster level units should have the capacity to support WSMs
3. Bureaucratic inefficiencies

If IKF decides to explore option 3, it could focus on incubating Biz Sakhi to test fee-based models and create a proof-of-concept for YES centres

Why do we recommend this approach?

Biz Sakhi Module

- ✓ There is proof of concept, however, revenue structures for self sustenance have not been identified
- ✓ If such models are successfully identified, adoption can be de-centralized to the individual level
- ✓ Partners have shown interest in experimenting different models such as user fees for business consultancy services of the mentor

Nagpur YES Center

- ✓ With a placement rate of 4%, the center has struggled to generate job opportunities for beneficiaries i.e. effectively rally demand side stakeholders. Albeit promising, the intervention is not scalable or sustainable (high costs per beneficiary and low placement rates) in its current form

What tools will DISHA need to deploy?

- ✓ **Finance**
For focused implementation
- ✓ **Technical assistance**
Knowledge expertise, monitoring and overall quality assurance during implementation

What is the expected outcome?

- ✓ **Biz Sakhi Module:** Potential for a multiplier effect wherein mentors can generate income from supporting other entrepreneurs and potential to expand to reach urban women led enterprises
- ✓ **Nagpur YES Center:** The model is established as a scalable and sustainable 'Employment Marketplace'



Est. duration
~ **18 months**



Est. cost: HIGH
2 (National) + 2-4 (State) member team

Potential partners

Biz Sakhi Module: Strong field agency, preferably from among current Ips

Nagpur YES Center: Vidarbha Industries association, Laghu Udhog Bharti, CII, NHRD, FICCI

Potential risks?

Incubation fails to achieve its outlined objective, and model has to be adapted for government integration

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CONTEXT

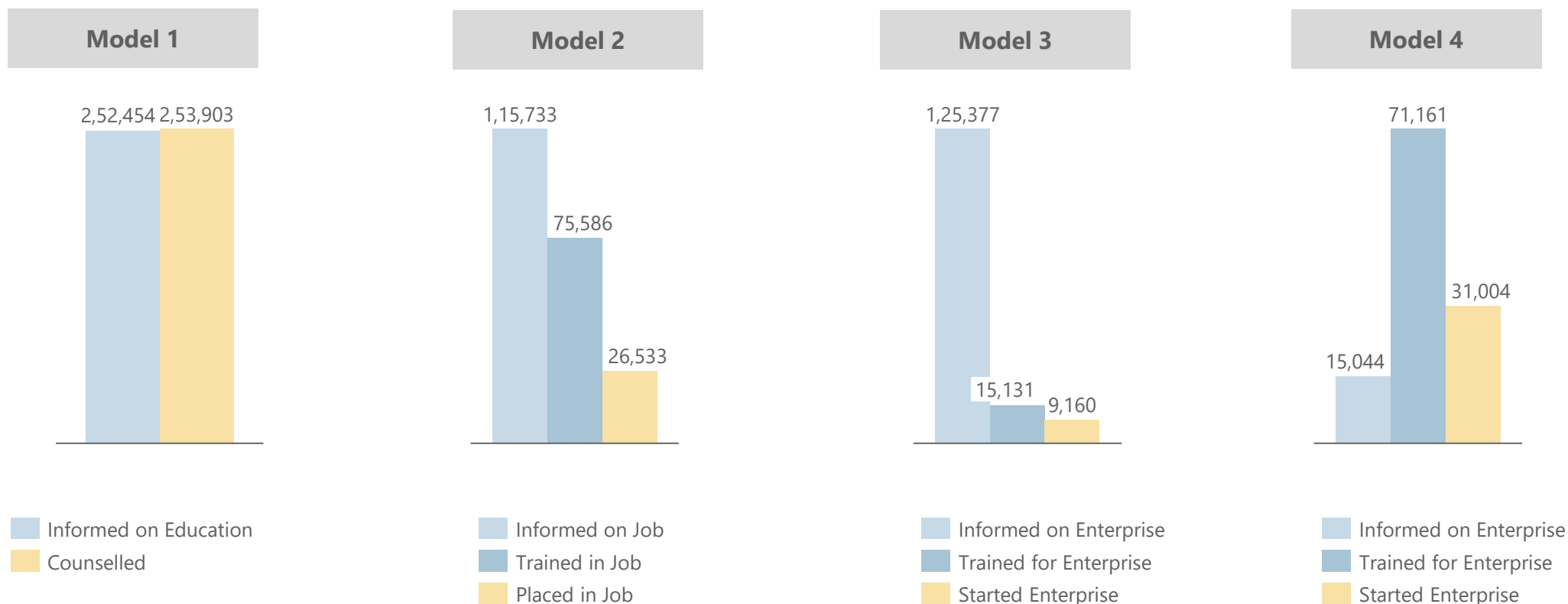
KEY EVALUATION FINDINGS

WAY FORWARD

ANNEX

320,600 women across the four models have reached the last stage of the intervention: counselled, placed in job or started an enterprise

Number of beneficiaries at each stage of the intervention for each model



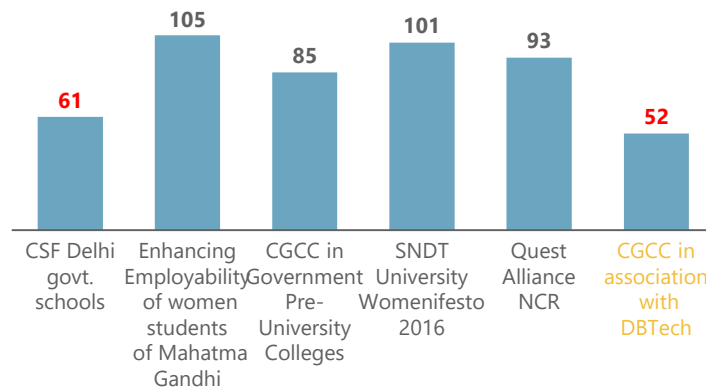
Note: Beneficiary count in each stage of the intervention for each model is mutually exclusive of each other.
 Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis

Out of these 320,600 women, we surveyed a total of 2350 women beneficiaries across 24 pilots from all four models

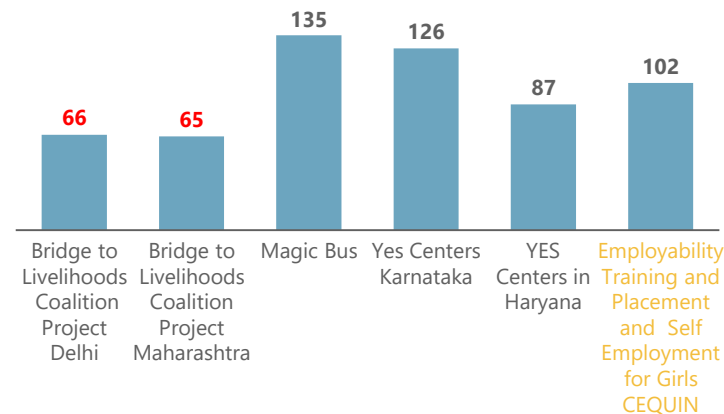
Number of beneficiaries surveyed for each pilot

■ Non Representative pilots

Model 1 – 497 Beneficiaries

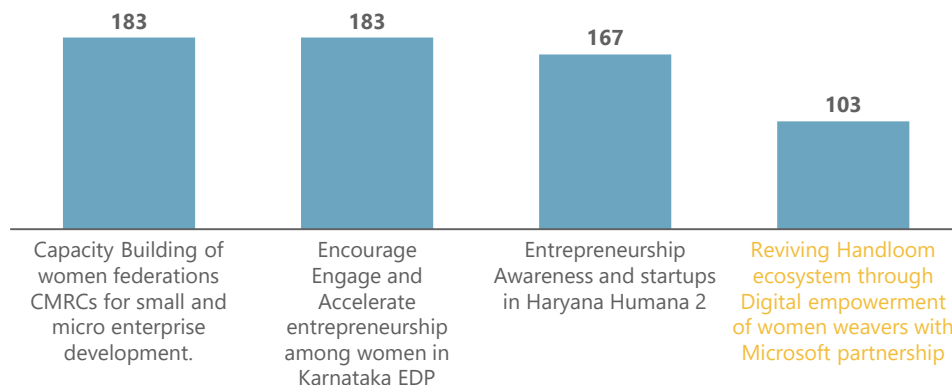


Model 2 – 581 Beneficiaries

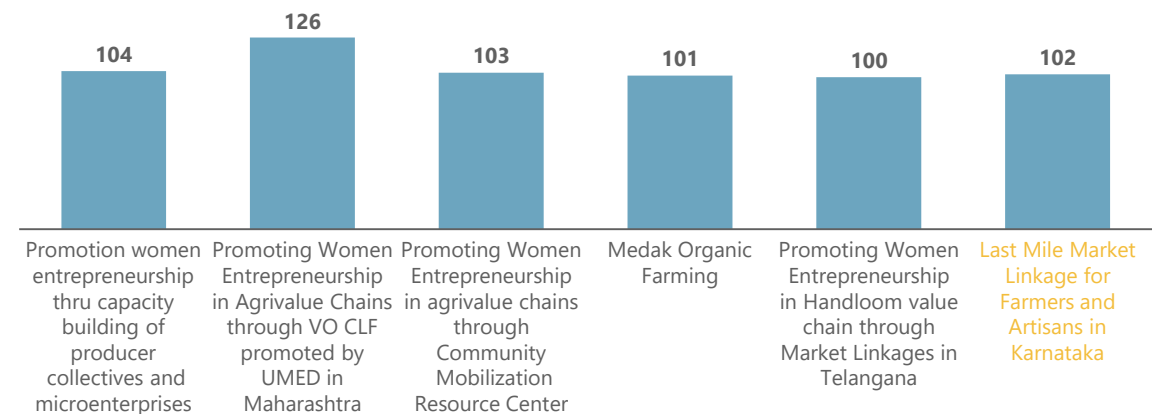


Note: 497 (Model 1) and 581 (Model 2) beneficiaries represent a statistically significant number as far as respective models are concerned but for the sample to be representative within each pilot we needed to interview at least 100 beneficiaries per pilot. Especially, in case of **CSF Delhi gov. schools**, **CGCC in association with DB Tech in M1** and **Bridge to Livelihoods in M2** we could not meet these numbers as it was difficult to locate beneficiaries who had graduated from school/college and migrated or changed their phone numbers post the intervention.

Model 3 – 636 Beneficiaries



Model 4 – 636 Beneficiaries



Note: Only beneficiaries that reached the last stage of the intervention i.e. beneficiaries who were counselled/ beneficiaries who were placed in jobs or started enterprises were considered while the sample was being drawn. Thus, the sample is representative of this population and not the entire 1 million who have gone through different stages of the intervention.

Model 1: School-to-work transition

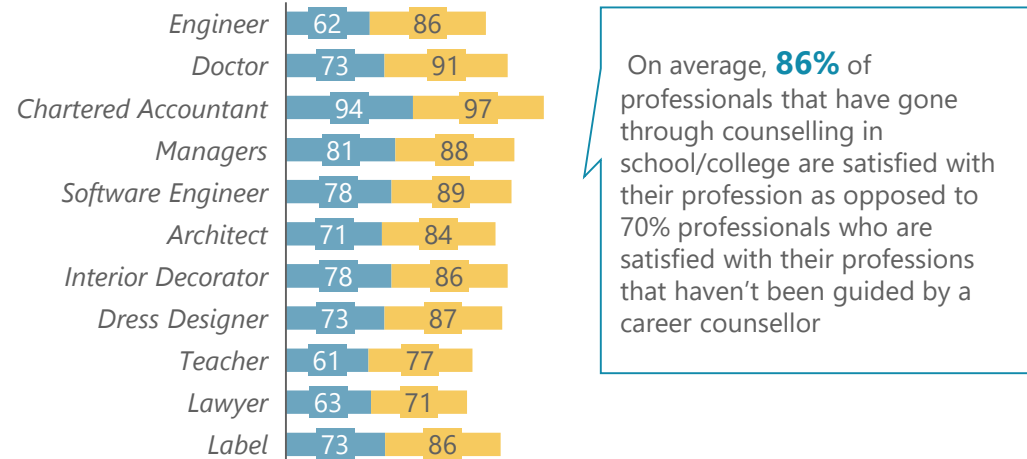
Relevance: Guidance and counselling programs are proven to have positive effects, but India is lagging behind

Guidance and counselling programs in educational institutes have shown positive effects on students¹

Share of professionals satisfied with their job by status of enrolment in career counselling

% of respondents who are satisfied with their jobs

- Not been guided by career counsellors
- Guided by career counsellors during school/college



Studies also suggest improvement in students' average grades, level of discipline, attendance, socio-emotional well-being and satisfaction with their chosen educational paths²

Majority schools in India do not have a professional counsellor, resulting in an overall deficit of 1.2 million counsellors³

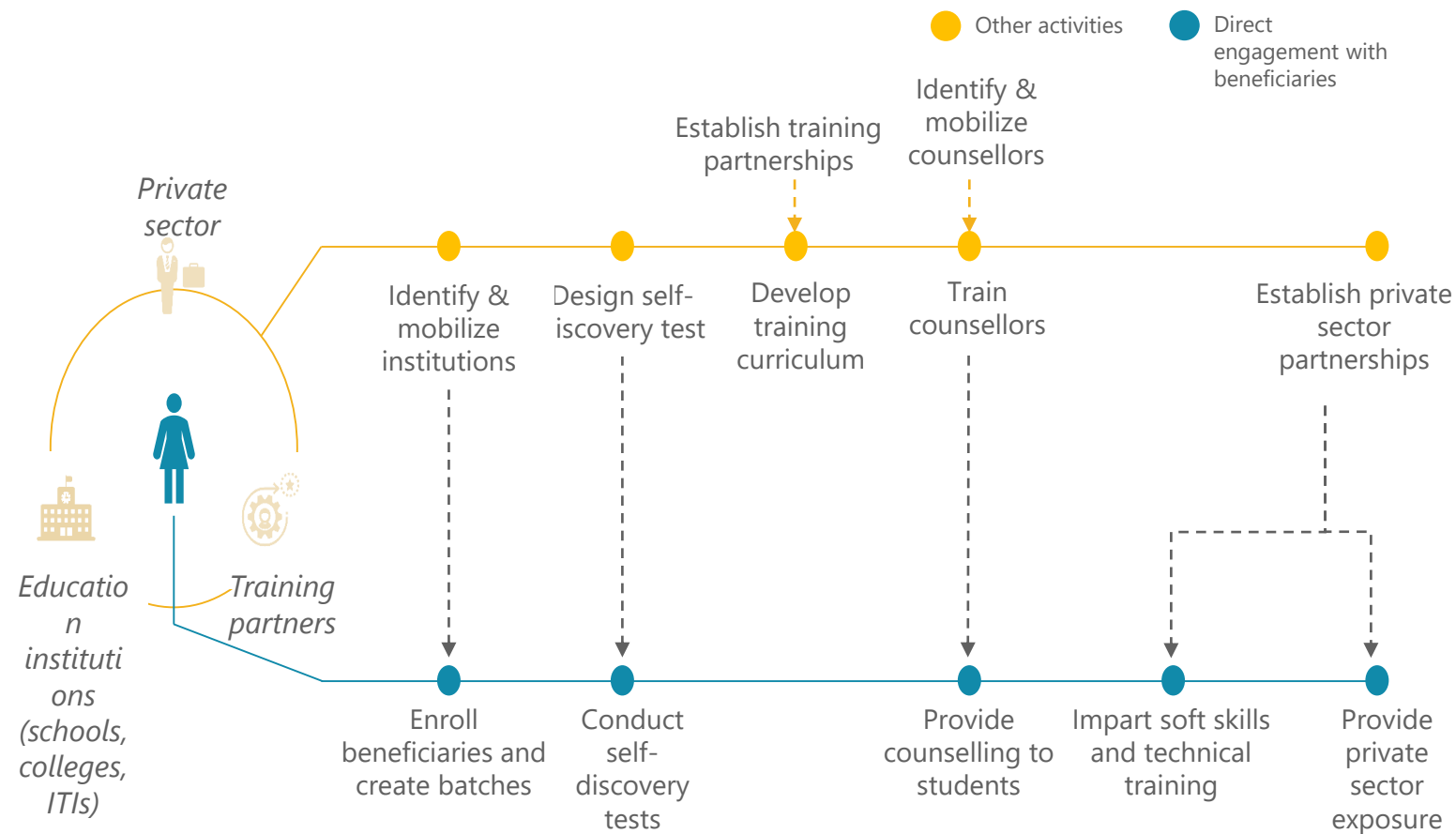
- While a few national boards have mandated schools to have counsellors, **over 90% schools** in India don't have a professional counsellor on board
- India has around **0.1 million professional career counsellors** and needs a minimum of 1.2 million career counsellors to maintain a globally acceptable student to school counsellor ratio to cater to a 315 million strong student market.
- In comparison, the US has about 2.6 million student counsellors for 56 million students

Student to Counsellor Ratio (India vs Globally Accepted Norms)



1. Impact of career guidance and counselling on student's career development, Dr Paras Jain; 2. xx; 3. MHRD, EY, and KPMG market report on K12 education in India

Relevance: Under Model 1, DISHA invested ~ Rs 112 million to help young women make informed decisions, counselling remains a white space in the country

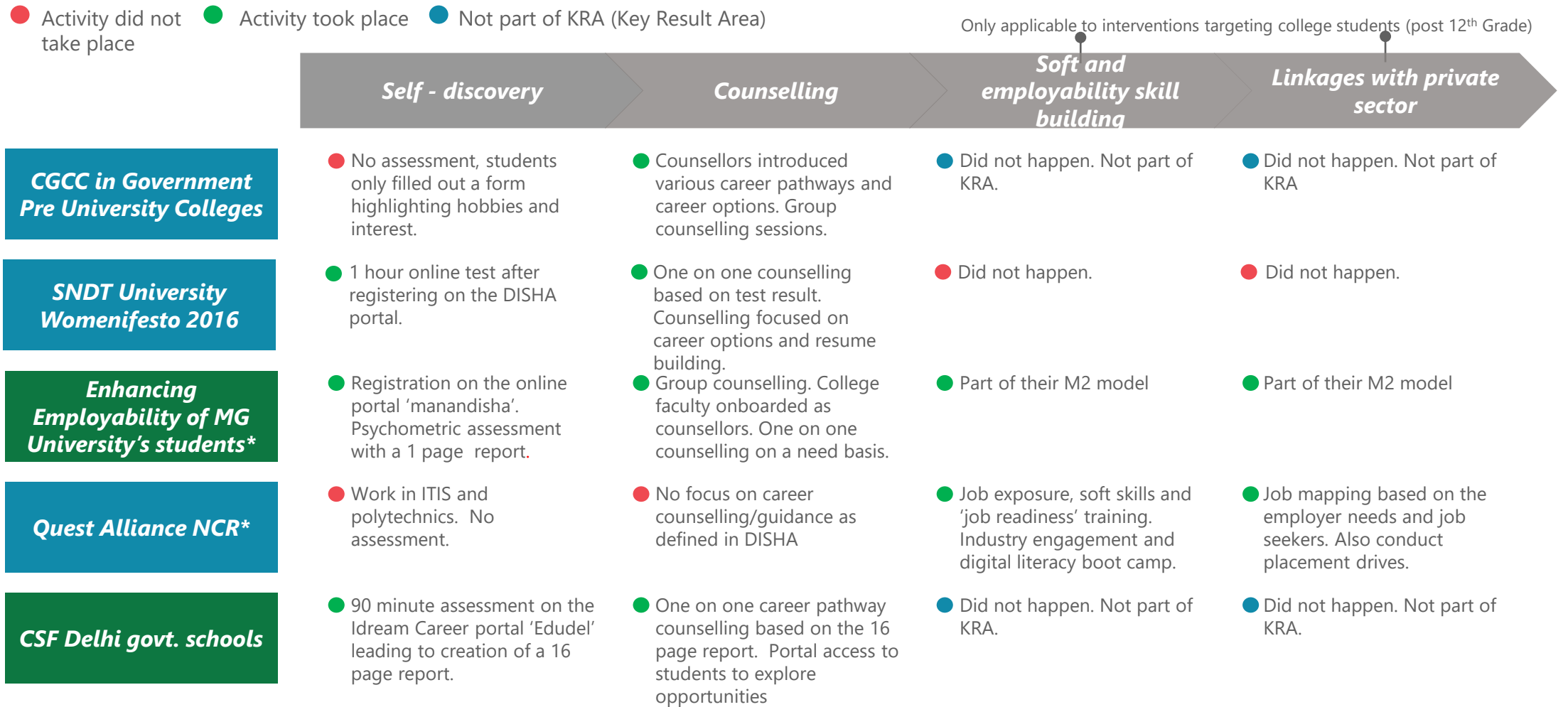


Portfolio snapshot

139 Million Rs	Total project cost (DISHA+ Other Stakeholders)
2,53,903	# of students who have gone through the counselling
547 Rs	DISHA Spend per beneficiary
592	# of counsellors engaged
518	Student : Counsellor ratio
4 Hrs	Average duration of counselling received per beneficiary
9291	# of students who received an offer letter for internship/apprenticeship

Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis

Impact: Pilots have had varied focus across different stages of intervention, with no clear blueprint emerging



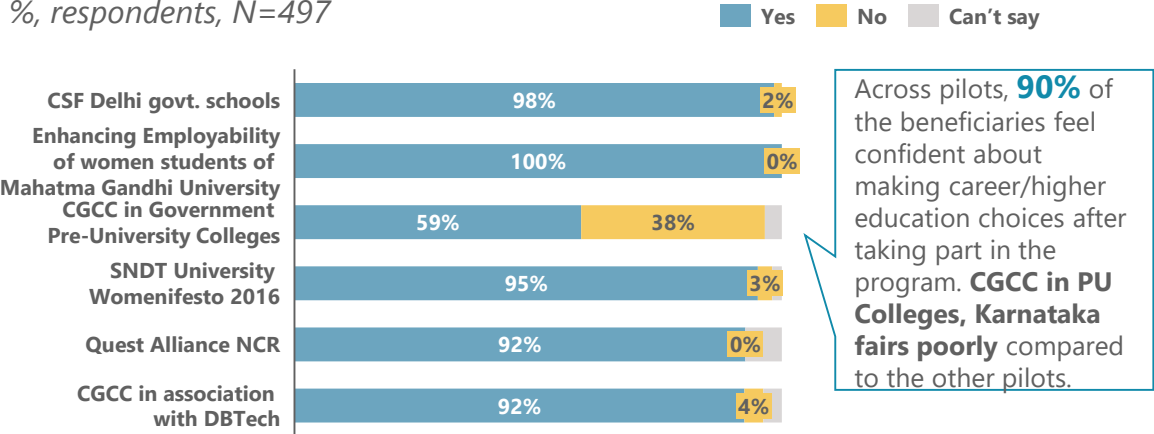
← Most pilots rely on generic and women agnostic approaches to offer counselling and employment support (e.g. the tech portal for CSF); similarly, there is no focus on parental awareness and family counselling for almost all pilots, a critical element for career guidance for women →

Note: * Quest Alliance NCR mimics a Model 2 intervention more closely than Model 1 as a result of the focus on 'Job Readiness' module and placement drives. Enhancing Employability of MG University's students also has a model 2 component where in students are trained and placed in jobs through placement drives and job fairs in the university. Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis

Impact: However, model 1 pilots have been successful in increasing agency for girl students that have undergone counselling

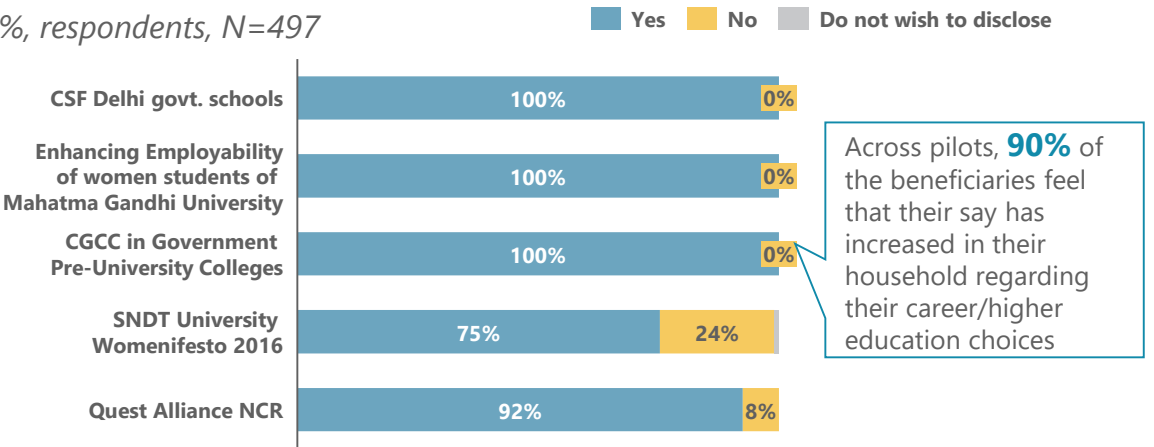
Beneficiaries feel more confident about making career/higher education decisions after taking part in the pilot

%, respondents, N=497



Beneficiaries have an increased say in their household regarding their career/higher education path

%, respondents, N=497



"All students who were part of the program are now doing something with their lives and are motivated."
- Dr. Padmavathi (Dy. Secretary, Govt of Telangana & Former Principal)

"I have become more self - confident on the career choices I can make. I have become clear on the path I needs to take in the future."

"I have gained confidence to convince parents for higher education as a result of DISHA"
- Beneficiaries, CGCC Karnataka

"Lot of girls were not confident because of language barriers. But we helped them understand that they have multiple career options that they can access irrespective of their language barrier, thus increasing their self - esteem."
- Counsellor, SNDT

Womanifesto Mumbai

"DISHA is a good program and must continue next year for the next batch so they also get access to the same opportunities as us and become more confident the way we are now."
- Beneficiary, Enhancing Employability of M.G. University's Students

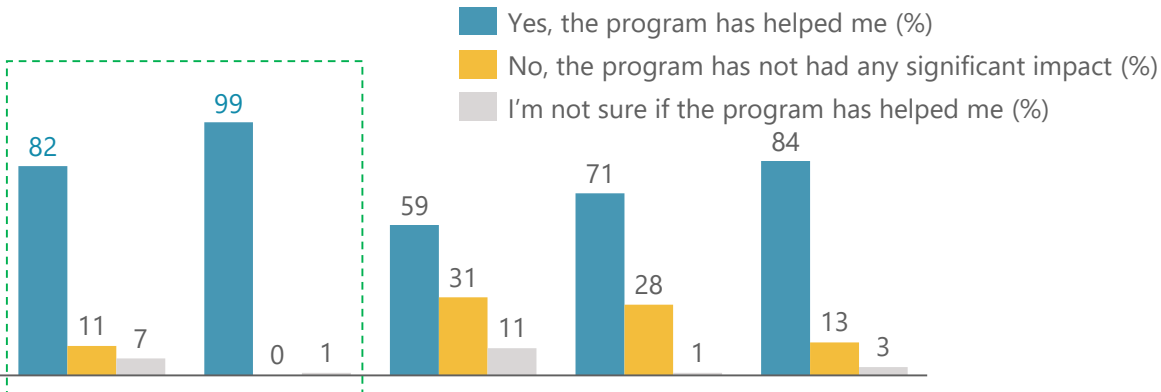
Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis

Impact: On average, over 80% of surveyed beneficiaries across pilots have reported that the program has equipped them to make informed career choices

Enhancing Employability of women students in MG University and CSF Delhi have stood out as the most promising pilots

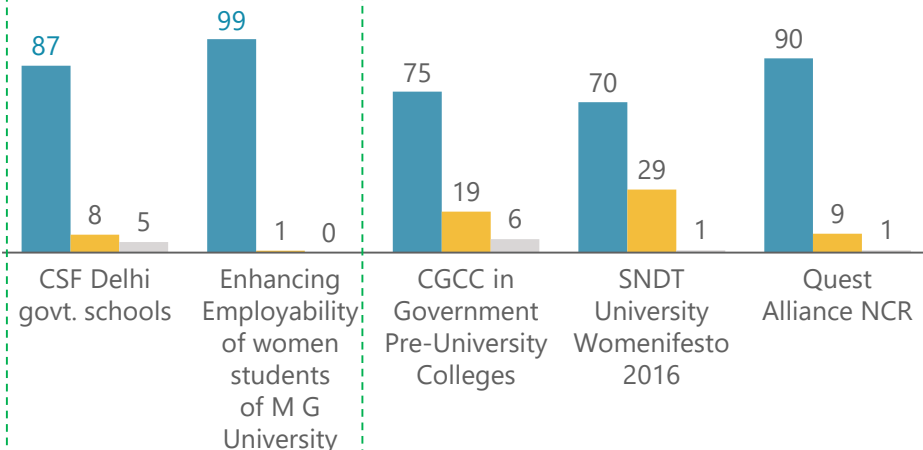
Average rating by female students that DISHA has contributed to increase in awareness and knowledge of potential education and job opportunities

%, respondents, N=445



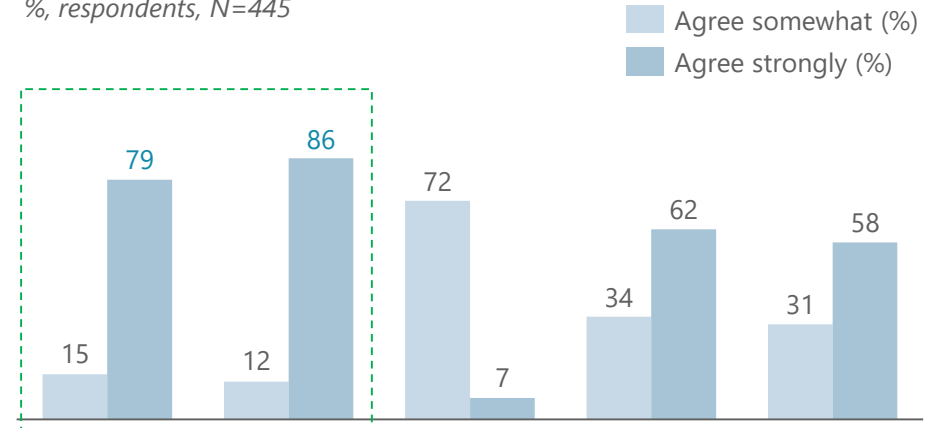
Average rating by female students that Disha has informed/guided them well to help them with their ability to make career decisions

%, respondents, N=445



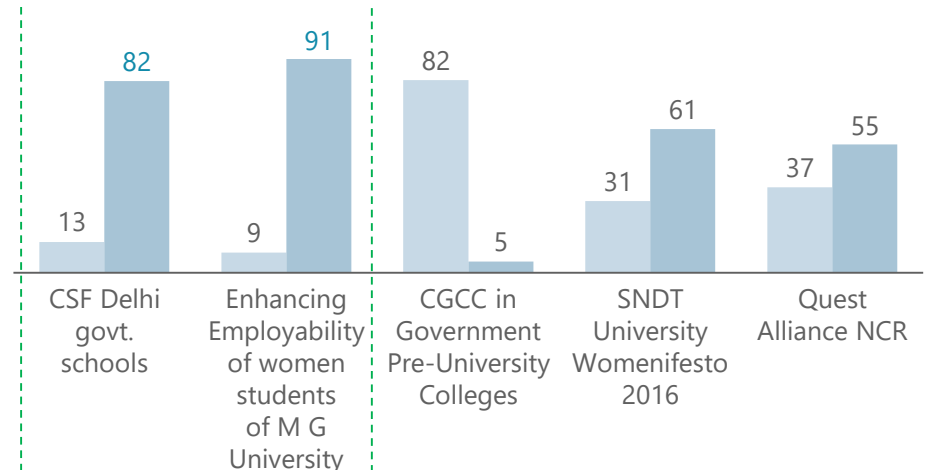
As a result of the pilot, I know the key areas to develop for my professional growth

%, respondents, N=445



As a result of the pilot, I know where I want to be in 5 years

%, respondents, N=445



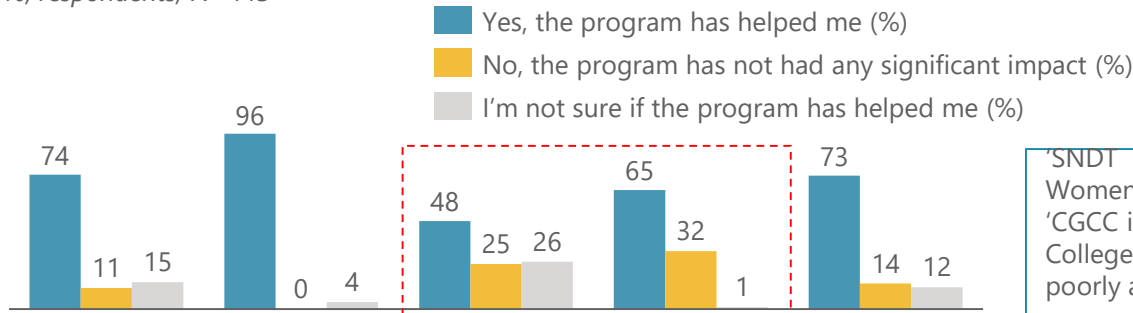
Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis

Impact: Other critical components such as competency building and workplace exposure need greater focus

1 Program's focus has mainly been on information sharing, but critical components such as competency building, and workplace exposure can get better with highlighted pilots lagging behind on critical indicators

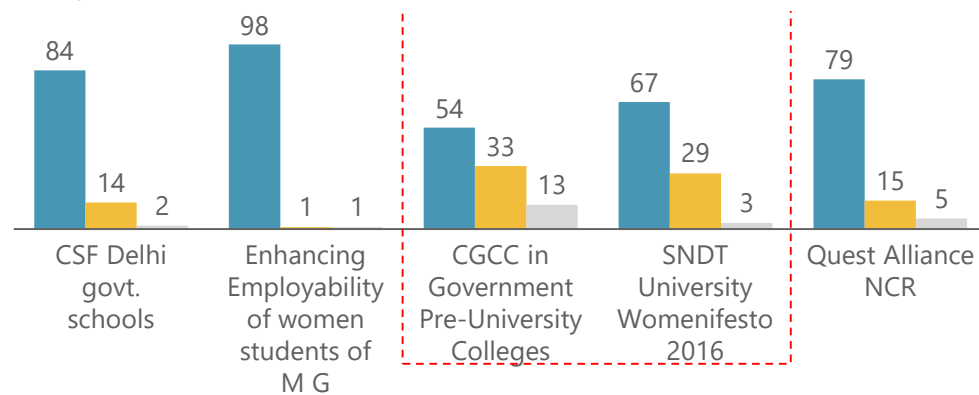
Average rating by female students on DISHA's role in increasing their awareness about internship/volunteer positions within their career

%, respondents, N=445



Average rating by female students on DISHA's role in helping them build knowledge of their competencies

%, respondents, N=445



"SNDT Womenifesto 'and 'CGCC in PU Colleges' fair poorly as compared to other pilots given they are light touch engagements* with ~ 30% beneficiaries stating that the program has not had any significant impact on them on the outlined indicators."

2 Program seems to be better suited for the self-motivated, high achievers; the current model does not consider the needs of lower order students who need more hand-holding

- Counsellors agree that the program design does a better job at supporting the top performers who are career-oriented.
- Light-touch engagements* limit scope for attitudinal shifts, which is necessary to support students who lack motivation and career aspirations; deeper interventions are needed to meaningfully engage to set these students on a success path

"The program must be a longer. It should span from to BOY to EOY of academic year. If it runs for a year and gets integrated with the university, it will work well for all students – lower and higher order."

- Dr. K.Padmavathi, Dy. Secretary, Govt of Telangana

"Program could not cater to the lower order students who need tailored training and counselling to succeed. Technology plays an important role – creating a robust portal that can track the progress of the girls."

- Mr Stanley, Project Manager, DB Tech, Karnataka

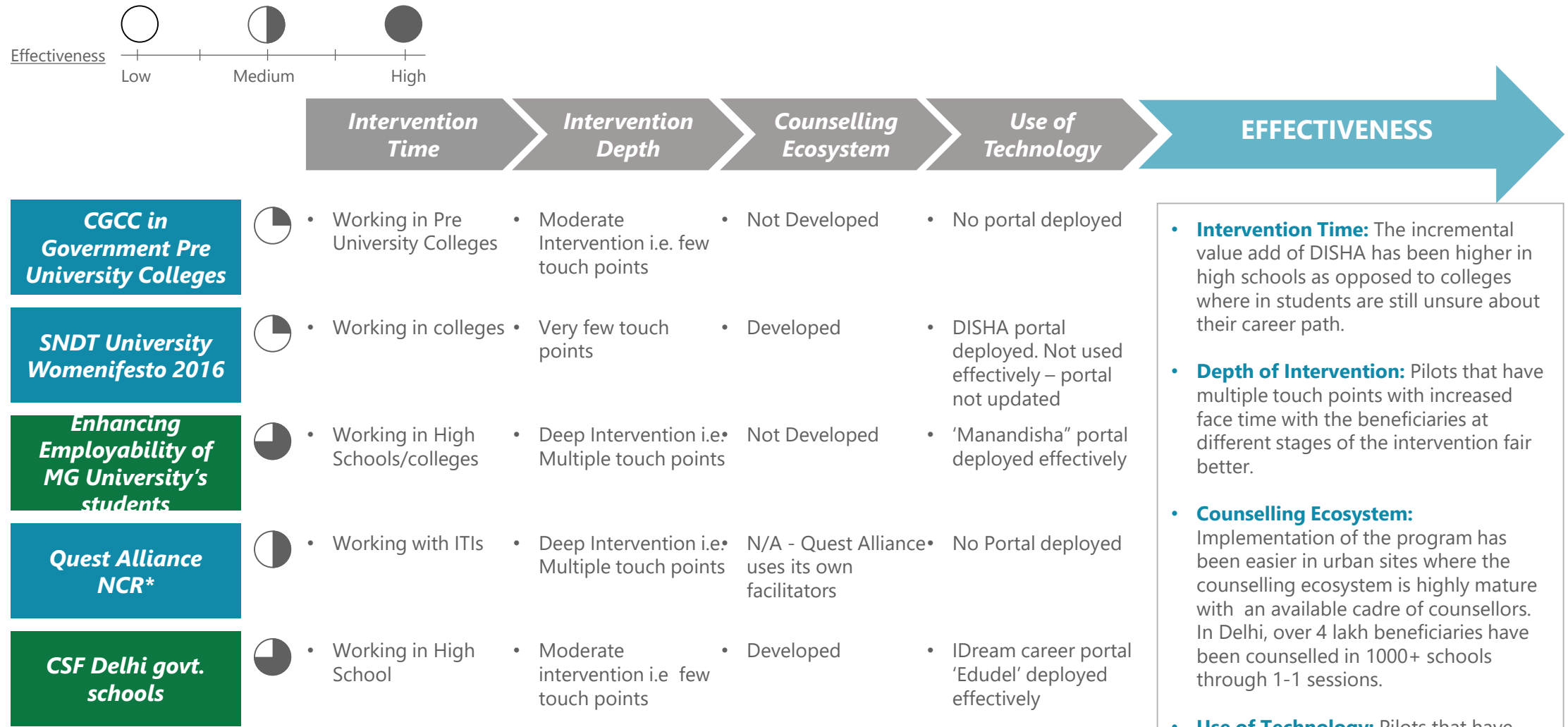
If we get more time with the girls – it will be good. We will be able to share more information with them and spend time with each of them.

- Counsellor, SNDT Womanifesto, Mumbai

Source: DISHA program pilots, beneficiary survey and stakeholder interviews; Dalberg analysis

*Note: SNDT pilot is light-touch given lack of soft and employability skill training, or pvt sector linkage, students report low recall; PU College had counselling but no assessments/tests

Impact: Most successful pilots have been a combination of using mature counselling systems, frequent touch-points and dedicated portal with beneficiaries



Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis

Scale and sustainability: Across pilots, this model has been successful in generating buy-in at state and national level, leading to high potential for scale



MoU signed with **Tribal Welfare Department**, Government of Telangana **to implement CGCC project** in Tribal schools & colleges in Telangana through co-funding



MoU signed with **Dept of Pre University Education**, Govt. of Karnataka to **set up 50 CGCC Cells** in 50 Govt Pre-University Colleges across 13 districts in Karnataka



Delhi is preparing for a new tender (IT platform) to continue the program for the next three years with its own budget. More than 300 counsellors have been recruited for the same.



Verbal commitment **with Ministry of Skill Development and Entrepreneurship** for policy Advocacy and **piloting of National Framework** on CGCC development

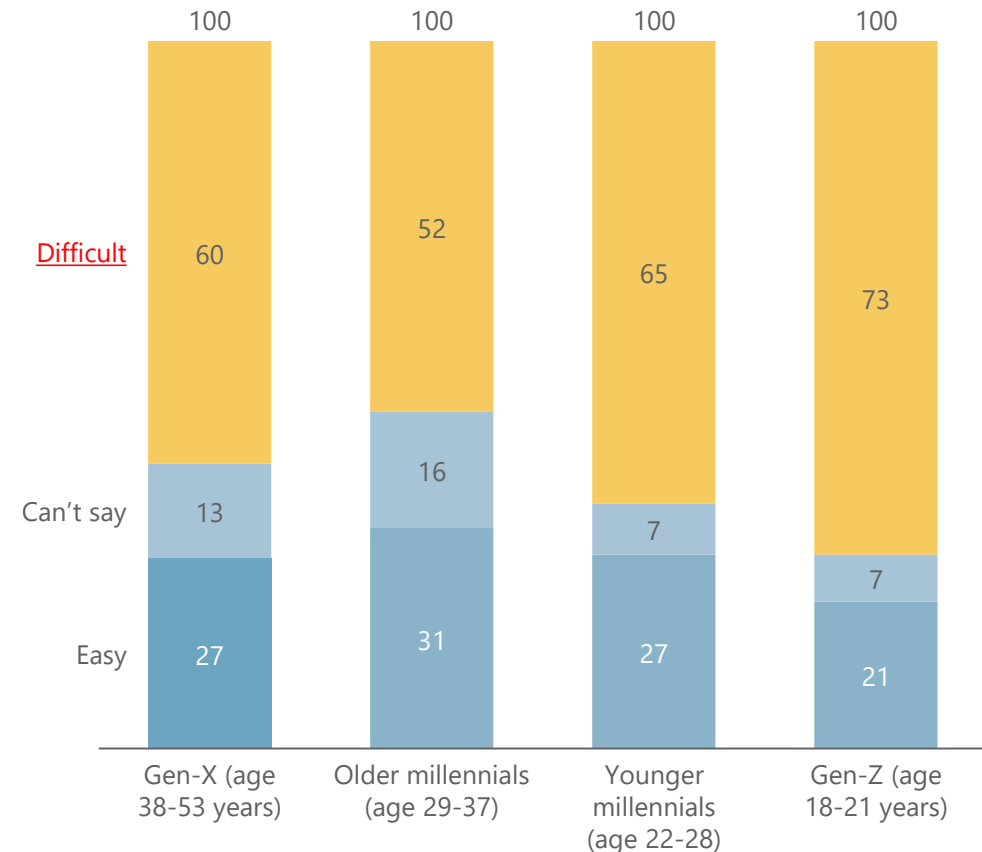
Model 2: Employment Marketplace

Relevance: There is a growing demand-supply mismatch in the employment marketplace, with the challenge becoming exacerbated for women

Total employment in India has dropped by 9 million between 2011-12 and 2017-18; the challenge is exacerbated for women

- Only **40 percent** of Indian executives surveyed in the study indicated new employees recruited in local labour markets possess the requisite job skills
- According to the global research, the time it takes to close a skills gap through training has increased **by more than 10 times** in just four years. In 2014, it took three days on average to close a capability gap through training in the enterprise; in 2018, it took 36 days²
- A **mere 27%** of working-age women were working in paid jobs in 2015-16. A significant decline from numbers reported in 2004-05 and 1993-95. In rural India, the slide has been much worse as agriculture fails to absorb them
- India was **ranked 136 among 144 countries** on the economic participation and opportunities index in the Global Gender Report 2015

Ease of finding jobs: India's urban youth remains overwhelmingly pessimistic about job prospects³

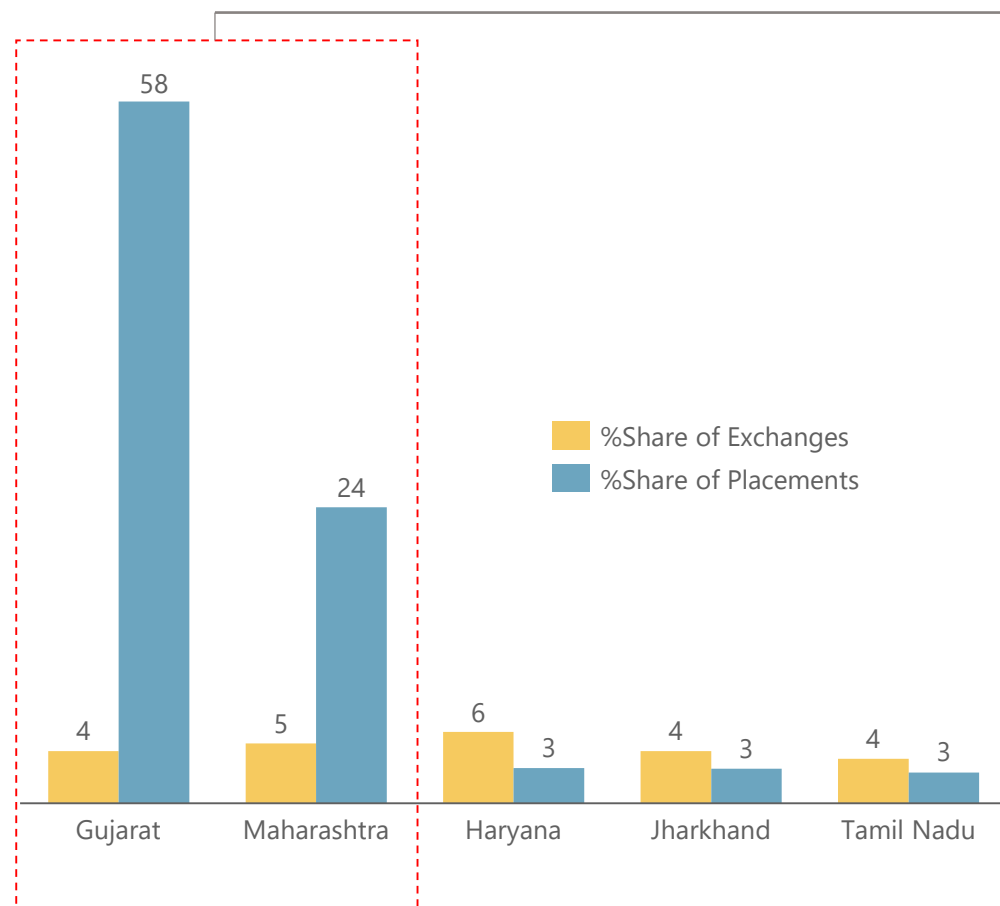


Sources: 1. Azim Premji University, 'India's Employment Crisis: Rising Education Levels and Falling Non-Agricultural Job Growth'; 2. IBM Institute for Business Value, 'The Enterprise Guide to Closing the Skill Gap'; 3. Survey conducted by YouGov in collaboration with Mint 3. Global Gender Report, 2015; 4. Andres, Luis Alberto, 'Precarious Drop: Reassessing Patterns of Female Labor Force Participation in India'

Relevance: Traditionally, employment exchanges have served this purpose, but have largely become obsolete¹

State - Wise Effectiveness of Employment Exchanges:

The graph shows the top 5 states according to their share of overall placements in 2015.



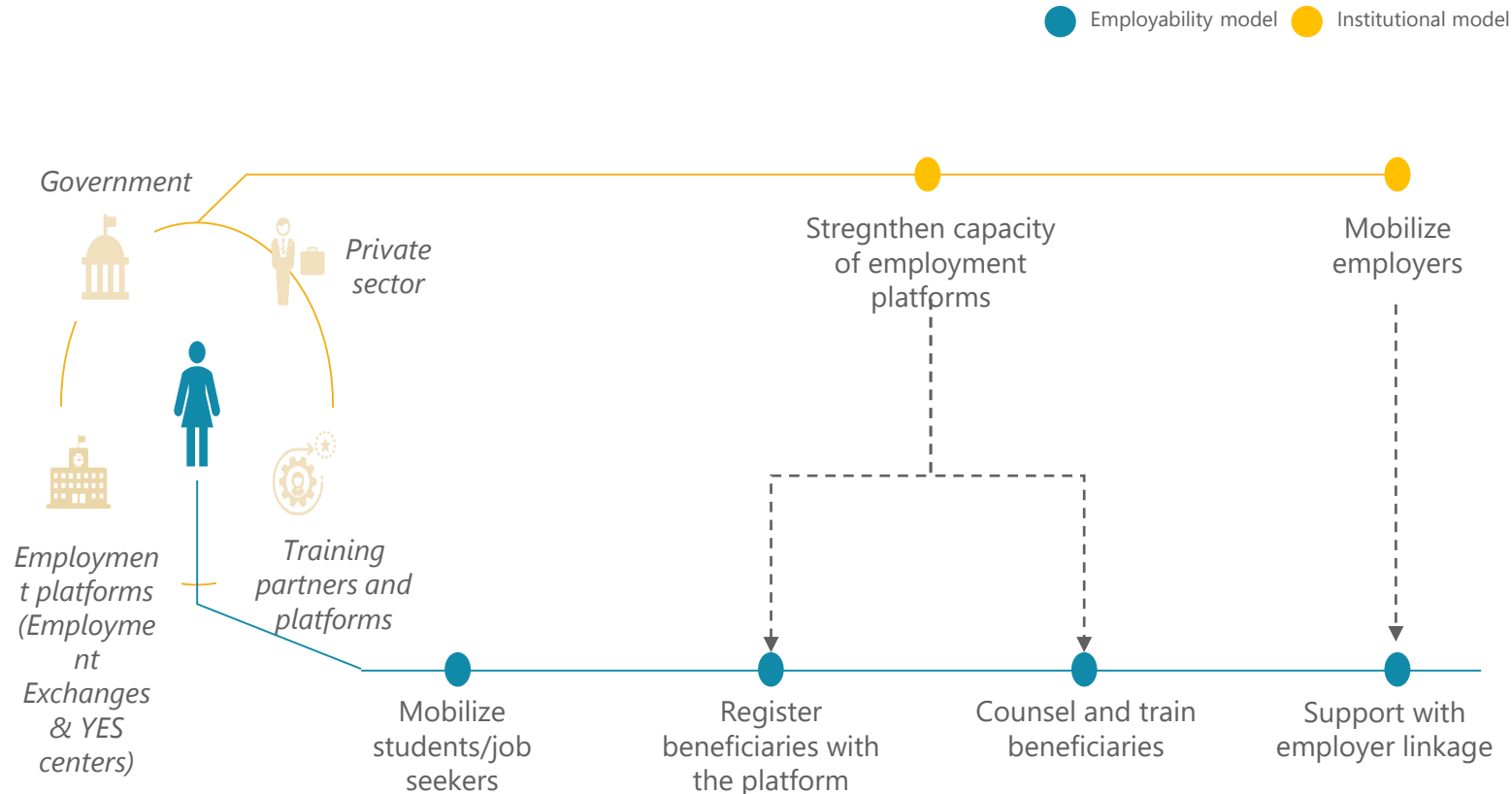
- While the overall numbers are suspect, there seems to be consensus that most of the good work has been happening in only a few states, with the rest of the employment exchanges barely accounting for any placements.
- Gujarat and Maharashtra combined accounted for 9.2% of the employment exchanges in the country but provided 82% of the exchange-facilitated placements in the country in 2012.
- 91% of the country's employment exchanges accounted for only 18% of the job placements.

People no longer prefer to go to exchanges because the functioning is very archaic. It takes months for the paperwork to get cleared and even longer for them (job-seekers) to actually get placed.

- Alok Kumar, the director-general of employment and training at the labour ministry

1. Centre for Monitoring Indian Economy & National Sample Survey Organization

Under Model 2, DISHA invested ~ Rs 77 million to create collaborative platforms to help women get jobs



Institutional Model: Create convergences across various stakeholders (ITIs, vocational training providers, private sector employers, government institutions) in the employment ecosystem

Employability Model: Mobilize, counsel, train and effectively engage in match making and placement of beneficiaries on jobs

Note: *In the absence of disaggregated data, cost per placement includes investments made on placing DISHA girls as well as boys placed in some pilots, which might lead to slightly inflated figures. Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis

Portfolio snapshot

77 Mil Rs	Total DISHA funds
190 Mil Rs	Other funds leveraged (mainly government)
10,058 Rs	Cost per placement*
1,15,733	Women informed on Job
75,586	Women trained on job
26,533	Women placed in Job/Internship/Apprenticeship

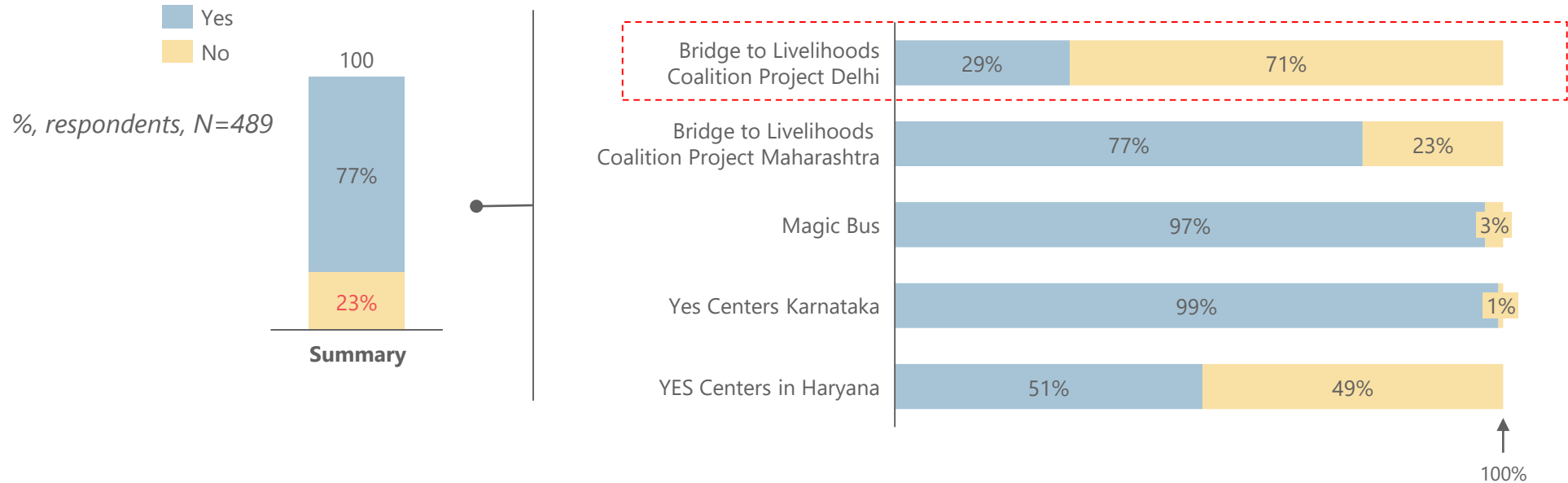
Impact: DISHA's strategic approach to the platform has varied and interventions are yet to establish a distinct proof of concept

Stakeholder and beneficiary interactions across pilots have highlighted gaps (marked in red below) in implementation, with certain pilots fairing better than the others

Rating ● Poor ● Average ● Good ● Not part of KRA

	INSTITUTIONAL MODEL	EMPLOYABILITY MODEL			
	Building Convergences	Mobilization	Counselling/Training	Placement	Post - Placement
YES Kendra Karnataka	● Convergences have been built across partners	● Through colleges and ads in the paper; partnership with private and government universities	● Brief on the spot counselling if needed. One day job readiness training	● Monthly job fairs organized along with ad hoc placement for qualified candidates. Low placement rate of ~8%	● No post placement follow up. HR informs the EE in case attrition within 3 months
YES Centre Haryana	● Struggled to build synergies and partnership across the supply and demand side but eventually penetrated hyper local markets	● Through gram panchayats, DCs, universities and community visits	● Assessment and counselling followed by 15 day job readiness training if needed	● Placement in hyper local markets and local industries.. Placement rate ~18%	● Regular post placement follow up with check ins from the trainers and placement officer
Magic Bus Aurangabad	● Built effective partnerships to facilitate a cost sharing model along with rallying the supply and demand side to create jobs	● Through gram panchayats, community visits and partnerships with skilling partners	● Assessment (Psychometric test) and counselling basis candidate profile	● Mega job drives for mass recruiters and 'I Got Skill' portal for online matchmaking	● No post placement follow ups – not part of KPA
Bridge to Livelihood NCR/Maharashtra	● Partnerships initiated at multiple levels but struggled to drive apprenticeships, moved to jobs and raised some pvt funds	● Social media; institutional tie ups with universities, NCS and private players (Tata power)	● Tele – counselling and one/half day orientation in universities/Tata power/NCS centres	● Switch from apprenticeship to job placements. Job fairs and match making through 'Bridge to Naukri' portal.	● No post placement follow ups – not part of KPA
YES Centre Nagpur	● Convergences built on the supply side but limited success in rallying the demand side	● Through SHGs, community visits, social media and university tie ups	● Assessment, one on one counselling followed up by 10 day job readiness training and skill training if needed	● Through job fairs and match making basis employer requirements. Low placement rate of ~5%	● Bi-weekly check-ins with the beneficiary and counselling if needed

Impact: Our survey of women who were reported to have been placed in jobs found that 23% of these women did not actually start a job



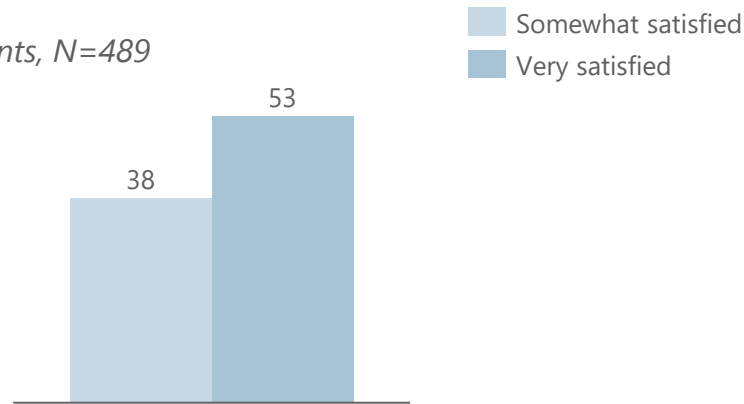
'Bridge to Livelihood' fares poorly as compared to other pilots across program indicators..

Bridge to Livelihoods Coalition Project struggled to get off the ground. It was a trimmed version of what was initially envisioned as apprenticeship modality did not get the impetus which was needed from the NSDC and the IP shifted focus to job placements. The IP highlighted that lack of adequate and timely funding hindered their operations in Delhi while in Maharashtra they struggled to find the right partners who could take up the mantle to kickstart the program.

Impact: ~85% of the surveyed beneficiaries are satisfied with the counselling services and soft skill training provided through the intervention

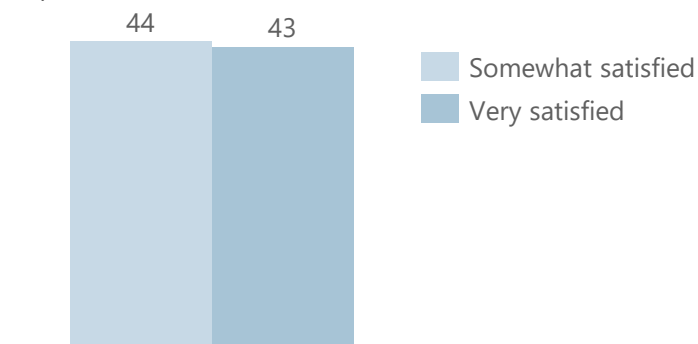
Satisfaction with Counselling capabilities

%, respondents, N=489



Satisfaction with soft/employability skills training

%, respondents, N=489



I came to renew my card at the EE and I was guided by the counsellor to take up a job. I am a house wife and did not know about these jobs. The counsellor helped me gain confidence and I went through one day training at the EE on how to face interviews and present myself.

- Beneficiaries, YES Kendra ,Karnataka

YES center is extremely important and I cannot emphasize that enough. All the YES center staff have played a critical role in my life as I have evolved and become independent now.

- Beneficiary, YES Center, Haryana

Before the interview, they took a class on how to give interviews and how to prepare for interviews. This was helpful as it made me confident that I can get the job.

- Beneficiary, Bridge to Livelihood, Delhi

I was very scared when I started and did not talk much at all and if we were scared, didi would explain to us very nicely and ask us to be strong.

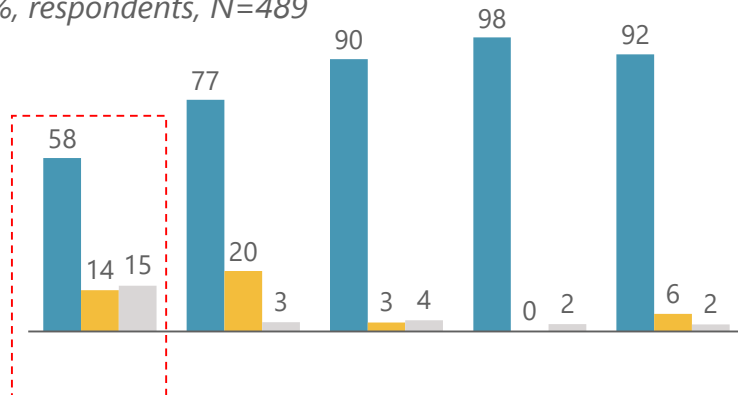
My confidence has increased a lot after going through training and I believe I can do well in my job.

- Beneficiary, YES Center, Nagpur

Impact: The program has helped more than 80% of the surveyed beneficiaries in their search for employment and increased their awareness about career pathways

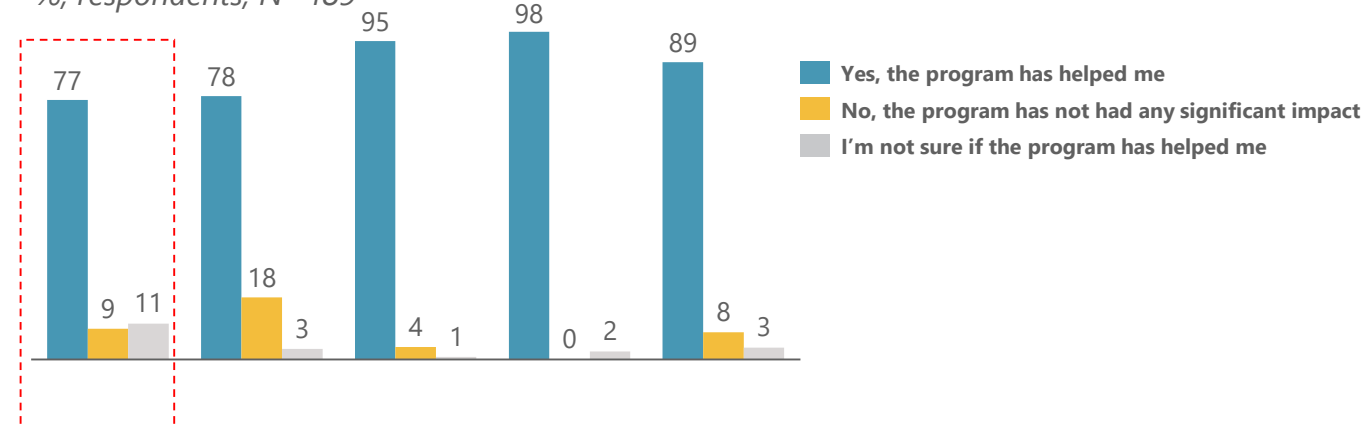
I'm informed about my future career options compared to my peers

%, respondents, N=489



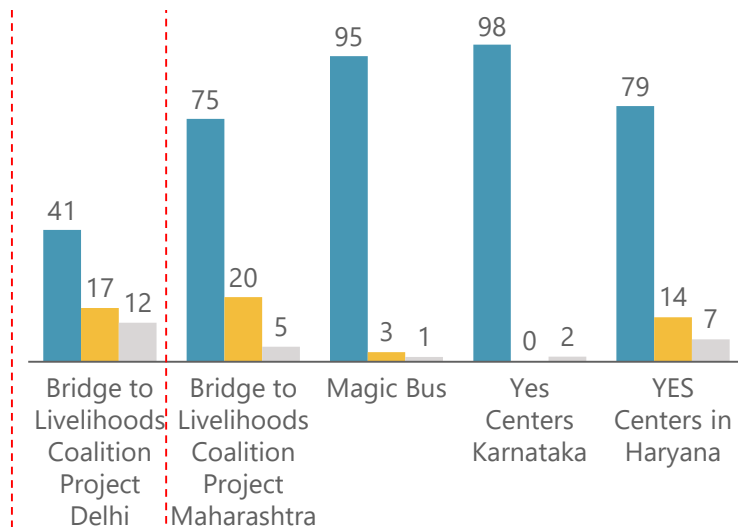
Awareness about the key employers in my field of interest

%, respondents, N=489



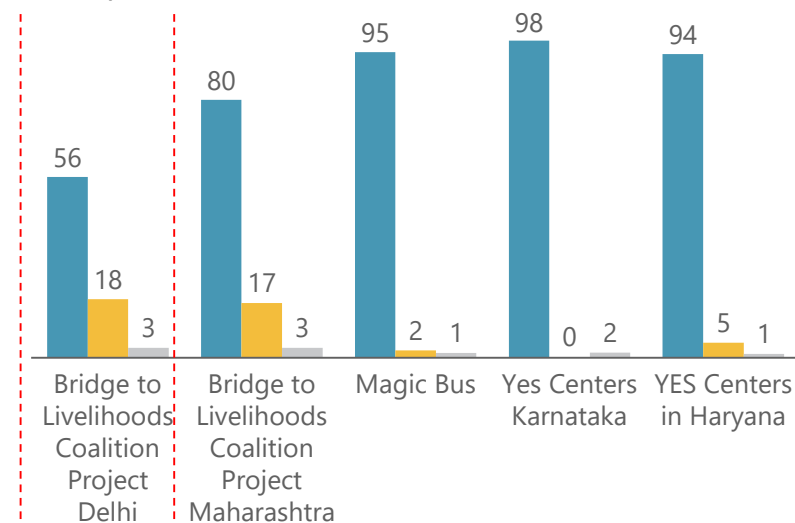
I know where to look for opportunities

%, respondents, N=489



I know how to apply for positions of interest

%, respondents, N=489

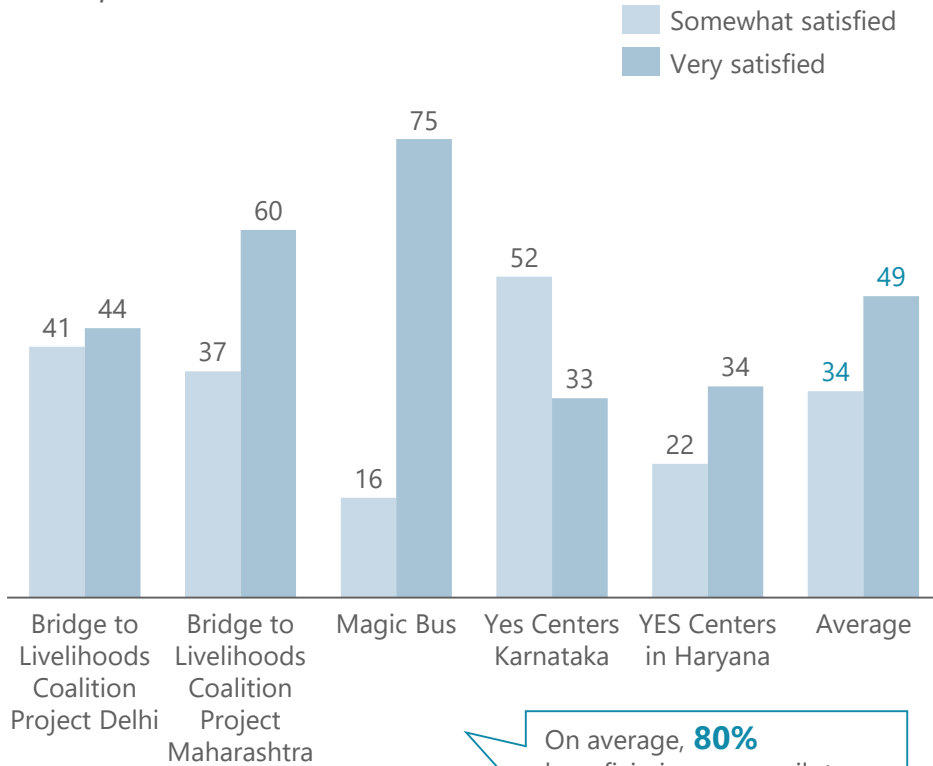


Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis

Impact: Most surveyed beneficiaries are satisfied with the job opportunities, but incomes have remained stagnant for ones already employed

Satisfaction with the kind of job opportunities that you have received after taking part in the pilot

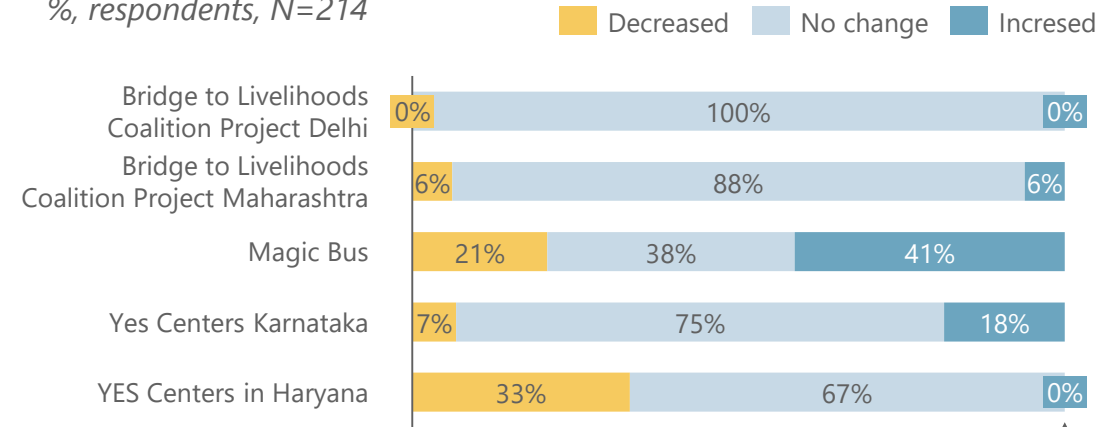
%, respondents, N=489



On average, **80%** beneficiaries across pilots are at least somewhat satisfied with the kind of job opportunities they have received,

Monthly salary change after DISHA for previously employed beneficiaries

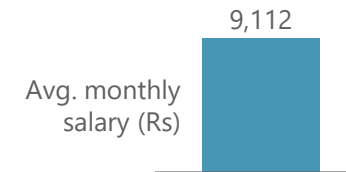
%, respondents, N=214



On average, **70%** beneficiaries across pilots haven't experienced a change in their income. Magic Bus and YES Center Karnataka pilots fair better than the others

Average income of beneficiaries who were unemployed and then got placed through DISHA

%, respondents, N=174



Spotlight: Nagpur Employment Exchange run by UNDP combines best practices across pilots, however, has struggled with creating demand linkages



Team outlook: Passionate team working towards excellence not confined by KPAs as they looked to create an ideal blueprint for the YES centre



Effective Mobilization: Successfully leveraged government relations/resources in their mobilization efforts i.e. did not try to reinvent the wheel.



Culture of Handholding: Tailored counselling of beneficiaries to identify individual needs rather than an 'one fit for all' approach where necessary.



Post Placement Follow ups: Effective follow ups with beneficiaries to ensure workplace safety and job satisfaction leading to lower attrition.



Evolutionary Model: Iteratively evolved training/counselling modules and placement practices based on learnings to serve the needs of the beneficiaries better



Building Convergences: Spend time and resources effectively building relationships with different stakeholders in the employment ecosystem that can then speak to each other via the YES centre.

With a **placement rate of ~4% (37 placements for 822 beneficiaries registered at the center)**, Nagpur YES Center has struggled to rally the demand side to create sufficient job opportunities for the beneficiaries.

We are trying to built Collaborative joint ownership at the local level. Active participation from all the stakeholders in the employability ecosystem. All of them sending opportunities and beneficiaries our way as a center focal point.
-Staff at Nagpur YES Centre

We are able to adapt to ground realities and iterate to improve efficiencies in the system.
- Mr Kapil Bendre, State Lead

DISHA has an excellent team. They work dedicatedly, go on the ground, and provide deep one on one support for our girls.
- Ms. Ranjana Lade (DC, Nagpur Municipal Corporation)

YES center team regularly checks in on us to see if we are settling in well into our new job and also make sure that they help us if we are facing any difficulty.
- Beneficiaries, Nagpur

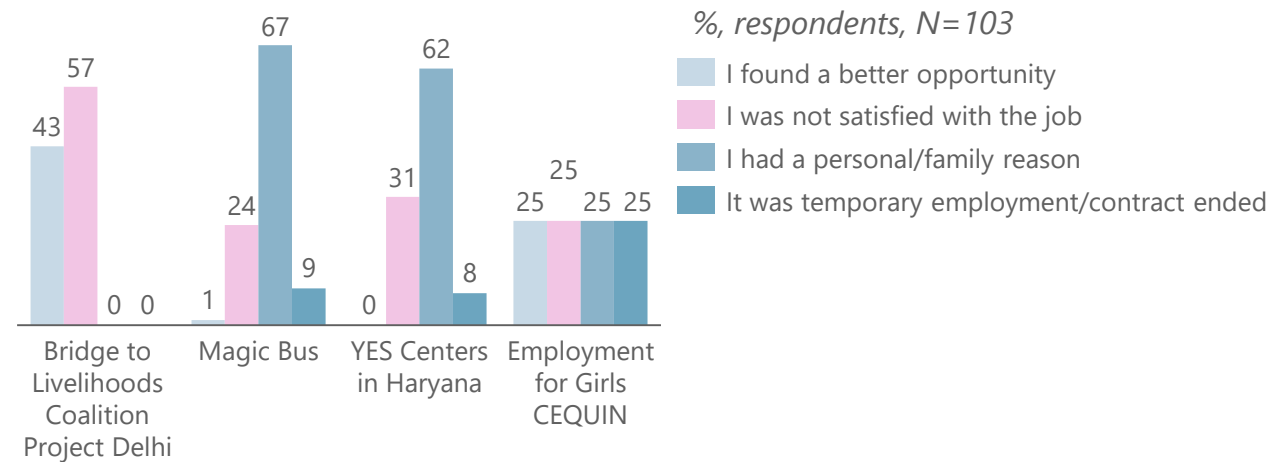
Scale & Sustainability: In addition to lack of a proof of concept, model 2 interventions have limited scalability nor sustainability

- 1 Supply and Demand Side Consideration:**
- **Target beneficiaries often lack basic soft-skills and literacy;** light-touch training and counseling currently offered (e.g., poor job readiness training in YES Karnataka, no job training in Magic Bus pilot, etc.) limit scope for bridging the wide skill gap.
 - **Lack of adequate employment opportunities** i.e. inconsistency in labour demand (Quantity and Skill) - new skills requirements are rapidly emerging, while other skills are becoming obsolete.
 - **YES Centers have struggled to rally demand side players** i.e. industry to create meaning employment opportunities in bulk

- 2 Low Replicability and Ease of Implementation:**
- **Interventions are IP driven** and varied based on constraining factors driven by geography. High technical assistance required to facilitate integration into government
 - **Economies of scale are difficult to achieve** given the nature of intervention (deep handholding that cant be substituted through technology)

- 3 Aspiration Mismatch:**
- **Beneficiaries have higher salary expectation than what is being offered** by employers given market realities and beneficiary skill set.
 - Job roles are not aligned to beneficiary expectation/preferences. This leads to job dissatisfaction and higher attrition rates.

Primary reasons for leaving jobs..
 On average **34%** beneficiaries left because they were not satisfied with their jobs while **38%** left because of personal/family reasons



Skilling survey needs to be done in districts to identify gap areas and then skill the students accordingly to facilitate better matching. Tie up with the industry at the outset is important.
 - Ms. Ranjana Lade (DC, NMC)

10-12 women I hired, but many backed out. 50% backed out, since many were placed out of home location and did not like the job.
 - Employer

Aspiration matching was not possible – Mumbai students wanted higher salaries i.e.20 k but salaries offered 8k. Students need to be more realistic in their expectation.
 - Ankita Rai, Project Manager, Development Alternatives

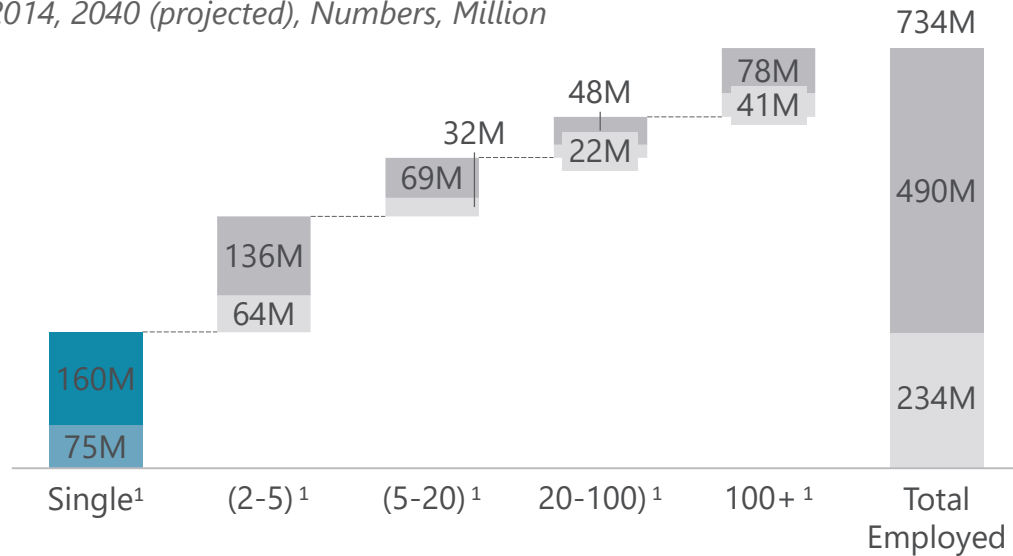
Model 3: Micro-entrepreneurship

Relevance: Formal job opportunities are declining, with a particularly large effect for women

While the share of formal employment in large firms is declining, self employment is expected to surge by > 100% by 2040

Distribution of the total employed non-farm labor force by size of firm

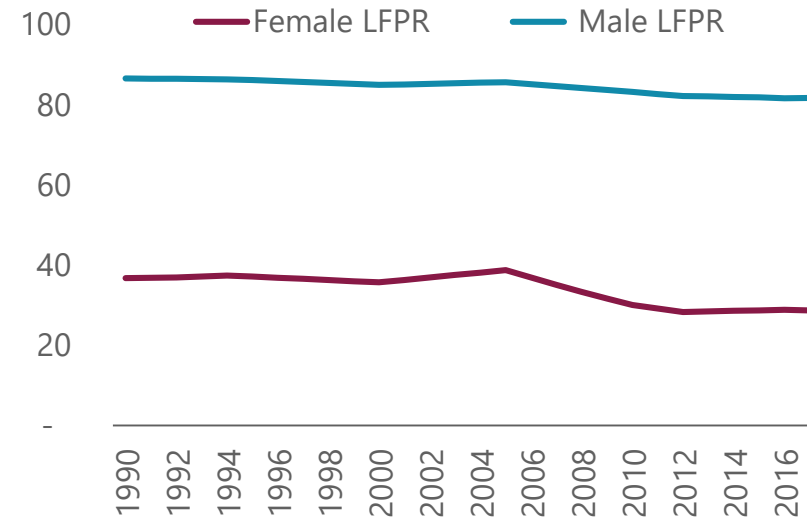
2014, 2040 (projected), Numbers, Million



This decline in formal opportunities has led to an acute fall in women's labor force participation rate

Labour force participation rate by gender over time

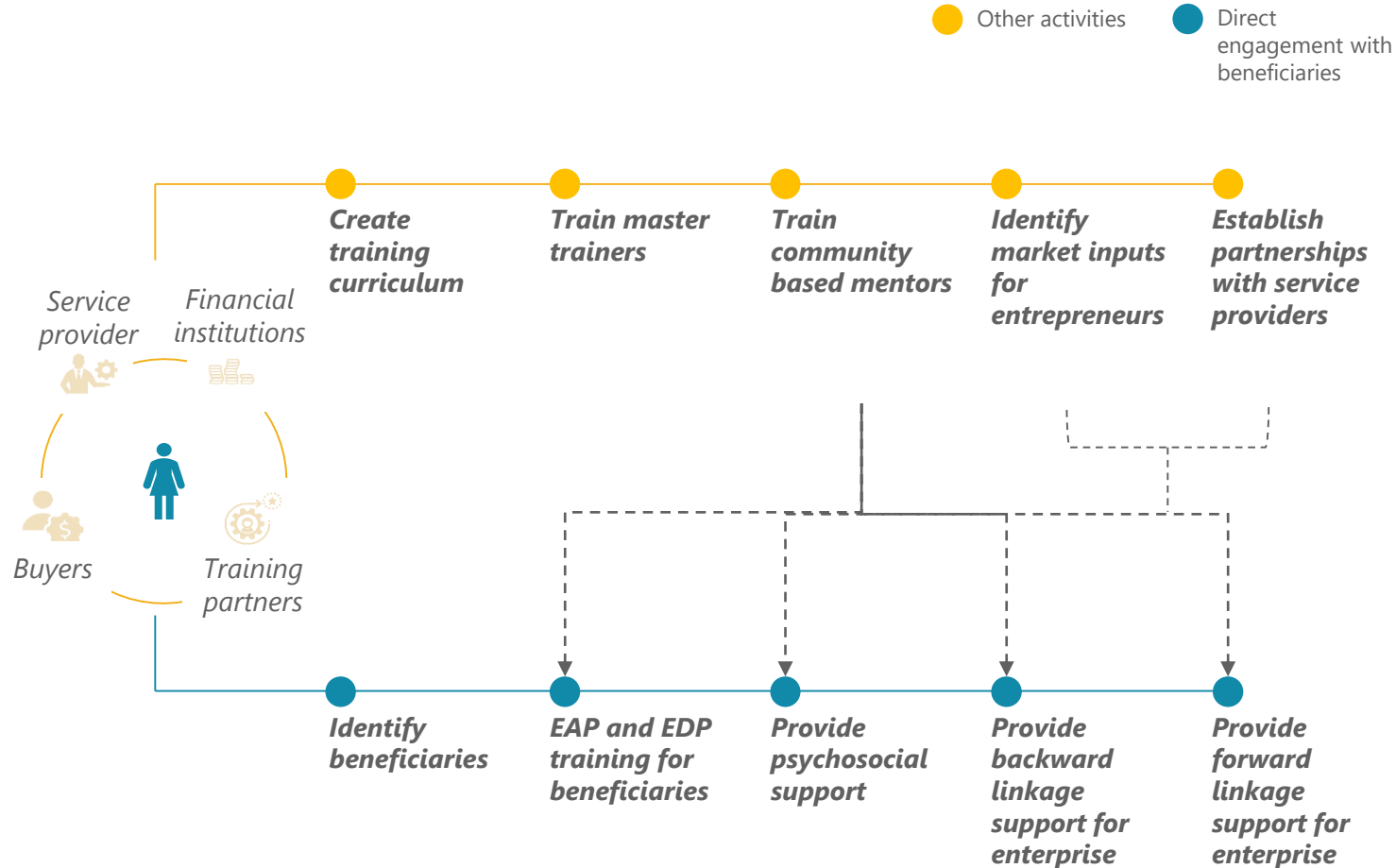
India, 1990-2016



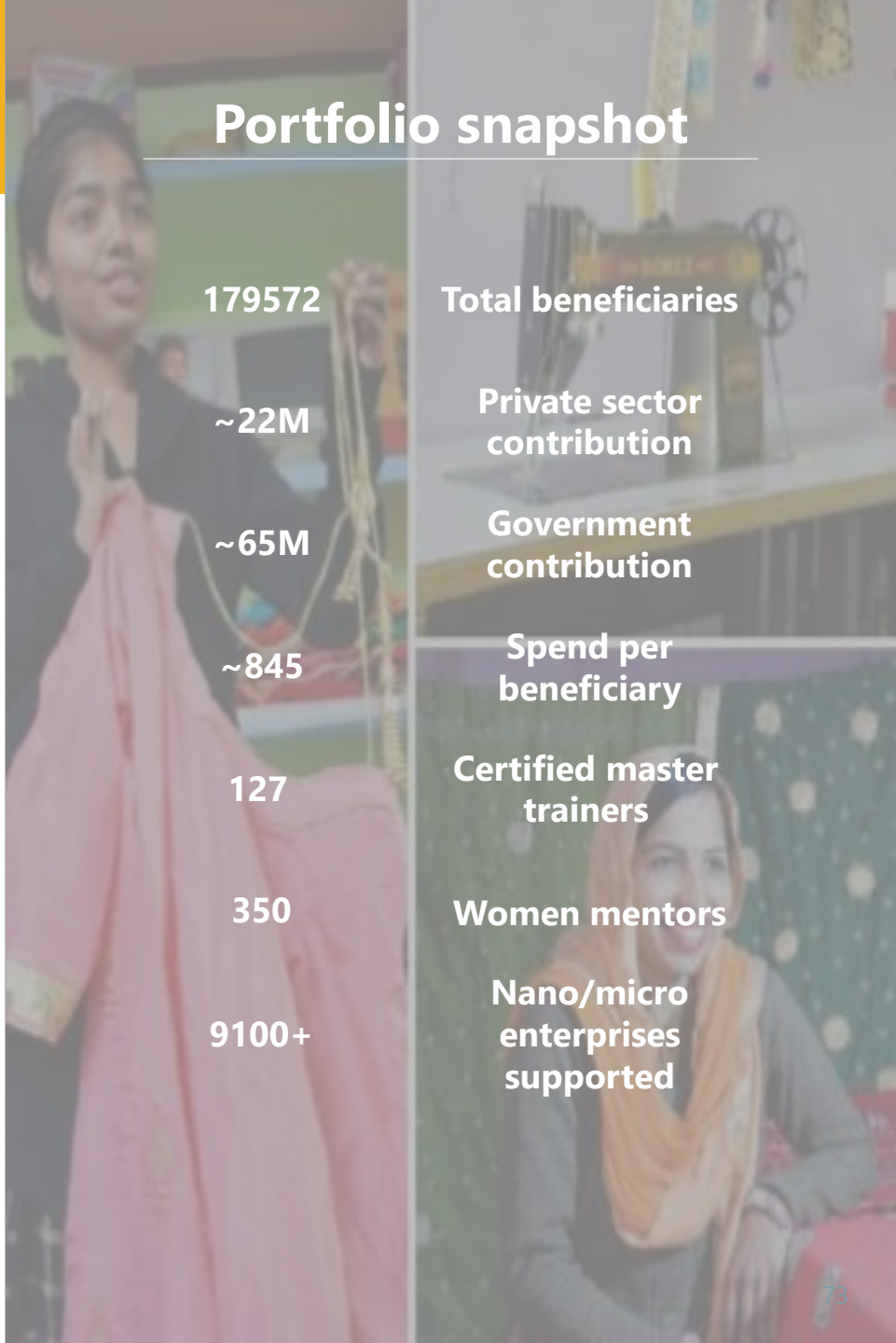
Therefore, there is a need for women to tap opportunities for self employment via entrepreneurship

Source: Dalberg Analysis; (1) Data from the 2014 Indian Economic Census (2) Indian unemployment rate from Statista.com (from ILO) (3) Calculated using the Indian work force participation rate on tradingeconomics.com

Relevance: Under Model 3, DISHA invested ~58M to enable trained mentors to catalyze rural women led entrepreneurship



Note: (1) All figures are in Indian Rupees, (2) Government contribution includes cash allocations ((for project implementation, HR and infrastructure costs) and in-kind provisions (3) Spend per beneficiary refers to the ratio of total project cost for Model 3 and total KPI under model
 Source: DISHA project documents, Dalberg analysis



Portfolio snapshot

179572

Total beneficiaries

~22M

Private sector contribution

~65M

Government contribution

~845

Spend per beneficiary

127

Certified master trainers

350

Women mentors

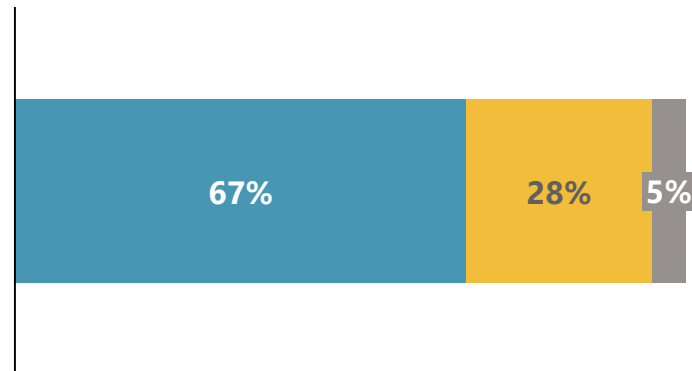
9100+

Nano/micro enterprises supported

Impact: Under Model 3, 95% of surveyed women have reported that they started or improved enterprises; anecdotes indicate these number might be smaller

Survey findings: % respondents who were helped by the program to start/improve enterprises (N=636)

- No, the program did not help me start a business
- I already had a business; the program helped me with it
- Yes, the program helped me start a new business, program helped me start an enterprise



Anecdotal evidence: Some of these 95% of women have reported one time ad-hoc sales, or no enterprise activity

*After the training, I sold sarees for 1 week, went to the mobile santi for marketing. **But, currently I don't do anything.** I have kids at home. I don't have orders, and I can't go out to look for markets. Customers at the mobile santi are also very demanding, challenging to sell to. - Beneficiary*

*I didn't know anything about enterprises; then learnt about where the Biz Sakhi akka (sister) was going. So I also went out of curiosity. I learnt about paper bag and jeans making business, and the Foundation encouraged me, **but I am not doing anything.** - Beneficiary*

*I was selling goats before the program, and now also I do the same thing. I have not started an enterprises, neither have I been supported in my current enterprise, **there has been no change. I was hoping to get a loan, actually, but that did not happen.** - Beneficiary*

Impact: Women who did actually start/improve their enterprises have reported very high levels of satisfaction with Model 3 interventions

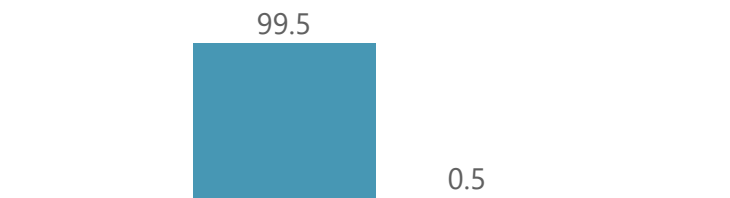
Survey findings: % respondents who felt impacted by Model 3 interventions (N=604)

- Yes, the program has contributed positively to my life
- The program informed/taught me about important things, but there are no changes in my life beyond that because of the program
- No, the program did not offer anything valuable for me



Survey findings: % respondents who felt satisfied with Model 3 interventions (N=604)

- Satisfied
- Not Satisfied

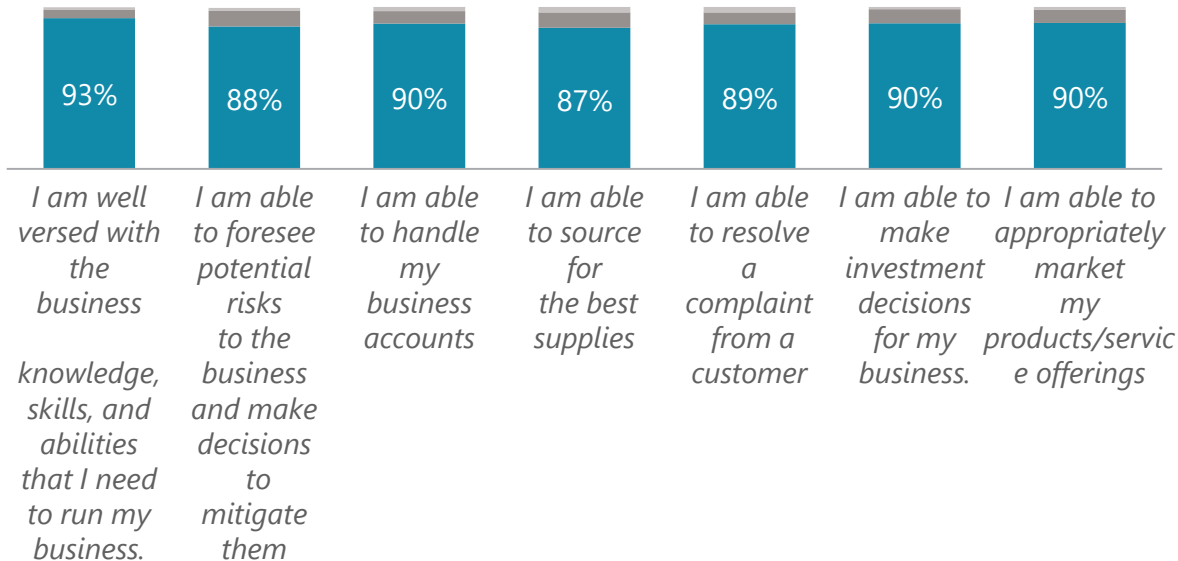


*After this program, we are all excited, there is a buzz around entrepreneurship. We are inspired by the stories we have heard, and we have now also have the information and knowledge to run successful enterprises. My family is more supportive too now. **I have started my shop, and I am keen to grow it. I have the sense to re-invest in my enterprise, and plan ahead.** - Beneficiary*

Impact: These women have enhanced business skills and confidence in running enterprises, although challenges persist, especially in credit and market linkages

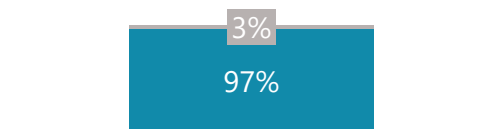
Survey findings: % respondents who program has helped to enhance business knowledge and skills (N=485)

■ Program has helped ■ Program has not helped ■ I'm not sure/ Do not wish to disclose



Survey findings: % respondents who have increased confidence in running an enterprise (N=604)

■ Confidence has increased ■ Confidence has not increased



I stepped out of my home for the enterprise training. Then, I went to a stall to sell my papad. **It gave my confidence a boost. Only if we step out, we can grow and learn.** - Beneficiary

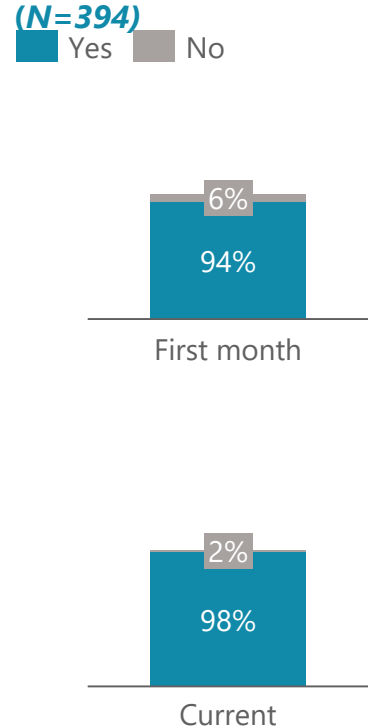
However, women are facing challenges, especially in marketing and availing credit

We can start making things, and we can do all the backend work. But **we cannot go far to market, and not yet good at marketing.** So we don't have market orders. The exhibitions happen only sometimes, so we cant keep making for those. - Beneficiary

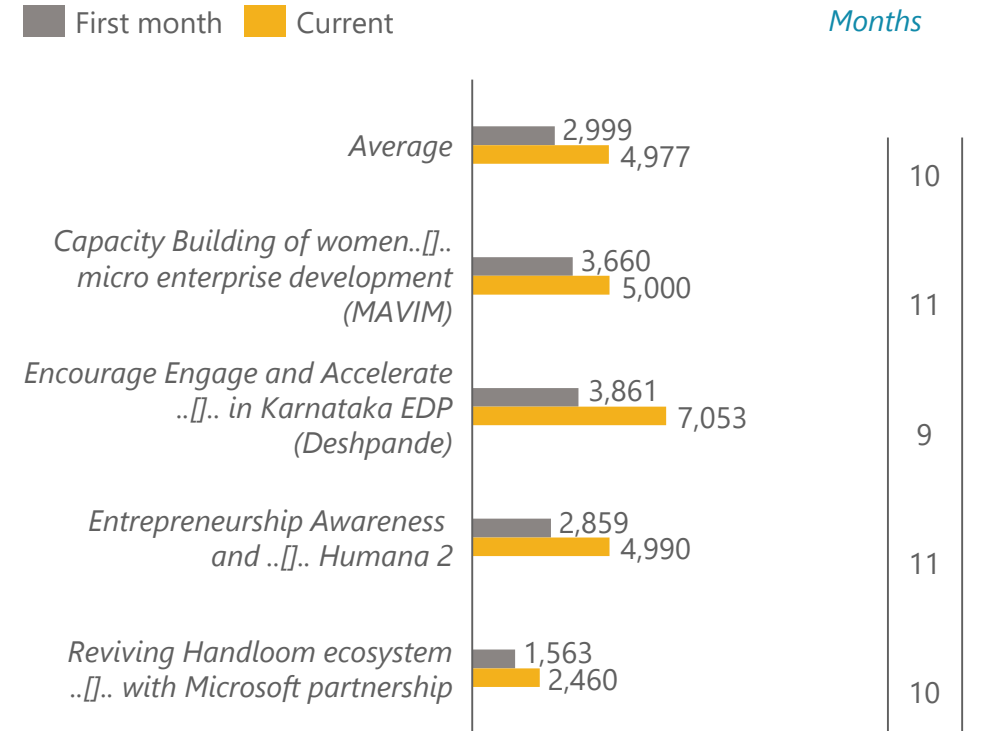
I really needed a loan for my business. I was called multiple times, but after 15-20 days of visits to the program people, nothing came out of it. So I think I didn't benefit, since I anyway had my enterprise. **I would like to get credit in the future, that is the biggest bottleneck.** - Beneficiary

Impact: Women running new enterprises are earning higher profits in a short span of time than an average self employed woman in rural India

Survey findings: % respondents earning profits from new enterprises (N=394)



Survey findings: Average monthly profits of new enterprises (N=399; 388)



8% average increase in profitability¹ of new enterprises

Avg duration of business Months

- In 2017-18, a rural woman earned an avg. Rs 4122 from the last 30 days of self employment¹, **~21% less than an average new enterprise's current earning under DISHA**
- Additionally, women's participation in rural enterprise is low, **only ~14% of establishments are women owned²**
- Therefore, DISHA has brought women in the entrepreneurial fold and increased their incomes

I had anyway studied fashion design. After the training, a few months back itself, **I got keen and started this business of designing clothes.** I have 2 workers and a decent number of customers.
- Beneficiary

Note: (1) Profitability is calculated as the ratio of monthly profit to sale

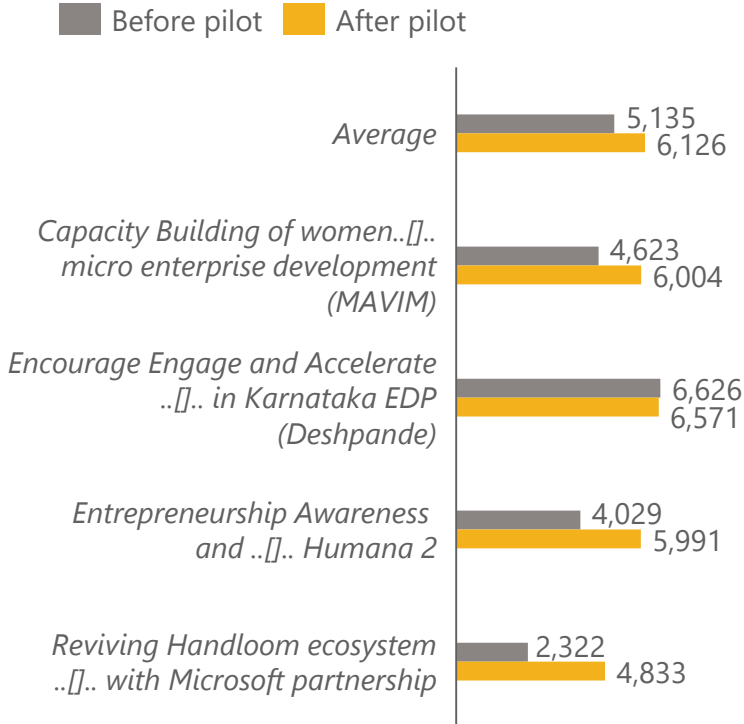
Sources: 1. MoSPI, Gol, [Periodic Labour Force Survey Report](#), 2017-18; 2. MoSPI, Gol, [Sixth Economic Census](#), 2013-14; beneficiary survey, stakeholder interviews and Dalberg analysis

Impact: Women running existing enterprises have seen a greater increase in profitability, however, most were already profitable before the intervention

Survey findings: % respondents earning profits from existing enterprises (N=176)

Before pilot	After pilot	Share of women
Yes	Yes	89%
Yes	No	4%
No	Yes	5%
No	No	2%

Survey findings: Average monthly profits of existing enterprises (N=164; 165)



13% average increase in profitability¹ of existing enterprises

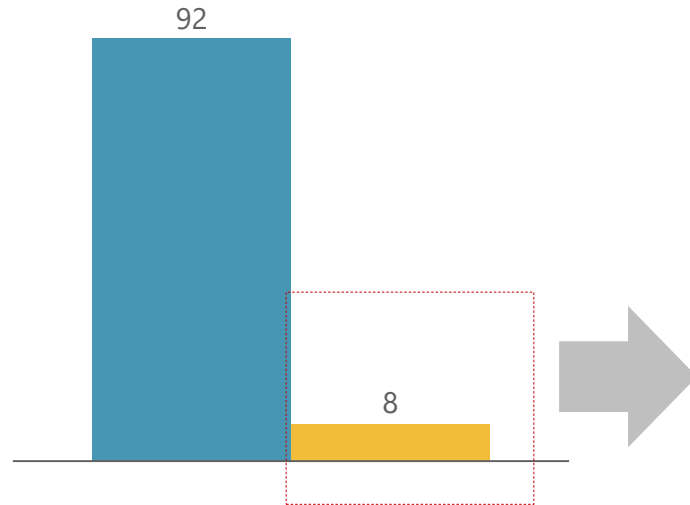
I was selling bangles earlier. Then, in the training, the mentors used textile business as an example. I started thinking about it, and **diversified into sarees. That has boosted my business, and I run my shop from my home itself. Another lady also diversified, and started a satranji (carpet) business.**
- Beneficiary

Note: (1) Profitability is calculated as the ratio of monthly profit to sale
Source: Beneficiary surveys, stakeholder interviews, Dalberg analysis

Impact: Majority of these enterprises have continued operations, with few enterprises shutting primarily due to seasonality, family pressure or lack of credit or market

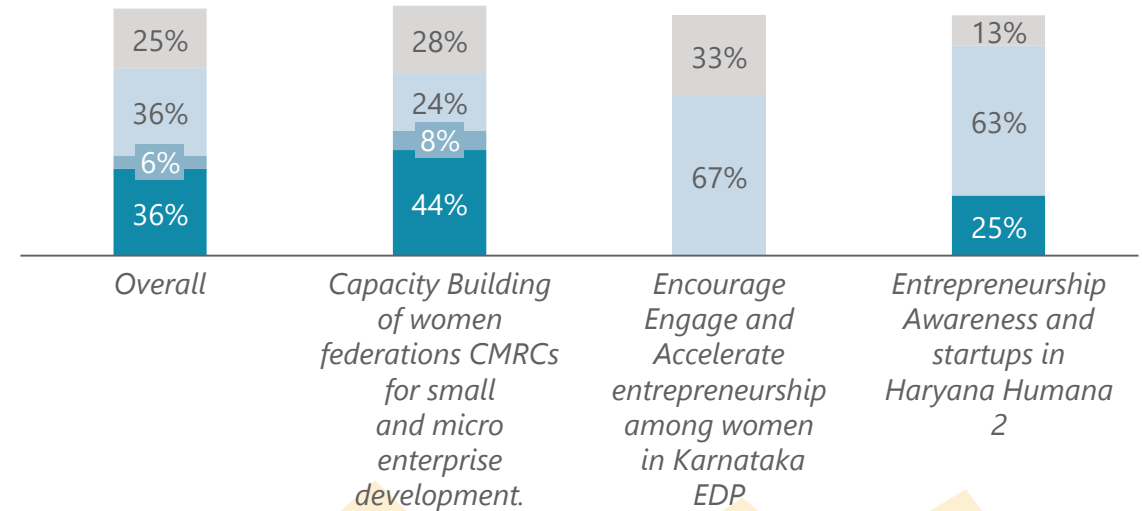
Survey findings: % new enterprises who are still operating their business (N=428)

Operating Not Operating



Survey findings: Reasons for shutting business (N=36)

I was not satisfied with the business I had a personal/family reason
 It was a temporary business I have closed it temporarily and will start again



I have shut temporarily. I sell **food products that sell only in some months**, especially in the annual Saras (exhibition).
 - Beneficiary

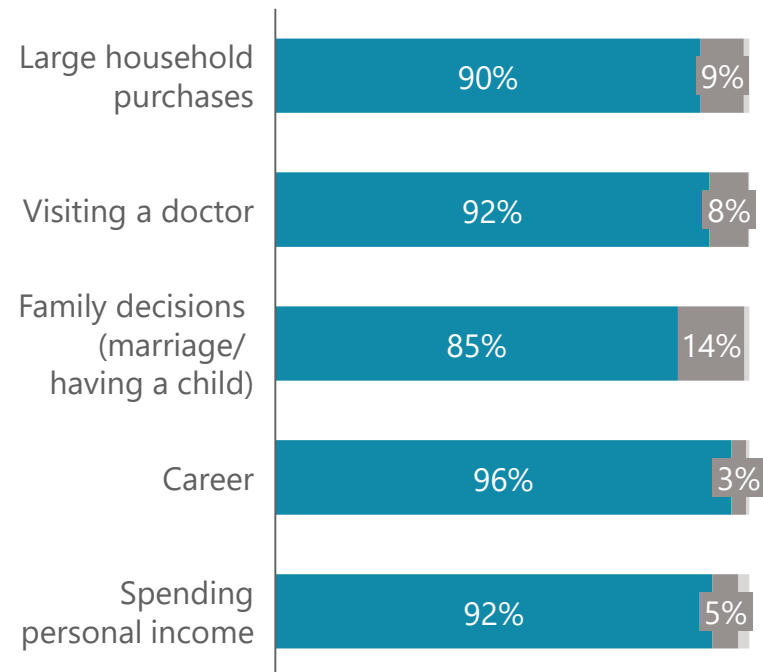
Sometimes families just downright don't allow the women to start anything, especially in Haryana. - IP

Very few businesses in our pilot have failed, but the **few cases are because of capital mainly**. - IP

Impact: Beyond income and enterprise related skills, these women have also reported an increase in agency and decision making

Survey findings: % respondents helped by program to increase agency (N=604)

■ Yes ■ No ■ Do not wish to disclose



I trained a women who was very hesitant, she was too afraid to ask for her family's permission. I met her husband, counselled him, and he finally allowed her. Now that her parlour has taken off, she never bunks any meetings, **her husband only ensures her attendance. Now, she decides the path for her own career"**
- Mentor, speaking about a beneficiary

Earlier, when my husband went out, I couldn't buy anything for my kids. **Now I can make these purchases.** - Beneficiary

We all make family decisions together, but now they listen to me also, because I have a valuable opinion to share. I learnt things from the trainings which I use at home.- Beneficiary

Impact: Across pilots, women value mentor support, however, there is a need to deepen mentor engagement at regular intervals

Across pilots, women feel supported for enterprise development activities (N=485)

1. Women are satisfied with mentor's business support

80% women are very satisfied (66%) or somewhat satisfied (14%) with the **mentor support** they received during the pilot

2. Women are satisfied with mentor's psychosocial support

76% women are very satisfied (60%) or somewhat satisfied (16%) with the support given by mentors towards **overcoming social and cultural barriers to business**

3. Women receive continued support from mentors

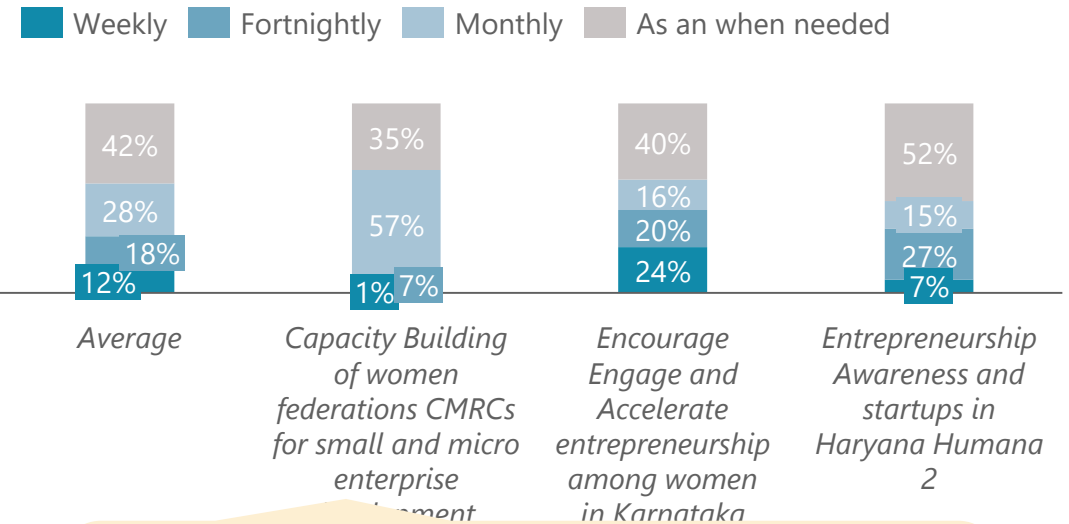
88% women reported receiving **continued mentor support till today**, post training

I already had a bangles business. Post training I diversified into sarees, and *Sahyogini tai* (mentor) **helped me get a loan**, and **told me how to market**. However, I still need a license.

- Beneficiary

However, mentor support is often ad-hoc, and anecdotal evidences of shallow support in a few cases have emerged

Survey findings: Frequency of mentor support (N=427)



My mentor comes now and then, she is not in touch with me. We reached out for a loan, didn't get much support. Then somehow, I managed a Grameen Bank loan of INR 20,000 on my own. More hands on training is definitely needed.

- Beneficiary

Impact: Anecdotal evidences suggest that across pilots, mentors have significantly increased their confidence and skills, although more efforts are needed

While some mentors feel they have increased their confidence and are ready to continue playing the role of Biz Sakhis...



*Earlier I was scared of others, but **now, I can give a public speech.** We can even speak to menfolk. **In Gram Panchayat meetings, I can now discuss issues confidently.** We want other women also to be Biz Sakhis. In the gats (SHGs), **we can identify some active women, and then train them also to be Sakhis.** That might be a good idea for us to pursue...*



We have brainstormed with the women regarding the landscape, type of potential businesses, and helped them diversify too. One lady didn't know what to do. I gave her the idea of selling home made gomutra. Now, that has taken off really well. We definitely feel capable of doing this work in the future as well...

Many are not able to operate independently, given less time spent in role



*I help the women who approach me, on different aspects such as marketing, GST registration etc. But mainly, I am able to tell them which businesses to start with low investments. **I don't really have the advanced skills to help them actually start the business.** The Foundation (Deshpande) supports me to help them, **I cant train the women independently yet. With more experience, I will get better...***

Scale and sustainability: While similar large-scale interventions and lack of monetary incentives limit additionality and scale, stakeholders see strong value in curriculum

The process of designing the curriculum was robust, and stakeholders believe that the content is effective

The curriculum has been designed through an **extensive consultative process** led by NIESBUD and NIRD, and private institution TISS

*"We developed the curriculum with NIESBUD and TISS, had **many rounds of consultations** during the preparation. TISS brought the psychosocial component expertise."*

- Official, NIRD

Women have reported that the **content is highly effective**, and a **gamified approach** has helped keep women engaged

*"The training was excellent, we learnt a lot of new things. Their approach was good, **there were stories and games in different modules**. I remember the loan module had an interesting game... it **helped us stay focused**."*

- Biz

Sakhi

The curriculum is **well suited for rural women**, as it incorporates their local context, and tackles gender specific issues

***Most other curriculums are largely gender agnostic**, and only focus on core enterprise skills. That is one of the reasons why the Biz Sakhi curriculum is the most effective for women. It **addresses specific barriers** for rural women.*

- Expert

Stakeholders believe that psychosocial support is unique and effective in supporting women

*"Earlier, we did not have mentorship or psychosocial support, we only did EDP training. **Now, we have a 60% focus on business, and 40% focus on psychosocial support**. I've seen women realize, for example, that **their health is also important while working**."*

- IP, Karnataka

*"I trained a women who was very hesitant, **she was too afraid to ask for her family's permission**. I met her husband, counselled him, and he finally allowed her. Now that her parlour has taken off, she never bunks any meetings, **her husband only ensures her attendance**."*

- Mentor

"While mentorship programs for enterprise development are already happening, it is true that DISHA's biz sakhi module is good, it is better than ILO's module as well."

- Expert, SVEP

*"Out of so many EDP programs that run on ground, DISHA has actually been unique wrt their psychosocial support component. **We havent seen any other EDP program having this aspect, which is crucial**."*

- IP, Haryana

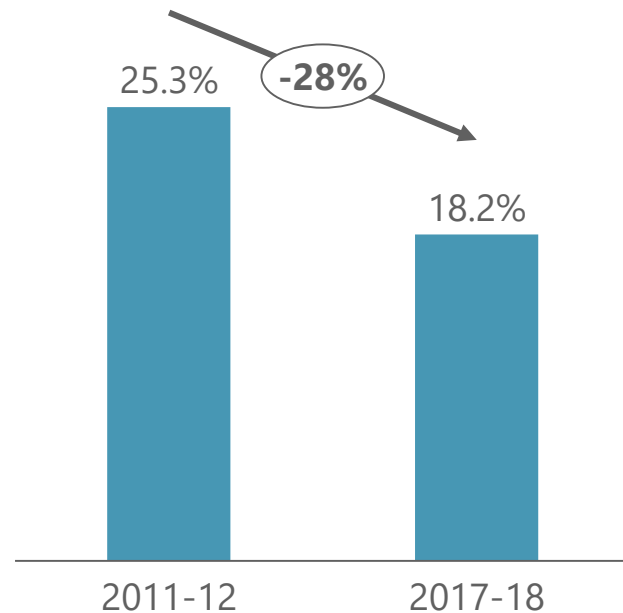
Model 4: Value chain

Relevance: Not only is the female labor force participation in rural India low and declining, but their participation is restricted to work with the lowest economic returns

On one hand, rural women's labour force participation is low and declining

Rural female LFPR

Percent of total female workforce, 2011-12 and 2017-18



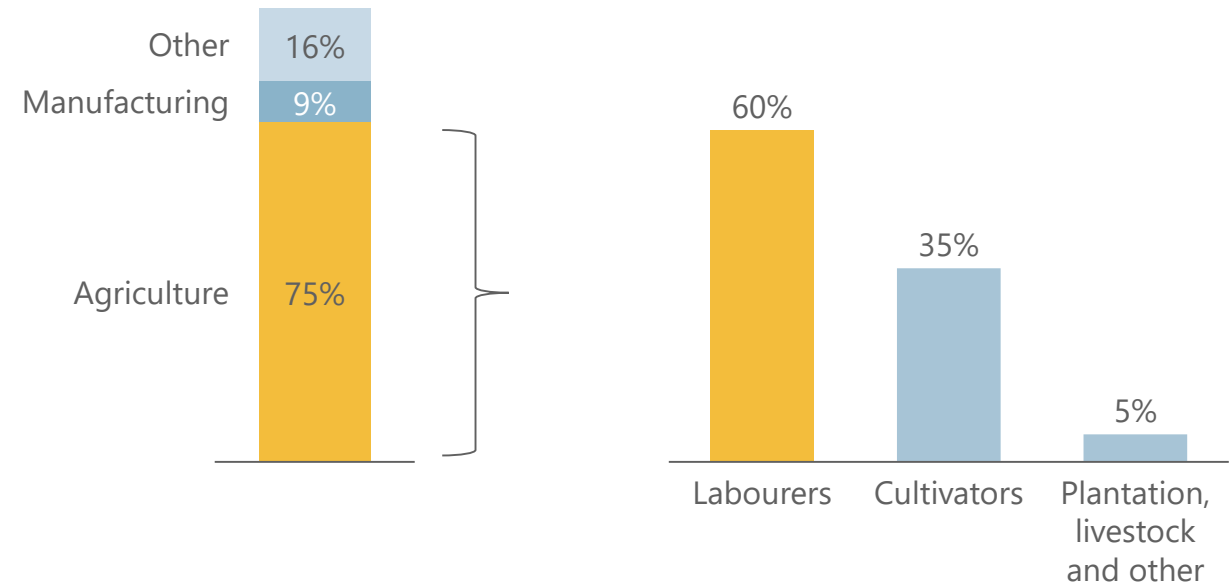
On the other, women who work are also concentrated in agriculture, and most likely to work as labourers

Share of rural women's employment

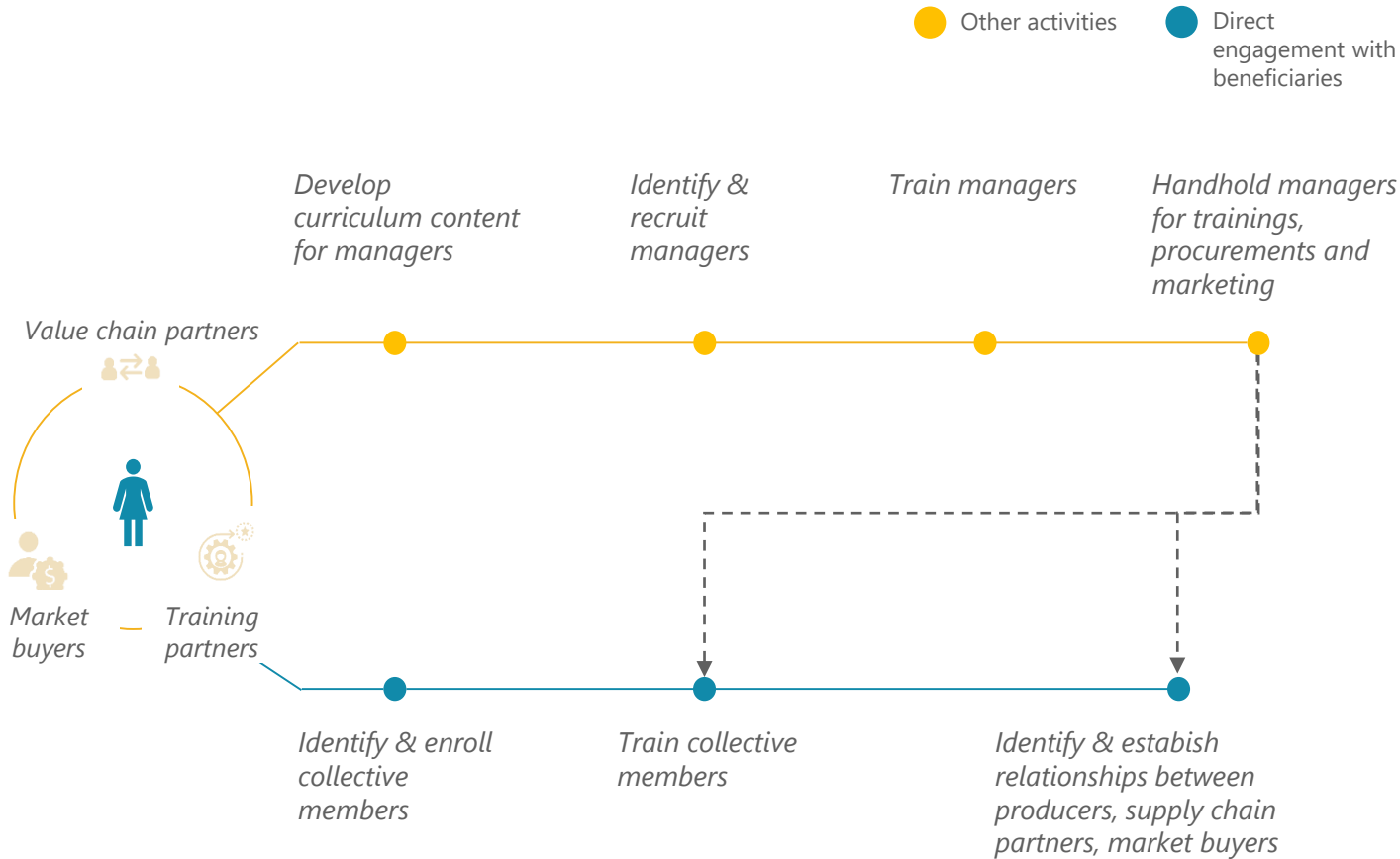
Percent, 2011-12

Distribution of women's employment

Percent, 2011



Relevance: Under Model 4, DISHA invested ~INR 120M to create managerial capacity to enable women to participate in market facing aspects of value chains



Note: *Government contribution includes cash allocations ((for project implementation, HR and infrastructure costs) and in-kind provisions; **Refers to the ratio of total project cost for Model 4 and total KPI under model 4
Source: DISHA project documents, Model 4 business case draft document, Dalberg analysis

Portfolio snapshot

117944 Total beneficiaries

~36M Private sector contribution

~150M Government contribution*

~INR 2560 Spend per beneficiary**

31,000+ Farmers supported to sell produce

500+ Women managers

35 Collection centers established

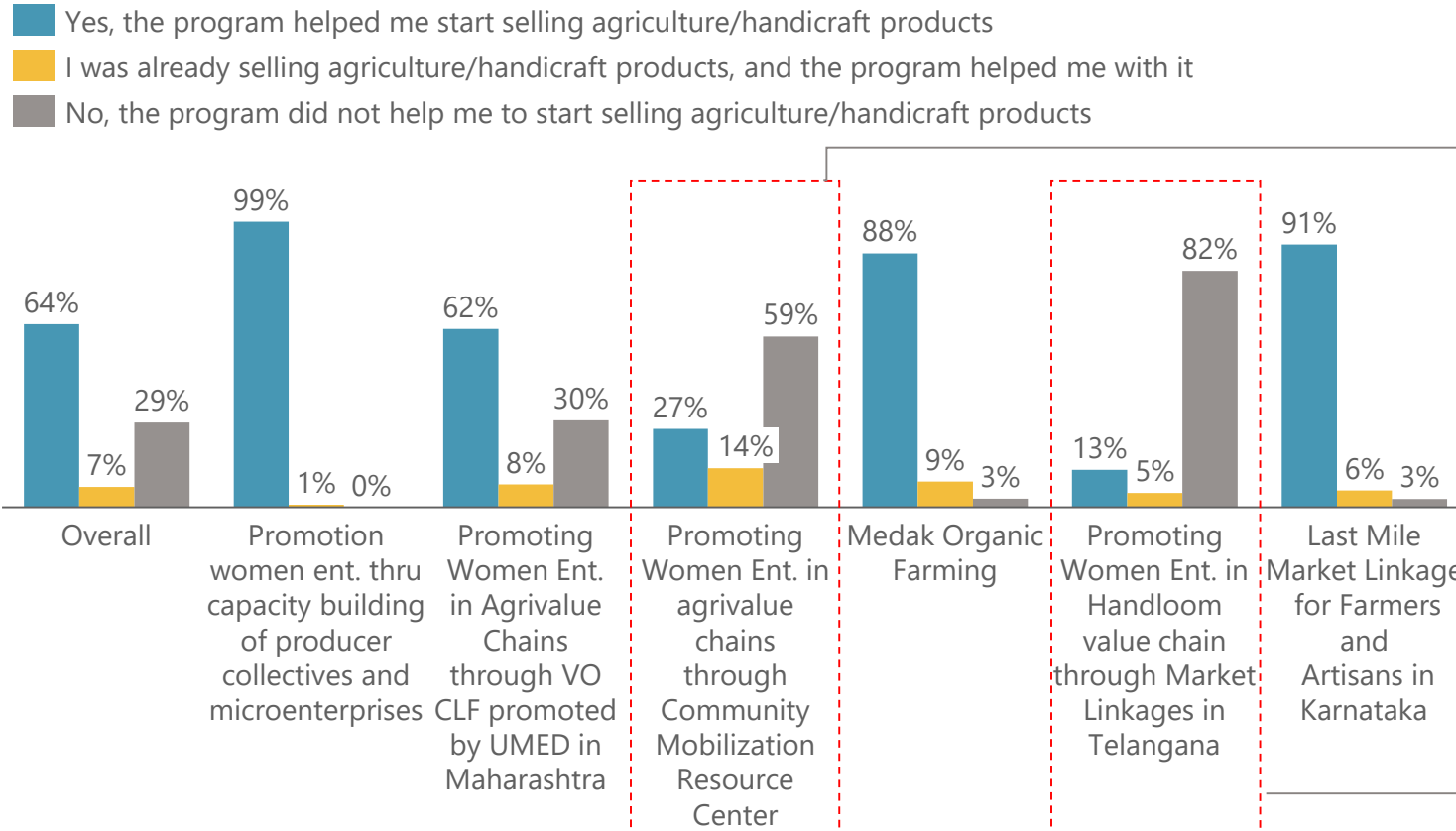
40+ Collectives/ FPOs/ MACS worked with

INR 30 Cr. + Total sales of farm/craft produce

67k Tons Total procurement

Impact: 29% of surveyed women who were reported to have started or improved sales said that they did not do so

Survey findings: % respondents who were helped by the program to start/improve sale of agriculture/handicraft products (N=636)



Factors:

- Disagreement in pricing terms between MAVIM and FCL (buyer), leading to lesser procurement
- In some areas, procurement was done after most of the tur crop was sold in the mandis (open market), hence only a few women sold
*"I attended the training, but we are smallholders, we don't hold inventory. **By the time they came to buy the tur, my husband had already sold it in the mandi.**" - Beneficiary*

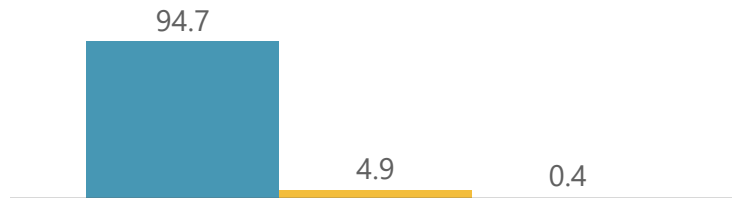
Factors:

- Focus of the pilot was largely on technical skill upgradation, and quality testing
- Sales exhibitions were attended only by a very few women
- Large institutional market linkages have not materialized so far
- Lack of working capital to start production for sale after training

Impact: A majority of the women who did start or improve their sales reported very high levels of satisfaction

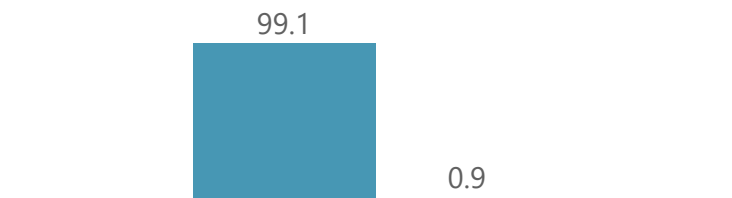
Survey findings: % respondents who felt impacted by Model 4 interventions (N=449)

- Yes, the program has contributed positively to my life
- The program informed/taught me about important things, but there are no changes in my life beyond that because of the program
- No, the program did not offer anything valuable for me



Survey findings: % respondents who felt satisfied with Model 4 interventions (N=449)

- Satisfied
- Not Satisfied



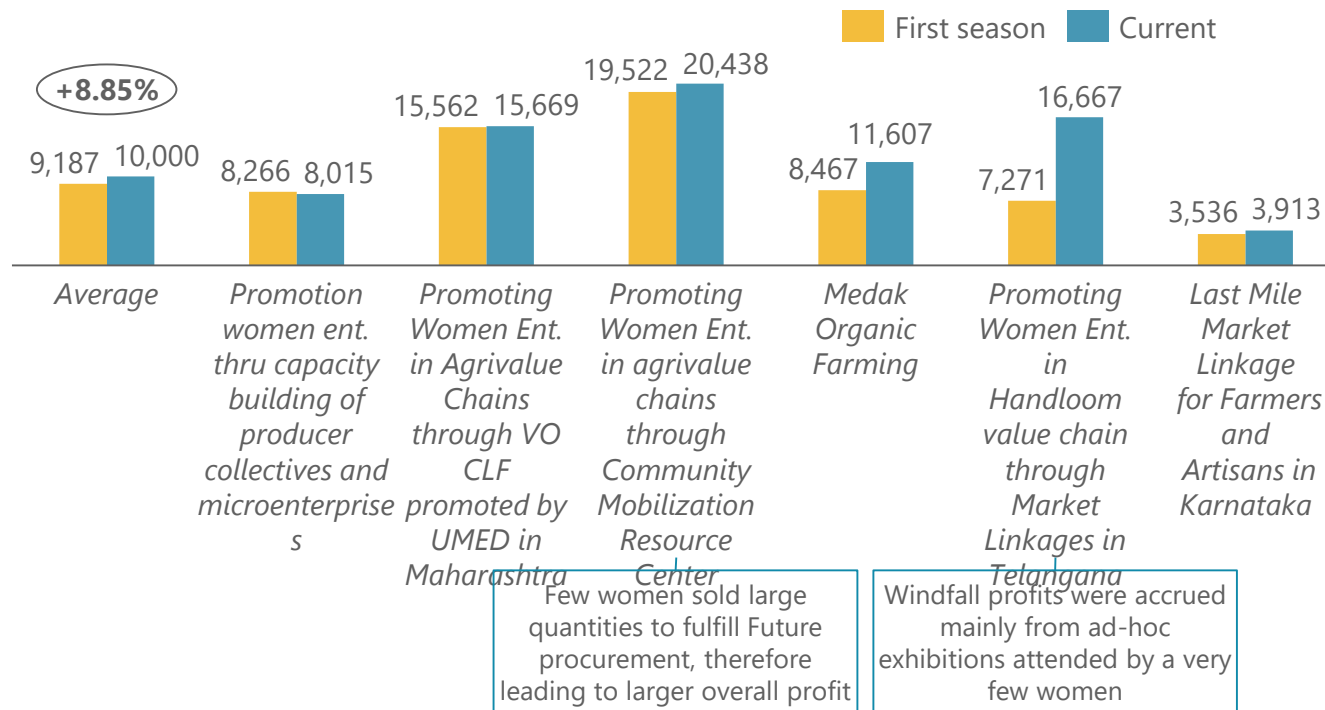
Women now have a new recognition as farmers. The MACS has made them visionaries. When the IKEA CEO was here, women said they wanted a store like IKEA. They have become owners, rather than an ancillary support for their husbands.

"Before DISHA, I would only stay at home, take care of the housework and cows, and sometimes go to the field to help my son. I wasn't earning income, this has changed now"- Beneficiary, Karnataka

Impact: These women have either started earning income from sale of agriculture or craft produce, or increased profits after participating in the program

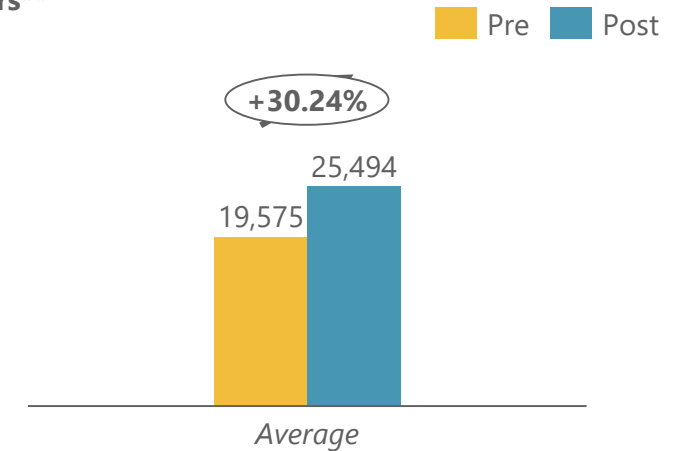
Survey findings: Average profits earned by new and existing sellers* (N1=377; 374 and N2=40;41)

A. First season and current profits earned by new sellers



- Anecdotal evidences suggest that **before DISHA, most new sellers were only involved in menial farm work to support their husbands or sons.** Since **only 1-2 crop procurement cycles through WSMs have passed**, increase in profits seem nominal in most new sellers' cases

B. Pre & post pilot average profits of existing sellers**

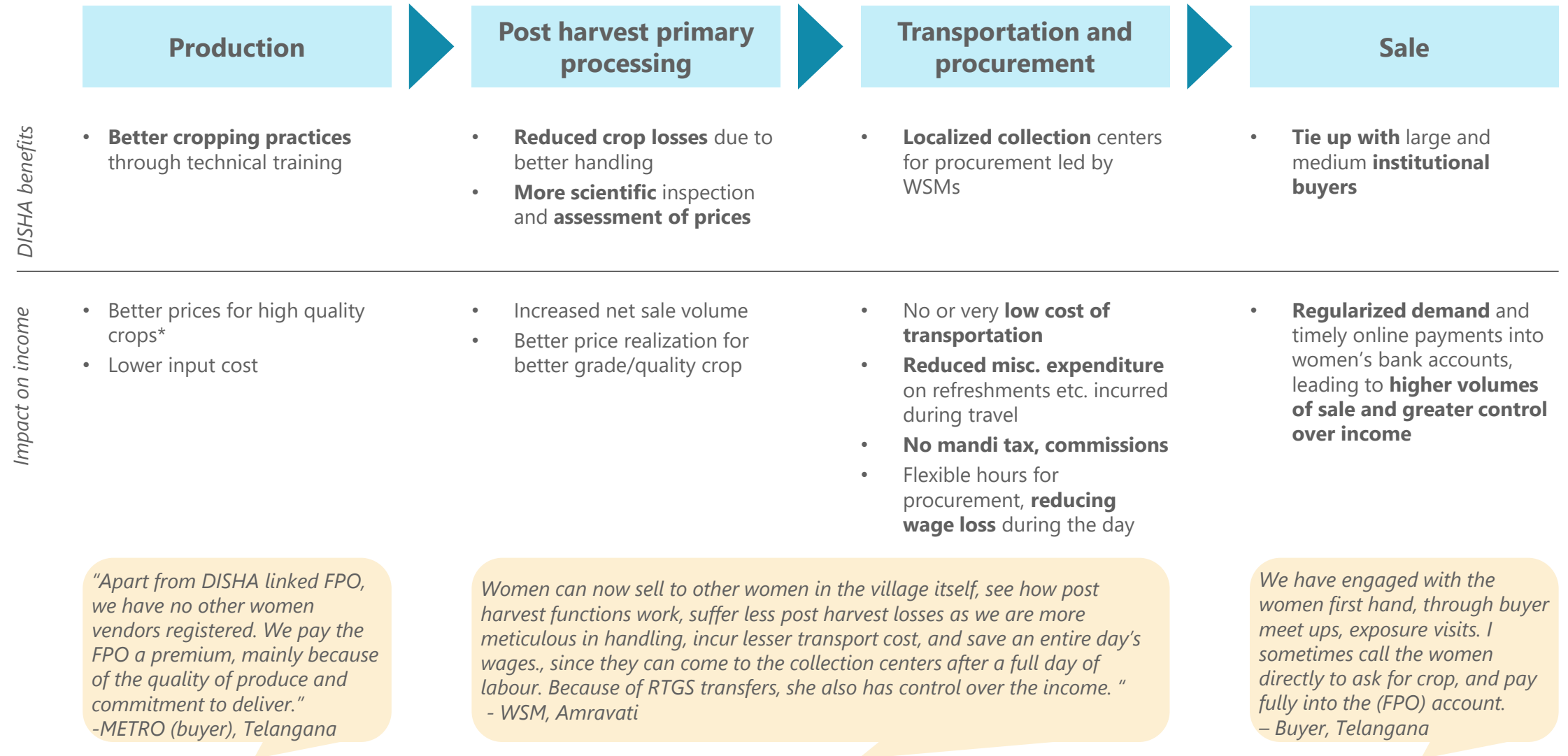


- Existing sellers are earning **~10% more income** from agriculture than an average household in pilot states
"Earlier, we uses regular inputs and sold in the mandi. After DISHA, we are producing organic crop, with our in-house manure, and buyers are paying more for this high quality produce"
 – Beneficiary, Telangana

Note: *Since only 18 of the 100 surveyed women from the craft focused pilot have reported to be new or existing sellers under DISHA, the data is driven primarily by income generated from sale of agricultural produce; **Since existing sellers are very few in number, an average trend provides a more accurate representation than individual pilots with <10 respondents.

Source: NABARD [All India Rural Financial Inclusion Survey](#), 2016-17; Dalberg analysis; Beneficiary survey and Stakeholder interviews

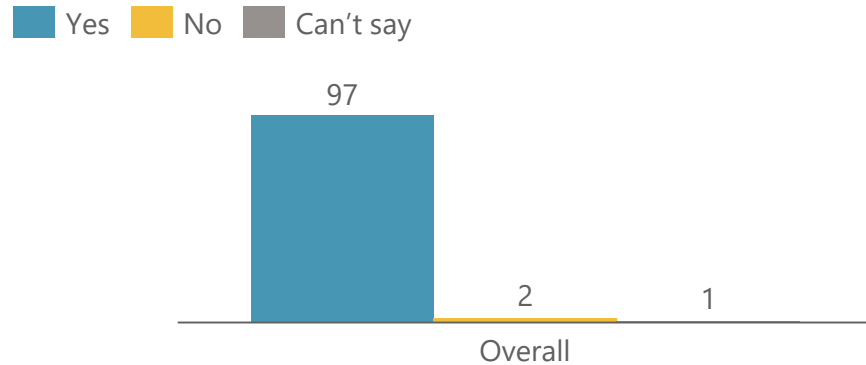
Impact: Anecdotal evidences across pilots strongly suggest attribution of income gain to increased volume, reduced losses, lower marketing cost, and better prices



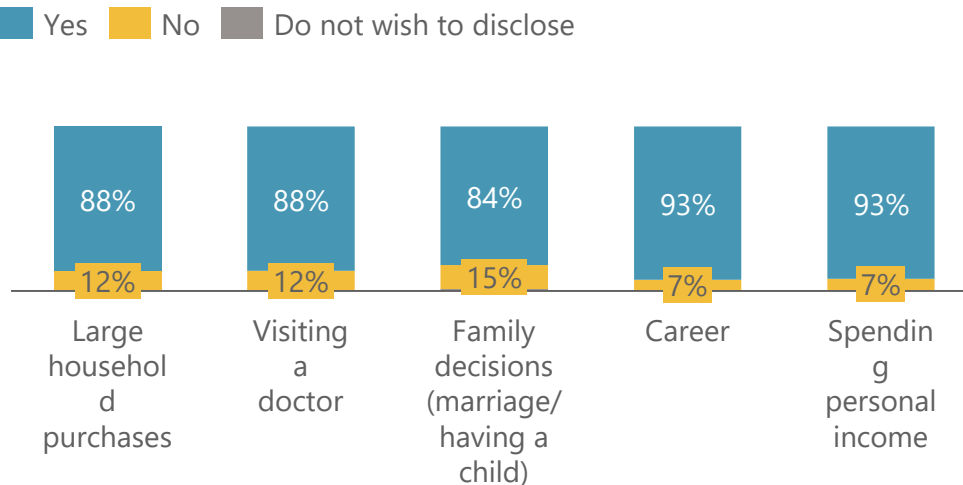
Note: *In most pilots, prices were paid as per market competitive rates
Source: Dalberg analysis, beneficiary survey and stakeholder interviews

Impact: Women that are selling produce feel more confident and experience greater agency over personal and family decisions

Survey findings: Increase in beneficiary confidence (N=449)



Survey findings: Increase in beneficiary agency (N=449)



I definitely now participate in decision making in my family, because now I understand things about profit and loss, managing time, etc. If I don't agree with my husband, I intervene and sometimes, I have the final say too.

- Beneficiary, Karnataka

We don't just spend our income away. We buy cattle, equipment, whatever we need and collectively decide with our families.

- Beneficiary, Maharashtra

Initially my husband asked me not to go out of the house and roam around selling the produce. But, somehow I managed, and now my husband respects me a lot.

- Beneficiary, Telangana

Impact: Most women value the support and guidance they receive from WSMs...

Across pilots, women have reported that they:

Trust the managers

96% women feel comfortable in reaching out to the women sourcing/business managers to seek support for any production challenges

Value their advice

97% women value the advice shared by the program manager and would be willing to act on it

Have altered decisions based on advice

97% women have modified their practices based on the guidance provided by the women sourcing/business managers

Feel supported

82% women say that trained women sourcing/business managers were still providing them support after 6 months

Just by looking at the grain, I now know its quality, because I was taught about quality and grades. I realize when the farmers are adding chemicals to increase the shelf life, so I tell them to adopt more sustainable practices. They do listen to me most times.

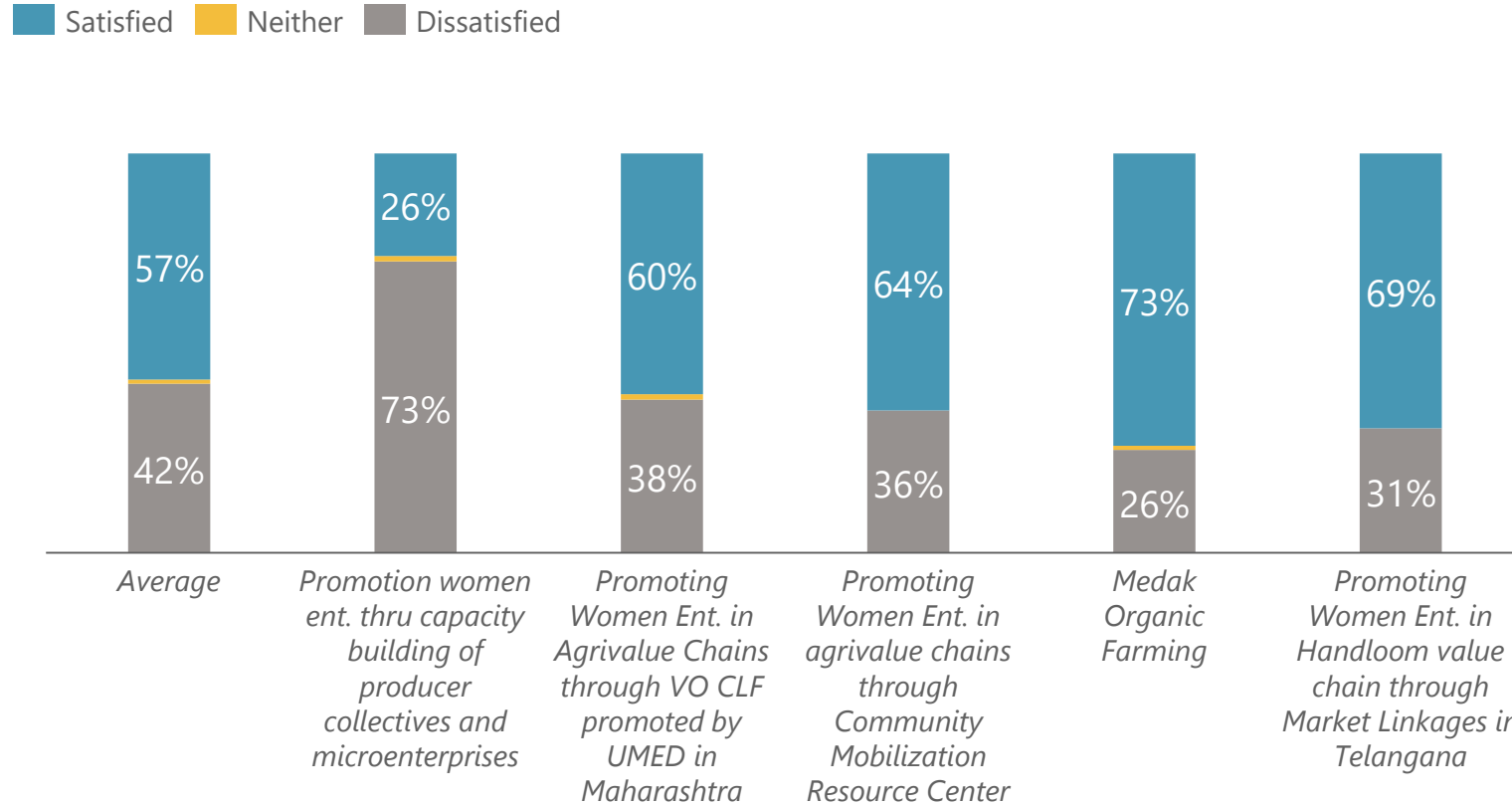
- WSM

We not only save on transportation and labour cost, we are sure that there will be no cheating in the weight. I have never felt that I will not be paid for my produce, since she (WSM) lives in my village and we are very close.

- Farmer

...however, about 42% of these women are dissatisfied with their experience of selling through WSMs or collection centres

Survey findings: Satisfaction with experience of selling through program managers or centers (N=288)



These are teething troubles. There is a need to smoothen operations led by WSMs, since they are also learning as they work. Sometimes farmers would take a large quantity of produce to the collection center, but the WSMs would procure only a fraction of it, based on the demand. Over time, this will work more efficiently.
- Model expert

We would have liked if the center would have procured all our crop. But they only took some specific produce in smaller quantity, and we had to visit the market to sell the rest anyway.*
- Beneficiary

Source: Dalberg analysis, beneficiary survey and stakeholder interviews.
*Note that we believe that as the model grows and scale increases, this challenge will be overcome.

Impact: Anecdotal evidence suggests that managers feel empowered, but are dissatisfied with the financial remuneration

WSMs have increased their confidence, developed leadership abilities and gained recognition in the community

*Earlier, we couldn't go out, speak to people, do things alone. Now, we can, our families are supportive, and we even participate in Panchayats (local govts.). We have **increased our confidence a lot.***

*We now have the **capability to be leaders**, this job is better than being a farmer, this is more **aspirational**. It also allows us to be closer to the community, and we have **earned greater respect.***

We are now recognized in the society.** We are DISHA's ABA's. We also dress and **conduct ourselves accordingly**. There's a lot of difference between us and other women. We have knowledge, we share problems with each other, **we use smartphones!



But they feel that current honorariums are insufficient, although there is potential to earn more with scale

*The project budget bears our cost. We get **4,500 per month, which is not sufficient, compared to the responsibilities on us.** We have to travel a lot, meet women, and these activities also need money. **We will not be able to sustain our work** with this remuneration.*

*We get a small honorarium now. But eventually, **we can start charging a commission and recovering our expenses.** With more volume of trade, this can be worked out and we can also earn adequately.*

*We charge a small commission now, which is okay for us because we didn't earn anything earlier and this job is good, but **hopefully we can earn more with time.***

Impact: Most successful pilots have seen a combination of experienced IPs, strong private buyer connect, technical training and presence of existing collectives

	Implementing partner strength	Private buyer connect/brand	Technical training in better agri/craft practices	Presence of existing collectives
<i>Promotion women ent. Thru capacity.. [.]..microenterprises (Future Greens)</i>	High: Future Greens, an experienced field agency onboarded	High: Focused on medium scale institutional buyers, in addition to flea markets, brand Simply Satvik estd. for retail	High: Training on crop protection, seeds, safe harvesting practices etc.	High: Gram Chetana FPO promoted by future Greens active since 2011
<i>Promoting Women Ent. in Agrivalue Chains.. [.]..UMED (MSRLM)</i>	High: Arya Collateral understands market dynamic, strong MSRLM support	High: Strong linkages estd. By registering FPO with medium-large buyers	Low-Medium: Relatively lower focus on production related trainings	High: FPO formed during initial project phase itself, after 2 years, profitable now (INR 9-23 lakh profit)
<i>Promoting Women Ent. in agrivalue chains.. [.] (MAVIM)</i>	Low-Medium: Future Skills support in trainings, with operations supported by MAVIM field staff, less efficient	Low: Reliant on single buyer (Future), disputes in agreement terms led to lesser final procurement	High: Focused training on better crop varieties, inputs, etc. especially for Tur	Low-Medium No producer collective, CMRC acted as the aggregator
<i>Medak Organic Farming</i>	High: Tanager, an experienced field organization onboarded	High: Strong linkages with large and medium scale institutional buyers such as Metro and Big Basket established	High: Strong focus on better agri practices, especially organic farming	Low: No, MACS registered during project, currently nascent (new institution which still needs significant handholding)
<i>Promoting Women Ent. in Handloom value chain.. [.] (Creative Bee)</i>	High: Creative Bee, a strong field agency onboarded	Low: Primary channel is ad-hoc exhibitions, additionally, few small retailers/ designers onboarded.	High: Strong focus on skill upgradation, especially in organic dyeing methods	Low: No, MACS registered during the program; currently nascent (new institution which still needs significant handholding)
<i>Last Mile Market Linkages.. [.] (Mindtree)</i>	High: Mindtree leveraged Vrutti's social capital and field experience	High: B2C and B2B channels established, innovative mobile pushcarts setup in corporate campuses, brand MIRI estd.	Low: Lower focus on production related technical skills	High: Vrutti's existing FPOs engaged, although not currently financially sustainbale

Spotlight: The Business Enterprises Leadership and Management Programme pilot has trained 100 rural women to enable them to become 'business managers' (WBM)s



Objective

Create 100 certified women rural community managers at respective business enterprise locations (FPCs) who are trained in business management and good agricultural practices from reputed academic institutions for facilitating market linkages

Key features

- **Intensive training and deep handholding over 6 months** on 4 modules: i) Self transformation ii) Entrepreneurial mindset iii) Enterprise skills iv) Enterprise excellence
- Classroom sessions, two travel workshops of 6 days each and **75% focus on experiential learning**
- **Rigorous evaluation and certification** of trained women by academic institution MANAGE
- **Tie up with local Producer Companies to absorb trained managers** at three levels: i) Leadership (Board of directors) ii) Full time staff to manage daily operations, and iii) Business Volunteers or village representatives

Impact

- Training and certification: MANAGE has successfully completed **training, evaluation and certification of 91 women** out of 99, after considering the 50 percent score of final assessment and 60 percent attendance criteria
- Placement: **~78 women hired** by partner producer companies across 4 districts
- Income: Women are earning a **regular salary between INR 3,500 - INR 10,000 per month**, depending on the role and skills required
- A report submitted by Access Livelihood Foundation (IP) notes positive impact on women's confidence and entrepreneurial mindset
- *"In the travel workshops, we took the women to IKEA and some modern dairy farms in Hyderabad to get them out of their comfort zones. Women were exposed to business activities, and the impact has been incredible. Whoever takes up the model, will have to continue ensuring high focus on experiential learning."* – Partner

Scale and sustainability : We see strong potential for scale and additionality , and have identified some factors to help catalyze scale and amplify impact

Potential for scale



Large network of FPOs/ SRLM clusters etc.



Economies of scale: 30k/60k cost per WSM/WBM leads to very low cost per farmer given large catchment per manager



Momentum towards adoption, ~65+ Cr partnerships with SRLMs and CSR in active discussion, some implemented



Buyer interest: Some buyers reported paying a premium to Disha FPOs, due to better quality produce and improved grading/sorting coupled with womens' commitment to fulfill orders

Additionality



Unique approach of training women on more aspirational managerial roles within collectives



Unique gender transformative lens: >70% of agri projects focus on market linkages, but only 0.1% challenge gender norms

Factors to catalyze scale and amplify impact



Capital Infusion

- Working capital for collectives: Since most collectives formed during project duration are new, they need working capital support to sustain operations and scale, until cash flows steady
- Credit linkages for producers: A key barrier constraining sales to collectives is credit. Mandis provide farmers advances to buy inputs. If FPOs are able to facilitate credit linkages for farmers, they will be incentivized to sell a larger share to collectives.



Diversification

- Multiple crops: Pilots such as MAVIM have focused on largely one crop, and there is a demand from farmers to diversify the basket to encourage scale
- Livestock: This sector allows for higher margins, home-based operations and no or low seasonal fluctuation



Independent Managerial Operations

- Most WSMs have only conducted operations for 1-2 crop cycles, and are currently deeply handheld by the IPs. There is a need to strengthen them further, and enable them to operate more independently
- Similarly, very few WBMs have been trained, and recently placed