EXECUTIVE SUMMARY

CONTEXT

KEY EVALUATION FINDINGS

WAY FORWARD
Executive summary

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
Executive summary

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 WBMs 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.
Executive summary

- 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 marketplace 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.
EXECUTIVE SUMMARY

CONTEXT

KEY EVALUATION FINDINGS

WAY FORWARD
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**

<table>
<thead>
<tr>
<th>Sponsors</th>
<th>Implementing agencies</th>
<th>M&amp;E partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>IKEA Foundation</td>
<td>UNDP, United Nations Development Programme, xyntéo</td>
<td>I·D·F</td>
</tr>
</tbody>
</table>

**Program timelines**
- **Jan 2015**: Beginning of implementation
- **Jan 2016**: Pilot phase
- **Jan 2017**: Shift to Model based approach
- **Nov 2019 Dec 2019**: DISHA Impact Evaluation, Program completion

Source: Dalberg assessment of DISHA program documents
At its inception, Disha’s activities were divided into three separate verticals:

**Bridging Information Gaps**
- Provide information on educational, training and career opportunities available
- Providing career guidance and counselling leading to further education, skilling, entrepreneurship or jobs
- Conducting skills assessment to identify gaps in current skill levels vis-à-vis aspirations
- Facilitating access to training, skilling and education to bridge gaps

**Skills to Jobs**
- Assist and promote women to get employment
- Creating private sector linkages for training and ensuring placements
- Convening meetings, workshops and roundtables for advocacy and thought leadership

**Enterprises**
- Assist and promote women to set up micro-enterprises
- Providing basic business training to help women setup enterprises
- Facilitating access to inputs such as loans, raw material etc.
- Facilitating market linkages to connect entrepreneurs with buyers and ensure adequate realizations
In 2018, Disha recalibrated its focus to identify four models for testing and scaling up.

**Original pillars**

<table>
<thead>
<tr>
<th>Model</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Bridging Information Gap</td>
</tr>
<tr>
<td>B</td>
<td>Skills to Jobs</td>
</tr>
<tr>
<td>C</td>
<td>Enterprise</td>
</tr>
</tbody>
</table>

**Four models of focus**

1. **School to work transition**: Mapping aspirations and aptitude
2. **Employment marketplace**: Facilitating local jobs for women
3. **Micro-enterprises**: Enabling women to set up enterprises
4. **Value chain**: Upskilling women to increase benefits
.. 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.

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

<table>
<thead>
<tr>
<th></th>
<th>Question</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>What are the <strong>economic empowerment impacts</strong> of Disha project on women in the project states?</td>
</tr>
<tr>
<td>2</td>
<td>To what extent has Disha <strong>changed the school, skills and jobs ecosystem</strong> and what changes has Disha contributed to?</td>
</tr>
<tr>
<td>3</td>
<td>How <strong>scalable and sustainable</strong> are the four models of Disha? What can be recommended to Government and partners to scale up?</td>
</tr>
</tbody>
</table>
We co-created a theory of change with the Disha team to help evaluate these questions

<table>
<thead>
<tr>
<th>Model</th>
<th>Long-term impact outcomes</th>
<th>Intermediate outcomes</th>
<th>Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A women-centric continuum that connects education to skills, jobs and growth by fostering the ecosystem for increased skilling and productive labour force participation</td>
<td>Ecosystem stakeholders are ready to adopt Disha models</td>
<td>Education to Work</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Demand for model adoption support by government or private sector players</td>
<td>Employment Marketplace</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Increase in funding and or budgetary allocation for Disha’s activities</td>
<td>Micro-entrepreneurship</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Increase in number of players engaging with Disha models</td>
<td>Value-chains</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Improved awareness of Disha and its models</td>
<td>Ecosystem Building</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Women have better and more equitable economic prospects in life</th>
<th>Women have greater decision making power about their vocational choices</th>
<th>Ecosystem stakeholders are ready to adopt Disha models</th>
<th>Disha establishes itself as a thought leader in women’s economic empowerment through advocacy and awareness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in personal income*</td>
<td>Increase in women’s agency</td>
<td>Demand for model adoption support by government or private sector players</td>
<td>Increased reliance by ecosystem players on Disha for support/advise</td>
</tr>
<tr>
<td></td>
<td>Improvement in self-confidence</td>
<td>Increase in funding and or budgetary allocation for Disha’s activities</td>
<td>Increased coordination and collaboration within ecosystem actors</td>
</tr>
</tbody>
</table>

Outcomes

- **Female students are equipped to make informed career choices**
  - Female job-seekers are placed in jobs
  - Female students are placed in jobs or are productively employed*
  - Improved career guidance and support for female students

- **Female job-seekers are placed in jobs**
  - Collaborative platform facilitates apt employment for job-seekers
  - Improved vocational and soft skills
  - Better informed
  - More employable
  - Self aware
  - Counsellors
  - Have the skills and knowledge to guide students

- **Women start and run enterprises**
  - Collectives have established & successful forward market linkages
  - Collectives realise higher profits for their produce
  - Improved managerial support for collectives

- **Women have the following to start an enterprise**
  - Necessary skills
  - Psychosocial support
  - Market linkages
  - Have necessary skills and knowledge

- **Collectives**
  - Aggregate and sell through collection centres
  - Sell produce to organized buyers, local or national
  - Produce standardized and higher quality output
  - WSMs/WBMs
  - 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.
Contents

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KEY EVALUATION FINDINGS

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ANNEX
Economic empowerment impact on women
Disha’s KPI targets are disproportionately anchored towards information based interventions

Of these, 253,903 women also received counselling services under M1; therefore >50% of total Disha beneficiaries only received information

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

- 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
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

**Jobs**

- Informed on Job: 61%
- Trained for Job: 28%
- Placed in Job: 11%

**Enterprises**

- Informed on Enterprise: 53%
- Trained for Enterprise: 32%
- Started Enterprise: 15%

On avg., ~13% reported to have been placed in job or started 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

<table>
<thead>
<tr>
<th></th>
<th>Yes, I got placed</th>
<th>No, I did not get placed</th>
</tr>
</thead>
<tbody>
<tr>
<td>M2</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>M3</td>
<td>67</td>
<td>28</td>
</tr>
<tr>
<td>M4</td>
<td>64</td>
<td>29</td>
</tr>
</tbody>
</table>

Yes, the program helped me start selling agriculture/handicraft products
I was already selling agriculture/handicraft products, and the program helped me with it
No, the program did not help me to start selling agriculture/handicraft products

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 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

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.
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.

More than 70% of the beneficiaries within the enterprise KPIs have come the value chain model, where sale of farm produce/crafts is counted as an enterprise.
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

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, the program has contributed positively</td>
<td>96</td>
</tr>
<tr>
<td>The program informed/taught me about important things</td>
<td>4</td>
</tr>
<tr>
<td>No, the program did not offer anything valuable for me</td>
<td>0</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Satisfaction Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely satisfied</td>
<td>79</td>
</tr>
<tr>
<td>Somewhat satisfied</td>
<td>21</td>
</tr>
<tr>
<td>Not satisfied</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Dalberg analysis and stakeholder interviews, beneficiary surveys

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

<table>
<thead>
<tr>
<th>Decision</th>
<th>Yes</th>
<th>No</th>
<th>Cant Say</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large household purchases</td>
<td>86</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>When you visit a doctor</td>
<td>88</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Family decisions (marriage/having a child)</td>
<td>82</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Career</td>
<td>94</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Spending personal income</td>
<td>91</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

Source: Dalberg analysis and stakeholder interviews, beneficiary surveys

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 govs.). 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 needs 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.

<table>
<thead>
<tr>
<th></th>
<th>New enterprises</th>
<th>Existing enterprises</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>399; 388</td>
<td>164; 165</td>
</tr>
<tr>
<td>8% increase in profitability*</td>
<td>2,999; 4,977</td>
<td>5,135; 6,126</td>
</tr>
<tr>
<td>First month</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13% increase in profitability*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Before</td>
<td></td>
<td></td>
</tr>
<tr>
<td>After</td>
<td></td>
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</tbody>
</table>

• In 2017-18, a rural woman earned an avg. Rs 4122 from the last 30 days of self employment\(^1\), \(~23\%\) 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 owned\(^2\)

• Therefore, DISHA has brought women in the entrepreneurial fold and increased their incomes.

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

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
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*

- New sellers
  - N=377; 374
  - +8.85%
  - First season: 9,187
  - Current season: 10,000

- Existing sellers
  - N=40; 41
  - +30.24%
  - Before: 19,575
  - After: 25,494

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

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.

- 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 states.
- 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.

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
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

<table>
<thead>
<tr>
<th>%, respondents, N=174 (30% of the beneficiary population surveyed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avg. monthly salary (Rs)</td>
</tr>
<tr>
<td>9,112</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>%, respondents, N=214 (36% of the beneficiary population surveyed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
</tr>
<tr>
<td>10</td>
</tr>
<tr>
<td>73</td>
</tr>
<tr>
<td>17</td>
</tr>
</tbody>
</table>

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 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.
- 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

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

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

“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 as a result of DISHA”

- Beneficiaries, CGCC Karnataka

Source: Dalberg analysis, beneficiary surveys
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

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

<table>
<thead>
<tr>
<th>Effect</th>
<th>Likelihood Ratio</th>
<th>P-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ration card possessed</td>
<td>16.66</td>
<td>0.0002*</td>
</tr>
</tbody>
</table>

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

Source: Dalberg analysis, beneficiary surveys
Ecosystem impact
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.
Disha has developed four models, we find the school-to-work transition and value chain model to be most promising for scale and additionality.

**Catalytic**
Less white space, more ecosystem players, higher leverage

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

**Additional**
More white space, few direct ecosystem players, but high potential for integration with complementary programs

- School-to-work transition: Helping young women make informed decisions about their future and help create job linkages
- Value chain: Building managerial capacity of collectives and improving market linkages to enhance their value realization

**Disha’s additionality**

- Employment marketplace: Developing a collaborative platform to support matchmaking between women and employers

---
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:**

<table>
<thead>
<tr>
<th>Beneficiary satisfaction with sourcing manager’s advice or support</th>
<th>M4, n=350</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>97</td>
</tr>
<tr>
<td>No</td>
<td>3</td>
</tr>
</tbody>
</table>

“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

<table>
<thead>
<tr>
<th>Inputs (71%)</th>
<th>Skills (71%)</th>
<th>Market intelligence (71%)</th>
<th>Buyer Linkages (71%)</th>
<th>Financial services (57%)</th>
<th>Infrastructure support (21%)</th>
<th>Time (7%)</th>
<th>Mobility (7%)</th>
</tr>
</thead>
</table>

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

**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

- Survey findings: Beneficiary satisfaction with sourcing manager’s advice or support
- M4, n=350
- Yes: 97
- No: 3
- "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
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

<table>
<thead>
<tr>
<th>Beneficiary Reach (Lakhs)</th>
<th>% of entire target population</th>
</tr>
</thead>
<tbody>
<tr>
<td>School to Work Transition</td>
<td>49.5%</td>
</tr>
<tr>
<td>Employment Marketplace</td>
<td>21.4%</td>
</tr>
<tr>
<td>Micro - entrepreneurship</td>
<td>17.5%</td>
</tr>
<tr>
<td>Value - chain</td>
<td>11.7%</td>
</tr>
</tbody>
</table>

- 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 India 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)

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**Survey findings: Beneficiary satisfaction with mentor support provided**

```
M3, n=485

<table>
<thead>
<tr>
<th>Level of Satisfaction</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very or somewhat satisfied</td>
<td>80</td>
</tr>
<tr>
<td>Neither satisfied nor dissatisfied</td>
<td>1</td>
</tr>
<tr>
<td>Very or somewhat dissatisfied</td>
<td>19</td>
</tr>
<tr>
<td>Do not wish to disclose</td>
<td>0</td>
</tr>
</tbody>
</table>
```

**“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

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Note: DISHA was compared with MoRD’s SVEP programme, ILO’s SIYB program, the Kudumbashree model and and MSME’s TREAD program which support enterprise development for women in India.

Source: Dalberg analysis and stakeholder interviews.
Interventions under employment marketplace model are yet to establish a distinct proof of concept and blueprint.

**Institutional Model: Create convergences across various stakeholders in the employment ecosystem**
- Convergences built on the supply side but limited success in rallying the demand side to generate sufficient employment opportunities

**Employability Model:** Mobilize, counsel, train and effectively engage in match making and placement
- Deep handholding for women through each stage of the intervention, but only 37 placements for 822 enrolled beneficiaries

**Interventions**

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

- **Revamping the employment exchange network in Karnataka**
  - Partnerships initiated at multiple levels (private/public/ngos) but intervention struggled to drive apprenticeship in the ecosystem

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

- **Partnering with IPs to set up their own Youth Employability Service (YES) Centers**
  - Gender agnostic model with generic approaches deployed for counselling /training. Low placement rate of ~8%

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

- 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

Source: Dalberg analysis, stakeholder interviews
School-to-work transition and value chain models have also seen greater buy-in at the ecosystem level

<table>
<thead>
<tr>
<th>Smaller, one off partnerships</th>
<th>State/quasi government or private sector adoption</th>
<th>National level integration</th>
</tr>
</thead>
<tbody>
<tr>
<td>School-to-work transition</td>
<td>• MoUs signed with Government of Telangana and Karnataka, LoU signed with Delhi government</td>
<td>• Taskforce constituting Ministry of skills, NITI Aayog and MSDE, UNDP and FICCI working on creating a policy level document on CGCC</td>
</tr>
<tr>
<td>Employment marketplace</td>
<td>• Magic Bus has a financial agreement with Bajaj foundation to cover 40% of project costs</td>
<td>• Govt. of Karnataka had allocated 15 Cr to implement Yes Kendras, state and district level task forces constituted</td>
</tr>
<tr>
<td>Micro-entrepreneurship</td>
<td>• Humana has a financial agreement with Hero Motor Corp worth ~1Cr</td>
<td>• NIESBUD and NIRD have started rolling out Biz sakhi ToTs</td>
</tr>
<tr>
<td>Value chain</td>
<td>• ~ 44+ Cr worth of partnerships with SRLMs in discussion, with existing proposals and momentum</td>
<td>• Partnership discussion with MSDE has been initiated</td>
</tr>
<tr>
<td></td>
<td>• ~ 25+ Cr worth CSR partnerships, &gt;85% approved/implemented</td>
<td>• NCCT partnership in discussion via draft MoU</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>MODEL</th>
<th>OUR ASSESSMENT</th>
<th>SCALABILITY AND SUSTAINABILITY</th>
</tr>
</thead>
</table>
| 1  School to Work Transition | • **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 | Medium                         |
| 2  Employment Marketplace    | • **Low replicability and ease of implementation** as interventions are mostly IP driven and varied in their approach:  
• **Nagpur employability model:** Economics 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; | High                           |
| 3  Micro-entrepreneurship    | • **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; | Low                            |
| 4  Value-chain               | • **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 | Low                            |
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**

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

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

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

Note: ~50 Cr includes in-cash and kind resources
At a programmatic level, DISHA’s biggest contribution to the ecosystem has been creating strong convergences (2 of 3)

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

MSDE, NITI AAYOG
(Government)
Institutionalize the policy document/framework and Technical Expertise

AICTE, NCERT, Knowledge Experts
Technical expertise

FICCI
Industry connect, Infrastructure: Model Career Centers where the curriculum is to be piloted and Technical Expertise

“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

IKEA Retail and TRRAIN
Participated in curriculum development, exposure visits, training

Private corporates like McDonalds, Shoppers Stop, etc. provided placement to trained women

Women beneficiaries
Received retail sector specific training, exposure and employment opportunities

Retail Sector Skill Council
Certification of curriculum

Source: Dalberg analysis and stakeholder interviews
At a programmatic level, DISHA’s biggest contribution to the ecosystem has been creating strong convergences (3 of 3)

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

**Women beneficiaries**
- including mentors and entrepreneurs received training on enterprise development, psychosocial support

**MAVIM**
- (government)
- Network of women SHGs supported by MAVIM leveraged for mobilizing and coordinating program implementation

**ILO**
- (international body)
- Technical and knowledge expertise and curriculum to train Biz Sakhi cadre

**DISHA**

“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

**Illustrative**

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

**Buyers** (Private sector)

**Mindtree** (NGO)
- Technical expertise to create market linkages with focus on design, distribution, sales

**Vrutti** (NGO)
- Network of women farmers and FPOs nurtured by the organization

**Women beneficiaries**
- Received training in better farm practices, post harvest management, pricing, others

“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

Source: Dalberg analysis and stakeholder interviews
While these PPP modalities are promising, some are unlikely to sustain after Disha, given lack of adequate time on ground, alternate anchors and institutionalization.

| Industry-led implementation PPPs through apprenticeships, employer led employability skill/enterprise training etc. |
| Model 1 |
| **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. |

| Demand-supply linkage PPPs for matching job seekers with opportunities, producers with buyers etc. |
| Model 2 |
| **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 |

| Knowledge and advocacy PPPs for fostering dialogue and collaboration around key issues |
| Model 3 |
| **High:** Policy level document on CGCC developed through PPP between Ministry of skills, MSDE, FICCI, UNDP and sector experts. |
| **No significant instances** |

| Model 4 |
| **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 |

| 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. |

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

Source: Dalberg analysis and stakeholder interviews
Contents

CONTEXT

KEY EVALUATION FINDINGS

WAY FORWARD

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

**CONTINUE** the program as is
- Continue implementing the four models in their current form

**INCUBATE** to create a business case for concepts which are yet to be proven
- Test promising concepts further:
  - Nagpur YES centre to create proof-points for the demand part of the ecosystem
  - Biz Sakhi to identify revenue models for self sustenance

**INTEGRATE** with existing institutional government structures
- Integrate promising elements in existing programs:
  - National Counselling Framework into MSDE/MHRD’s skilling and education ecosystem
  - Biz Sakhi curriculum and WSM/WBM model into SVEP/NRLM, etc.

**EXIT** the program
- Finalise model blueprints and exit current investments

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

<table>
<thead>
<tr>
<th>Approach</th>
<th>Rationale</th>
<th>Ease of execution</th>
<th>Expected outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>EXIT</strong> the program</td>
<td>High, only requires blueprint completion and knowledge sharing</td>
<td>Few instances of ad hoc adoption by the ecosystem</td>
</tr>
<tr>
<td>2</td>
<td><strong>INTEGRATE</strong> into existing systems</td>
<td>Medium, requires a small team for liaising with stakeholders including policymakers</td>
<td>CGCC curriculum is adopted and deployed through government schemes/private partnerships; WSM and WBM is integrated into NRLM structure and adopted by FPOs, or explore options like private sector led coalitions/ co-financing mechanisms</td>
</tr>
<tr>
<td>3</td>
<td><strong>INCUBATE</strong> to prove at scale</td>
<td>Low-medium, resources needed for focused experimentation and iteration, monitoring and learning</td>
<td>Biz Sakhi curriculum is institutionalized by NIRD/NIESBUD/ others; Nagpur YES Center model established as a scalable and sustainable employment marketplace; Biz Sakhi model is self sustained</td>
</tr>
<tr>
<td>4</td>
<td><strong>CONTINUE</strong> current efforts</td>
<td>Low, requires deep investment for day to day implementation at a large scale</td>
<td>Individual pilots will continue, although success rate will remain low</td>
</tr>
</tbody>
</table>

**Source:** Dalberg analysis
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

Source: Dalberg analysis, stakeholder interviews
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 NLRM

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

Potential partners?

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

Est. duration: ~18 months

Est. cost: MEDIUM

3 member team
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’

Source: Dalberg analysis and stakeholder interviews

**Potential partners**

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

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

**Potential risks?**

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

**Est. duration**

~18 months

**Est. cost:**

HIGH

2 (National) + 2-4 (State) member team
Contents

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

<table>
<thead>
<tr>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Informed on Education</td>
<td>2,52,454</td>
<td>1,15,733</td>
<td>1,25,377</td>
</tr>
<tr>
<td>Counselling</td>
<td>2,53,903</td>
<td>75,586</td>
<td>15,131</td>
</tr>
<tr>
<td>Informed on Job</td>
<td>26,533</td>
<td>26,533</td>
<td>9,160</td>
</tr>
<tr>
<td>Trained in Job</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Placed in Job</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informed on Enterprise</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trained for Enterprise</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Started Enterprise</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Model 1 – 497 Beneficiaries</th>
<th>Model 2 – 581 Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSF Delhi govt. schools</td>
<td>Bridge to Livelihoods Coalition Project Delhi</td>
</tr>
<tr>
<td>Enhancing Employability of women students of Mahatma Gandhi</td>
<td>Bridge to Livelihoods Coalition Project Maharashtra</td>
</tr>
<tr>
<td>CGCC in Government Pre-University Colleges</td>
<td>Magic Bus</td>
</tr>
<tr>
<td>SNDT University Womenifesto 2016</td>
<td>YES Centers Karnataka</td>
</tr>
<tr>
<td>Quest Alliance NCR</td>
<td>YES Centers in Haryana</td>
</tr>
<tr>
<td>CGCC in association with DBTech</td>
<td>Employability Training and Placement and Self Employment for Girls CEQUIN</td>
</tr>
</tbody>
</table>

Non Representative pilots

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 govt. 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.

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

- **Model 1 – 497 Beneficiaries**
  - CSF Delhi govt. schools
  - Enhancing Employability of women students of Mahatma Gandhi
  - CGCC in Government Pre-University Colleges
  - SNDT University Womenifesto 2016
  - Quest Alliance NCR
  - CGCC in association with DBTech

- **Model 2 – 581 Beneficiaries**
  - Bridge to Livelihoods Coalition Project Delhi
  - Bridge to Livelihoods Coalition Project Maharashtra
  - Magic Bus
  - YES Centers Karnataka
  - YES Centers in Haryana
  - Employability Training and Placement and Self Employment for Girls CEQUIN

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

<table>
<thead>
<tr>
<th>Share of professionals satisfied with their job by status of enrolment in career counselling</th>
<th>% of respondents who are satisfied with their jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not been guided by career counsellors</td>
<td>Guided by career counsellors during school/college</td>
</tr>
<tr>
<td>Engineer</td>
<td>62</td>
</tr>
<tr>
<td>Doctor</td>
<td>73</td>
</tr>
<tr>
<td>Chartered Accountant</td>
<td>94</td>
</tr>
<tr>
<td>Managers</td>
<td>81</td>
</tr>
<tr>
<td>Software Engineer</td>
<td>78</td>
</tr>
<tr>
<td>Architect</td>
<td>71</td>
</tr>
<tr>
<td>Interior Decorator</td>
<td>78</td>
</tr>
<tr>
<td>Dress Designer</td>
<td>73</td>
</tr>
<tr>
<td>Teacher</td>
<td>61</td>
</tr>
<tr>
<td>Lawyer</td>
<td>63</td>
</tr>
<tr>
<td>Label</td>
<td>73</td>
</tr>
</tbody>
</table>

On average, 86% of professionals that have gone through counselling in school/college are satisfied with their profession as opposed to 70% professionals who are satisfied with their professions that haven’t been guided by a career counsellor

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 counsellors ³

- 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)

- India has a student to counsellor ratio of 3.150, which is significantly higher than the ideal ratio of 250.

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

<table>
<thead>
<tr>
<th>Self - discovery</th>
<th>Counselling</th>
<th>Soft and employability skill building</th>
<th>Linkages with private sector</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CGCC in Government Pre University Colleges</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No assessment, students only filled out a form highlighting hobbies and interest.</td>
<td>Counselors introduced various career pathways and career options. Group counselling sessions.</td>
<td>Did not happen. Not part of KRA.</td>
<td>Did not happen. Not part of KRA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SNDT University Womenifesto 2016</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 hour online test after registering on the DISHA portal.</td>
<td>One on one counselling based on test result. Counselling focused on career options and resume building.</td>
<td>Did not happen.</td>
<td>Did not happen.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Enhancing Employability of MG University’s students</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Registration on the online portal ‘manandisha’. Psychometric assessment with a 1 page report.</td>
<td>Group counselling. College faculty onboarded as counsellors. One on one counselling on a need basis.</td>
<td>Part of their M2 model.</td>
<td>Part of their M2 model</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Quest Alliance NCR</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work in ITIS and polytechnics. No assessment.</td>
<td>No focus on career counselling/guidance as defined in DISHA</td>
<td>Did not happen. Not part of KRA.</td>
<td>Did not happen. Not part of KRA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CSF Delhi govt. schools</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>90 minute assessment on the Idream Career portal ‘Edudel’ leading to creation of a 16 page report.</td>
<td>One on one career pathway counselling based on the 16 page report. Portal access to students to explore opportunities</td>
<td>Did not happen. Not part of KRA.</td>
<td>Did not happen.</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Institution</th>
<th>Yes</th>
<th>No</th>
<th>Can’t say</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSF Delhi govt. schools</td>
<td>98%</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>Enhancing Employability of women students of Mahatma Gandhi University</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>CGCC in Government Pre-University Colleges</td>
<td>59%</td>
<td>38%</td>
<td>3%</td>
</tr>
<tr>
<td>SNDT University Womenifesto 2016</td>
<td>95%</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Quest Alliance NCR</td>
<td>92%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>CGCC in association with DBTech</td>
<td>92%</td>
<td>4%</td>
<td></td>
</tr>
</tbody>
</table>

Across pilots, **90%** of the beneficiaries feel confident about making career/higher education choices after taking part in the program. **CGCC in PU Colleges, Karnataka fairs poorly** compared to the other pilots.

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

<table>
<thead>
<tr>
<th>Institution</th>
<th>Yes</th>
<th>No</th>
<th>Do not wish to disclose</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSF Delhi govt. schools</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Enhancing Employability of women students of Mahatma Gandhi University</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>CGCC in Government Pre-University Colleges</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>SNDT University Womenifesto 2016</td>
<td>75%</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>Quest Alliance NCR</td>
<td>92%</td>
<td>8%</td>
<td></td>
</tr>
</tbody>
</table>

Across pilots, **90%** of the beneficiaries feel that their say has increased in their household regarding their career/higher education choices.

---

"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 need to take in the future.”
- 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*

<table>
<thead>
<tr>
<th>Percentage of Respondents</th>
<th>CSF Delhi Govt. Schools</th>
<th>Enhancing Employability of Women Students of MG University</th>
<th>CGCC in Government Pre-University Colleges</th>
<th>SNDT Womenifesto 2016</th>
<th>Quest Alliance NCR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, the program has helped me (%)</td>
<td>82</td>
<td>99</td>
<td>59</td>
<td>71</td>
<td>84</td>
</tr>
<tr>
<td>No, the program has not had any significant impact (%)</td>
<td>11</td>
<td>7</td>
<td>31</td>
<td>28</td>
<td>13</td>
</tr>
<tr>
<td>I'm not sure if the program has helped me (%)</td>
<td>0</td>
<td>1</td>
<td>11</td>
<td>1</td>
<td>3</td>
</tr>
</tbody>
</table>

*Average rating by female students that DISHA has contributed to increase in awareness and knowledge of potential education and job opportunities, %, respondents, N=445*

<table>
<thead>
<tr>
<th>Percentage of Respondents</th>
<th>CSF Delhi Govt. Schools</th>
<th>Enhancing Employability of Women Students of MG University</th>
<th>CGCC in Government Pre-University Colleges</th>
<th>SNDT Womenifesto 2016</th>
<th>Quest Alliance NCR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree somewhat (%)</td>
<td>87</td>
<td>99</td>
<td>75</td>
<td>70</td>
<td>90</td>
</tr>
<tr>
<td>Agree strongly (%)</td>
<td>8</td>
<td>5</td>
<td>19</td>
<td>29</td>
<td>1</td>
</tr>
</tbody>
</table>

*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*

<table>
<thead>
<tr>
<th>Percentage of Respondents</th>
<th>CSF Delhi Govt. Schools</th>
<th>Enhancing Employability of Women Students of MG University</th>
<th>CGCC in Government Pre-University Colleges</th>
<th>SNDT Womenifesto 2016</th>
<th>Quest Alliance NCR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree somewhat (%)</td>
<td>13</td>
<td>9</td>
<td>19</td>
<td>29</td>
<td>1</td>
</tr>
<tr>
<td>Agree strongly (%)</td>
<td>82</td>
<td>9</td>
<td>91</td>
<td>1</td>
<td>9</td>
</tr>
</tbody>
</table>

*As a result of the pilot, I know the key areas to develop for my professional growth, %, respondents, N=445*

<table>
<thead>
<tr>
<th>Percentage of Respondents</th>
<th>CSF Delhi Govt. Schools</th>
<th>Enhancing Employability of Women Students of MG University</th>
<th>CGCC in Government Pre-University Colleges</th>
<th>SNDT Womenifesto 2016</th>
<th>Quest Alliance NCR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree somewhat (%)</td>
<td>82</td>
<td>91</td>
<td>82</td>
<td>31</td>
<td>37</td>
</tr>
<tr>
<td>Agree strongly (%)</td>
<td>5</td>
<td>1</td>
<td>5</td>
<td>61</td>
<td>55</td>
</tr>
</tbody>
</table>

*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

<table>
<thead>
<tr>
<th></th>
<th>%, respondents, N=445</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, the program has helped me (%)</td>
<td>74/11/15</td>
</tr>
<tr>
<td>No, the program has not had any significant impact (%)</td>
<td>48/25/26</td>
</tr>
<tr>
<td>I’m not sure if the program has helped me (%)</td>
<td>65/32/1</td>
</tr>
</tbody>
</table>

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 documents, 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

- **Intervention Time:** The incremental value add of DISHA has been higher in high schools as opposed to colleges where in students are still unsure about their career path.

- **Depth of Intervention:** Pilots that have multiple touch points with increased face time with the beneficiaries at different stages of the intervention fair better.

- **Counselling Ecosystem:** Implementation of the program has been easier in urban sites where the counselling ecosystem is highly mature with an available cadre of counsellors. In Delhi, over 4 lakh beneficiaries have been counselled in 1000+ schools through 1-1 sessions.

- **Use of Technology:** Pilots that have deployed a web portal that is deeply embedded in the intervention have seen higher success.

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

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

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Gen-X (age 38-53 years)</th>
<th>Older millennials (age 29-37)</th>
<th>Younger millennials (age 22-28)</th>
<th>Gen-Z (age 18-21 years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Easy</td>
<td>27</td>
<td>31</td>
<td>27</td>
<td>21</td>
</tr>
<tr>
<td>Difficult</td>
<td>60</td>
<td>52</td>
<td>65</td>
<td>73</td>
</tr>
<tr>
<td>Can’t say</td>
<td>13</td>
<td>16</td>
<td>7</td>
<td>7</td>
</tr>
</tbody>
</table>

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
**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.

### INSTITUTIONAL MODEL

**Building Convergences**

<table>
<thead>
<tr>
<th>YES Kendra Karnataka</th>
<th>YES Centre Haryana</th>
<th>Magic Bus Aurangabad</th>
<th>Bridge to Livelihood NCR/Maharashtra</th>
<th>YES Centre Nagpur</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convergences have been built across partners</td>
<td>Struggled to build synergies and partnership across the supply and demand side but eventually penetrated hyper local markets</td>
<td>Built effective partnerships to facilitate a cost sharing model along with rallying the supply and demand side to create jobs</td>
<td>Partnerships initiated at multiple levels but struggled to drive apprenticeships, moved to jobs and raised some pvt funds</td>
<td>Convergences built on the supply side but limited success in rallying the demand side</td>
</tr>
</tbody>
</table>

### EMPLOYABILITY MODEL

**Mobilization**

- Through colleges and ads in the paper; partnership with private and government universities
- Through gram panchayats, DCs, universities and community visits
- Through gram panchayats, community visits and partnerships with skilling partners
- Social media; institutional tie ups with universities, NCS and private players (Tata power)
- Through SHGs, community visits, social media and university tie ups

**Counselling/Training**

- Brief on the spot counselling if needed. One day job readiness training
- Assessment and counselling followed by 15 day job readiness training if needed
- Assessment (Psychometric test) and counselling basis candidate profile
- Tele – counselling and one/half day orientation in universities/Tata power/NCS centres
- Assessment, one on one counselling followed up by 10 day job readiness training and skill training if needed

**Placement**

- Monthly job fairs organized along with ad hoc placement for qualified candidates. Low placement rate of ~8%
- Placement in hyper local markets and local industries. Placement rate ~18%
- Mega job drives for mass recruiters and ‘I Got Skill’ portal for online matchmaking
- Switch from apprenticeship to job placements. Job fairs and match making through ‘Bridge to Naukri’ portal.
- Through job fairs and match making basis employer requirements. Low placement rate of ~5%

**Post - Placement**

- No post placement follow up. HR informs the EE in case attrition within 3 months
- Regular post placement follow up with check ins from the trainers and placement officer
- No post placement follow ups – not part of KPA
- No post placement follow ups – not part of KPA
- Bi-weekly check-ins with the beneficiary and counselling if needed

---

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

Summary

- **Bridge to Livelihoods Coalition Project Delhi**
  - Yes: 29%
  - No: 71%
- **Bridge to Livelihoods Coalition Project Maharashtra**
  - Yes: 77%
  - No: 23%
- **Magic Bus**
  - Yes: 97%
  - No: 3%
- **Yes Centers Karnataka**
  - Yes: 99%
  - No: 1%
- **YES Centers in Haryana**
  - Yes: 51%
  - No: 49%

‘Bridge to Livelihood’ fairs 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**

\%

<table>
<thead>
<tr>
<th>Somewhat satisfied</th>
<th>Very satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>53</td>
<td>38</td>
</tr>
</tbody>
</table>

| %, respondents, N=489 |

**Satisfaction with soft/employability skills training**

\%

<table>
<thead>
<tr>
<th>Somewhat satisfied</th>
<th>Very satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>44</td>
<td>43</td>
</tr>
</tbody>
</table>

| %, 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 housewife 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.

- Beneficiary, 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

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

<table>
<thead>
<tr>
<th></th>
<th>Yes, respondents, N=489</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td></td>
<td>58</td>
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<td></td>
<td>14</td>
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<td>15</td>
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<td>20</td>
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<tr>
<td></td>
<td>6</td>
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<td>2</td>
</tr>
</tbody>
</table>

**Awareness about the key employers in my field of interest**

<table>
<thead>
<tr>
<th></th>
<th>Yes, respondents, N=489</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td></td>
<td>77</td>
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<td></td>
<td>7</td>
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<tr>
<td></td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>3</td>
</tr>
</tbody>
</table>

**I know where to look for opportunities**

<table>
<thead>
<tr>
<th></th>
<th>Yes, respondents, N=489</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td></td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>75</td>
</tr>
<tr>
<td></td>
<td>95</td>
</tr>
<tr>
<td></td>
<td>98</td>
</tr>
<tr>
<td></td>
<td>79</td>
</tr>
</tbody>
</table>

**I know how to apply for positions of interest**

<table>
<thead>
<tr>
<th></th>
<th>Yes, respondents, N=489</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td></td>
<td>56</td>
</tr>
<tr>
<td></td>
<td>18</td>
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<tr>
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<td>3</td>
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<tr>
<td></td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>95</td>
</tr>
<tr>
<td></td>
<td>98</td>
</tr>
<tr>
<td></td>
<td>94</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Project/Center</th>
<th>Somewhat satisfied</th>
<th>Very satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bridge to Livelihoods Coalition Project Delhi</td>
<td>44</td>
<td>37</td>
</tr>
<tr>
<td>Bridge to Livelihoods Coalition Project Maharashtra</td>
<td>60</td>
<td>16</td>
</tr>
<tr>
<td>Magic Bus</td>
<td>75</td>
<td>16</td>
</tr>
<tr>
<td>YES Centers in Karnataka</td>
<td>52</td>
<td>33</td>
</tr>
<tr>
<td>YES Centers Karnataka</td>
<td>75</td>
<td>33</td>
</tr>
<tr>
<td>YES Centers in Haryana</td>
<td>49</td>
<td>34</td>
</tr>
<tr>
<td>Average</td>
<td>49</td>
<td>34</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Project/Center</th>
<th>Decreased</th>
<th>No change</th>
<th>Increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bridge to Livelihoods Coalition Project Delhi</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>Bridge to Livelihoods Coalition Project Maharashtra</td>
<td>6%</td>
<td>88%</td>
<td>5%</td>
</tr>
<tr>
<td>Magic Bus</td>
<td>21%</td>
<td>38%</td>
<td>41%</td>
</tr>
<tr>
<td>YES Centers Karnataka</td>
<td>7%</td>
<td>75%</td>
<td>18%</td>
</tr>
<tr>
<td>YES Centers in Haryana</td>
<td>33%</td>
<td>67%</td>
<td>0%</td>
</tr>
</tbody>
</table>

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

| Average monthly salary (Rs) | 9,112 |

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

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

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.

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

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 can’t be substituted through technology).

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.

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

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. 20k 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*

<table>
<thead>
<tr>
<th>Size of Firm</th>
<th>2014</th>
<th>2040 (Projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>75M</td>
<td>160M</td>
</tr>
<tr>
<td>(2-5)</td>
<td>64M</td>
<td>136M</td>
</tr>
<tr>
<td>(5-20)</td>
<td>48M</td>
<td>78M</td>
</tr>
<tr>
<td>20-100</td>
<td>22M</td>
<td>41M</td>
</tr>
<tr>
<td>100+</td>
<td></td>
<td>734M</td>
</tr>
<tr>
<td>Total Employed</td>
<td>490M</td>
<td>734M</td>
</tr>
</tbody>
</table>

**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*

*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*

*Therefore, there is a need for women to tap opportunities for self employment via entrepreneurship*
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
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 (28%)
- I already had a business; the program helped me with it (67%)
- Yes, the program helped me start a new business, program helped me start an enterprise (5%)

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

Source: Dalberg analysis, beneficiary survey and stakeholder interviews
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

Source: Dalberg analysis, beneficiary survey and stakeholder interviews

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)

<table>
<thead>
<tr>
<th>Task</th>
<th>Program has helped</th>
<th>Program has not helped</th>
<th>I’m not sure/ Do not wish to disclose</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am well versed with the business</td>
<td>93%</td>
<td>0%</td>
<td>90%</td>
</tr>
<tr>
<td>I am able to foresee potential risks to the business</td>
<td>88%</td>
<td>12%</td>
<td>90%</td>
</tr>
<tr>
<td>I am able to source for the best supplies</td>
<td>90%</td>
<td>10%</td>
<td>87%</td>
</tr>
<tr>
<td>I am able to resolve a complaint from a customer</td>
<td>87%</td>
<td>13%</td>
<td>89%</td>
</tr>
<tr>
<td>I am able to make investment decisions for my business</td>
<td>89%</td>
<td>11%</td>
<td>90%</td>
</tr>
<tr>
<td>I am able to appropriately market my products/services</td>
<td>90%</td>
<td>10%</td>
<td>90%</td>
</tr>
</tbody>
</table>

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

| Confidence has increased | 3%                  | Confidence has not increased | 97%                  |

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 can’t 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

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

Source: DISHA program documents, beneficiary survey and stakeholder interviews; Dalberg analysis
**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)
- **Yes:** 94%
- **No:** 6%

- **First month:**
  - 94%
- **Current:**
  - 98%

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

<table>
<thead>
<tr>
<th>Enterprise Project</th>
<th>Average Profit (Rs)</th>
<th>First month</th>
<th>Current</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capacity Building of women...[ ].. micro enterprise development (MAVIM)</td>
<td>2,999</td>
<td>4,977</td>
<td></td>
</tr>
<tr>
<td>Encourage Engage and Accelerate ...[ ].. in Karnataka EDP (Deshpande)</td>
<td>3,660</td>
<td>5,000</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurship Awareness and ...[ ].. Humana 2</td>
<td>3,861</td>
<td>7,053</td>
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<tr>
<td>Reviving Handloom ecosystem ...[ ].. with Microsoft partnership</td>
<td>2,859</td>
<td>4,990</td>
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</tr>
<tr>
<td></td>
<td>1,563</td>
<td>2,460</td>
<td></td>
</tr>
</tbody>
</table>

**Avg duration of business Months**

- 10
- 11
- 9
- 11
- 10

### Avg
duration of business Months

- 10
- 11
- 9
- 11
- 10

- **8% average increase in profitability¹ of new enterprises**

---

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

---

- In 2017-18, a rural woman earned an avg. Rs 4,122 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**

---

1. Note that profitability is calculated as the ratio of monthly profit to sale.
2. Participation is measured as the percentage of women-owned establishments.
**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 ($N=176$)

<table>
<thead>
<tr>
<th></th>
<th>Before pilot</th>
<th>After pilot</th>
<th>Share of women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>89%</td>
</tr>
<tr>
<td>Yes</td>
<td>No</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>Yes</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>No</td>
<td>2%</td>
<td></td>
</tr>
</tbody>
</table>

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

- **Average**: Before pilot: 5,135; After pilot: 6,126
- **Capacity Building of women...[,.. micro enterprise development (MAVIM)**: Before pilot: 4,623; After pilot: 6,004
- **Encourage Engage and Accelerate ...[,.. in Karnataka EDP (Deshpande)**: Before pilot: 6,626; After pilot: 6,571
- **Entrepreneurship Awareness and ...[,.. Humana 2**: Before pilot: 4,029; After pilot: 5,991
- **Reviving Handloom ecosystem ...[,.. with Microsoft partnership**: Before pilot: 2,322; After pilot: 4,833

13% average increase in profitability$^1$ 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 access.

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

<table>
<thead>
<tr>
<th>Operating</th>
<th>Not Operating</th>
</tr>
</thead>
<tbody>
<tr>
<td>92</td>
<td>8</td>
</tr>
</tbody>
</table>

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

- I was not satisfied with the business: 76% (28% Operating, 48% Not Operating)
- It was a temporary business: 25% (25% Operating, 0% Not Operating)
- I had a personal/family reason: 50% (33% Operating, 17% Not Operating)
- I have closed it temporarily and will start again: 25% (50% Operating, 0% Not Operating)

**Survey findings:**

- 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

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Yes (%)</th>
<th>No (%)</th>
<th>Do not wish to disclose (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large household purchases</td>
<td>90%</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Visiting a doctor</td>
<td>92%</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Family decisions (marriage/having a child)</td>
<td>85%</td>
<td>14%</td>
<td></td>
</tr>
<tr>
<td>Career</td>
<td>96%</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Spending personal income</td>
<td>92%</td>
<td>5%</td>
<td></td>
</tr>
</tbody>
</table>

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

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

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 \((N=427)\)

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Weekly</th>
<th>Fortnightly</th>
<th>Monthly</th>
<th>As an when needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td>42%</td>
<td>35%</td>
<td>40%</td>
<td>52%</td>
</tr>
<tr>
<td>Capacity Building</td>
<td>28%</td>
<td>57%</td>
<td>20%</td>
<td>15%</td>
</tr>
<tr>
<td>Encourage</td>
<td>18%</td>
<td>1%</td>
<td>24%</td>
<td>27%</td>
</tr>
<tr>
<td>Awareness and</td>
<td>12%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>startups in</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Haryana Humana</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Beneficiary

- Beneficiary

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.

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.

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

Source: Dalberg analysis, beneficiary survey and stakeholder interviews
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

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 woman 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 haven't seen any other EDP program having this aspect, which is crucial.”
- IP, Haryana

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

<table>
<thead>
<tr>
<th></th>
<th>2011-12</th>
<th>2017-18</th>
</tr>
</thead>
<tbody>
<tr>
<td>LFPR</td>
<td>25.3%</td>
<td>18.2%</td>
</tr>
</tbody>
</table>

-28%

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

<table>
<thead>
<tr>
<th>Employment Category</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>75%</td>
</tr>
<tr>
<td>Other</td>
<td>16%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>9%</td>
</tr>
</tbody>
</table>

Distribution of women’s employment
Percent, 2011

<table>
<thead>
<tr>
<th>Employment Category</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labourers</td>
<td>60%</td>
</tr>
<tr>
<td>Cultivators</td>
<td>35%</td>
</tr>
<tr>
<td>Plantation, livestock and other</td>
<td>5%</td>
</tr>
</tbody>
</table>

Source: MoSPI, Women and Men in India, 2016; MoSPI, Annual Report PLFS, 2017-18, NSSO 2011-12
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

Source: DISHA project documents, Model 4 business case draft document, Dalberg analysis
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)

<table>
<thead>
<tr>
<th>Factors</th>
<th>Yes, the program helped me start selling agriculture/handicraft products</th>
<th>I was already selling agriculture/handicraft products, and the program helped me with it</th>
<th>No, the program did not help me to start selling agriculture/handicraft products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
<td>64%</td>
<td>29%</td>
<td>7%</td>
</tr>
<tr>
<td>Promotion women ent. thru capacity building of producer collectives and microenterprises</td>
<td>62%</td>
<td>8%</td>
<td>30%</td>
</tr>
<tr>
<td>Promoting Women Ent. in Agrivalue Chains through VO CLF promoted by UMED in Maharashtra</td>
<td>27%</td>
<td>14%</td>
<td>59%</td>
</tr>
<tr>
<td>Promoting Women Ent. in agrivalue chains through Community Mobilization Resource Center</td>
<td>88%</td>
<td>9%</td>
<td>3%</td>
</tr>
<tr>
<td>Medak Organic Farming</td>
<td>91%</td>
<td>6%</td>
<td>3%</td>
</tr>
<tr>
<td>Promoting Women Ent. in Handloom value chain through Market Linkages in Telangana</td>
<td>82%</td>
<td>5%</td>
<td>13%</td>
</tr>
<tr>
<td>Last Mile Market Linkage for Farmers and Artisans in Karnataka</td>
<td>99%</td>
<td>0%</td>
<td>1%</td>
</tr>
</tbody>
</table>

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

Source: Dalberg analysis, beneficiary survey and stakeholder interviews
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: 94.7%
- The program informed/taught me about important things, but there are no changes in my life beyond that because of the program: 4.9%
- No, the program did not offer anything valuable for me: 0.4%

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

- Satisfied: 99.1%
- Not Satisfied: 0.9%

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

Source: Dalberg analysis, beneficiary survey and stakeholder interviews
**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)*

<table>
<thead>
<tr>
<th>A. First season and current profits earned by new sellers</th>
<th>B. Pre &amp; post pilot average profits of existing sellers**</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Graph showing average profits" /></td>
<td><img src="image" alt="Graph showing average profits" /></td>
</tr>
</tbody>
</table>

- **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.

**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

<table>
<thead>
<tr>
<th><strong>Production</strong></th>
<th><strong>Post harvest primary processing</strong></th>
<th><strong>Transportation and procurement</strong></th>
<th><strong>Sale</strong></th>
</tr>
</thead>
</table>
| • Better cropping practices through technical training | • Reduced crop losses due to better handling  
• More scientific inspection and assessment of prices | • Localized collection centers for procurement led by WSMs | • Tie up with large and medium institutional buyers |

<table>
<thead>
<tr>
<th>DISHA benefits</th>
<th></th>
<th>Impact on income</th>
<th></th>
</tr>
</thead>
</table>
| | • Better prices for high quality crops*  
• Lower input cost | • Increased net sale volume  
• Better price realization for better grade/quality crop | • No or very low cost of transportation  
• Reduced misc. expenditure on refreshments etc. incurred during travel  
• No mandi tax, commissions  
• Flexible hours for procurement, reducing wage loss during the day  
• Regularized demand and timely online payments into women’s bank accounts, leading to higher volumes of sale and greater control over income |

“We have engaged with the women first hand, through buyer meet ups, exposure visits. I sometimes call the women directly to ask for crop, and pay fully into the (FPO) account.”
- Buyer, Telangana

“Women can now sell to other women in the village itself, see how post harvest functions work, suffer less post harvest losses as we are more meticulous in handling, incur lesser transport cost, and save an entire day’s wages, since they can come to the collection centers after a full day of labour. Because of RTGS transfers, she also has control over the income.”
- WSM, Amravati

“Apart from DISHA linked FPO, we have no other women vendors registered. We pay the FPO a premium, mainly because of the quality of produce and commitment to deliver.”
- METRO (buyer), Telangana

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)

- Yes: 97%
- No: 2%
- Can't say: 1%

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Yes (%)</th>
<th>No (%)</th>
<th>Do not wish to disclose (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large household purchases</td>
<td>88%</td>
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<tr>
<td>Family decisions (marriage/having a child)</td>
<td>84%</td>
<td>15%</td>
<td>7%</td>
</tr>
<tr>
<td>Career</td>
<td>93%</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Spending personal income</td>
<td>93%</td>
<td>7%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Source: Dalberg analysis, beneficiary survey and stakeholder interviews

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.

Source: Dalberg analysis, beneficiary survey and stakeholder interviews

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**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)

<table>
<thead>
<tr>
<th></th>
<th>Satisfied</th>
<th>Neither</th>
<th>Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td>57%</td>
<td>73%</td>
<td>42%</td>
</tr>
<tr>
<td>Promotion women ent. thru capacity building of producer collectives and microenterprises</td>
<td>26%</td>
<td>60%</td>
<td>38%</td>
</tr>
<tr>
<td>Promoting Women Ent. in Agrivalue Chains through VO CLF promoted by UMED in Maharashtra</td>
<td>60%</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>Promoting Women Ent. in agrivalue chains through Community Mobilization Resource Center</td>
<td>64%</td>
<td>64%</td>
<td>31%</td>
</tr>
<tr>
<td>Medak Organic Farming</td>
<td>73%</td>
<td>26%</td>
<td>69%</td>
</tr>
<tr>
<td>Promoting Women Ent. in Handloom value chain through Market Linkages in Telangana</td>
<td>64%</td>
<td>73%</td>
<td>93%</td>
</tr>
</tbody>
</table>

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.

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

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 renumeration.*

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.

Source: Dalberg analysis, beneficiary survey and stakeholder interviews
**Impact:** Most successful pilots have seen a combination of experienced IPs, strong private buyer connect, technical training and presence of existing collectives

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

Source: Dalberg analysis, beneficiary survey and stakeholder interviews
Spotlight: The Business Enterprises Leadership and Management Programme pilot has trained 100 rural women to enable them to become ‘business managers’ (WBMs)

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

Source: Dalberg analysis of DISHA project documents
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 women’s commitment to fulfill orders

### 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 handed 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

### 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

Source: Dalberg analysis and stakeholder interviews